



IPSWICH
BOROUGH COUNCIL

HOUSING REVENUE ACCOUNT BUSINESS PLAN

2012/13 TO 2041/42

INDEX

		Page
	Executive Summary	1
	Introduction and Background	
Section 1	The Strategic Context	5
Section 2	The Financial Position	7
	Overview	
	Housing Revenue Account (HRA)	
	30 Year Financial Forecast	
	Sensitivity Analysis	
	Capital Programme	
	Treasury Management	
Section 3	Housing Needs and Demand	13
	Homelessness	
	Affordable Homes	
	Supported Housing	
Section 4	Asset Management	16
	Stock Profile	
	Maintenance of the Stock	
Section 5	Non Housing Assets	19
	Shops	
	Land	
	Garages	
Section 6	Regeneration and Development	21
Section 7	Housing Management	22
	Management of the Stock	
	Sheltered Housing Services	
	Hostels	
Section 8	Stakeholder Involvement	25
Section 9	Performance Management	27
Appendices		
	HRA 30 Year Forecast	Appendix 1
	HRA Capital Resources & Programme	Appendix 2
	Risk Register	Appendix 3

EXECUTIVE SUMMARY

This Housing Revenue Account (HRA) Business Plan is one of three policies developed to manage the Councils housing assets. The Business Plan details the management of income and expenditure including how the Council will deal with any surpluses generated, the Asset Management Strategy sets the standard for the repair and maintenance of the HRA assets including housing, commercial property and land whilst the Treasury Management Strategy details the portfolio and terms of the borrowing required to service HRA debt.

An effective Business Plan has become crucial since central government announced the reform of the rules governing local authority housing finance and the introduction of the self-financing system. This new system requires local authorities to take on a one off debt, in Ipswich's case £99.6 million and in return keep all income except a proportion of right to buy receipts. In the future the HRA must therefore be managed on sound business principles as the financial safety net previously provided by government has been removed.

The plan sets out the national and local strategic context and corporate priorities under which we are currently operating. This framework has enabled us to develop our priorities for the next five years. Demand for social housing remains high, particularly for larger family homes and therefore this plan sets out the Councils aspiration to build new council housing of the types required and in locations which support existing communities.

The reforms open up some exciting opportunities for Ipswich, the financial modelling demonstrates that surpluses will be generated from the first year and continue throughout the next 30 years. The 30 year financial model assumes levels of expenditure to ensure properties are maintained to the standards currently prescribed within the Asset Management Strategy and that rent increases are applied to meet the rent convergence model to generate the income stream to fund the Council's aspirations. However some flexibility must be maintained within the Business Plan to ensure that future changes to asset management and other aspirations remain affordable and that the Council can afford to respond to external factors that may occur during the life of the plan. The borrowing model to fund the new debt will be key to ensuring the necessary flexibility. It is currently anticipated that sufficient surpluses will be generated to support a new build programme of approximately £5 million per year for the first 5 years of the plan.

INTRODUCTION & BACKGROUND

IPSWICH BOROUGH COUNCIL'S PRIMARY HOUSING GOAL: Everyone in Ipswich should have the opportunity to rent or buy a decent home at a price they can afford, in a sustainable community where they want to live and work

The Council manages its properties and landlord service through its business plan and asset management strategy. The finances for both are managed through the Housing Revenue Account (HRA).

The purpose of this 30-year HRA Business Plan is to demonstrate that the Council can, maintain its housing assets, and deliver the levels of service, home and neighbourhood improvements both its tenants and the Council require. This involves meeting the needs of present and future tenants, demonstrating that Government and local targets can be achieved and ensuring the long-term viability of the stock. The plan is guided by the Council's Corporate Plan and contributes to meeting a number of its aims. The plan must be viewed in conjunction with the Asset Management Strategy and Treasury Management Strategy as the decisions taken in relation to each impact on the others and the financial viability of the HRA, service delivery standards, maintenance of the stock and the Council's ability to service the debt.

The standards of service for the repair and maintenance of the HRA assets have been reviewed and agreed with Councillor's and tenants as part of the development of the Asset Management Strategy. The investment required to maintain the housing assets and standards of service has been financially modelled (and a number of variables subjected to a sensitivity analysis) to ensure they are affordable over the lifetime of the business plan.

Commitments

The HRA Business Plan embraces a number of aims and commitments to service users:

Aim

- Maintain our Housing Stock to provide good quality council homes to meet a range of needs for today and future generations
- Achieve and maintain high standards of housing management and effective tenant involvement
- Assist people in housing need to access social housing and to offer support to help vulnerable tenants to maintain their tenancy and independent living
- Continue to meet present and future needs through best use of resources

Commitments

- Ensure all council homes meet the Ipswich Standard by Dec 2014 and maintain it thereafter
- Consider all investment options to improve existing and future customer service
- Involve the tenants in policy and decision making
- Manage Choice Based Lettings and improve the internal process to speed up processing of applications
- Assist vulnerable tenants through services such as Supported Tenancy Officers, Sheltered Housing
- To continue to review the structure of the organisation and to investigate and utilise resources more effectively

Influencing Factors

Housing Revenue Account Reform

The operation of the HRA had been governed by a complex set of rules, one of which required

Ipswich Borough Council to make a payment to government, which increased each year. If this system had continued the HRA would have faced an increasing year on year deficit from 2012/13 that would have meant that IBC would not have been able to maintain its housing assets or provide the levels of service required by our tenants.

The Localism Act 2011 introduces a self financing system from 1st April 2012 which will require a one off debt allocation of £99.6 million, financed through borrowing. In return we will be able to keep all of our income and set our priorities for investment and expenditure on the maintenance and improvement of the housing stock and surrounding environment.

HRA reform will put councils in control of their housing assets There are also a range of options for unlocking HRA investment capacity that remain consistent with government's current priority to control the national debt. The key aspects of HRA reform relevant to Ipswich are that:

- Efficient operation of the HRA should generate surpluses that are available for new investment over 30 years.
- Housing will become a real asset capable of generating additional investment resources for new and improved social and affordable housing.
- Councils will be able to shape their "housing business" to deliver against their local service and investment priorities.
- Meaningful HRA strategic financial planning will now be essential, whilst hitherto it has been impossible.

Localism & Social Housing Reform

Under the Localism Act 2011, the Government is implementing changes to the way in which social or 'affordable' housing is provided with the aim of introducing greater freedoms and flexibilities to landlords and giving a greater say to tenants in how their homes are managed. The key elements of this reform agenda are as follows:

Strategic Tenancy Policy - Every Local Authority is required to widely consult on and publish a Strategic Tenancy Policy within one year of the Localism Act gaining Royal Assent. The policy must be published by November 2012 should outline how the Authority would like the Affordable Rent regime applied to re-lets and new build properties and also how it would like to see flexible tenancies applied, if at all.

Authorities with stock will need apply the Policy to the management of their own stock and those registered Providers (RP's) operating in the area are expected to have 'due regard' to the Policy.

Tenure Reform – allowing social landlords to issue flexible tenancies, to make better use of existing and future stock.

Mutual Exchange – requiring landlords to offer internet-based mutual exchange schemes.

Tenant Involvement – strengthening landlord accountability to tenants, providing new opportunities for social housing tenants to get involved in commissioning repair and maintenance services to their homes.

Rent – Introducing an 'Affordable Rent' model.

Quality of Accommodation – tightening up the requirement for landlords to maintain their stock at a decent level

All of these reforms, in their own way, have an impact on the way in which the Council maintains, improves and develops its housing assets.

The direction of the HRA Business Plan has been influenced by the national reforms above and the following key local factors:

- **Retention of the Housing Stock.** A robust appraisal of options for the future ownership and management of the stock concluded in June 2005 with GoEast approving the Council's decision to retain ownership and management. The appraisal was undertaken with extensive involvement from tenants and other stakeholders and with the independent support of consultants, Housing Quality Network (HQN) and Tenant Participation Advisory Services (TPAS).
- **The Ipswich Standard.** The Decent Homes Standard was achieved by the Government's target of 2010. As a direct result of the consultations with tenants and other stakeholders during option appraisal, a new 10-year £101m investment plan – the Ipswich Standard – was developed with completion scheduled for the end of the 2014/15 financial year (the cost increases to £112m after incorporating the latest building indices inflation rates). External surveyors independently validated the Council's asset management information in 2011 and the 30 year financial model of the Business Plan indicates that this target is achievable
- **Current and Future Housing Need and Demand projections.** The Housing Needs Study 2005 and the Strategic Housing Market Assessment (SHMA) updated in 2010 shows demand for affordable housing continues to exceed supply. Best use of the housing stock and reviewing the potential of under-used non-housing assets to help meet needs is a feature of the Business Plan. Choice Based Lettings will continue to improve the match of customer needs to council and (RP) vacancies. The findings of the current SHMA regarding housing needs within the study area (Ipswich, Babergh, Mid Suffolk and Suffolk Coastal District Councils) suggest that there is an annual net need of affordable housing of 1,490 new dwellings.
- **Resources**
This plan is based upon the rules and regulations relating to the HRA from 1 April 2012 and Local Government Capital Financing rules incorporating amendments under the Localism Act 2011. To ensure effective business planning all Housing budgets will be zero based from April 2012.
- **Revenue**
The 30-year HRA forecast, attached in Appendix 1, is based upon the 'resources' available from 1 April 2012 above. It also encompasses future projections based upon estimates of inflation, and assumes levels of future rent increases applied meet the government rent convergence model
- **Capital**
A summary of the projected capital resources and expenditure to meet and maintain the Ipswich Standard and meet the objectives of the Asset Management Strategy is shown at Appendix 2.
- **Performance Management.** There is a continuing drive to achieve high levels of performance, with targets and objectives monitored monthly by senior management and on a quarterly basis by Councillors. We have also completed a three-year service improvement programme to improve both efficiency and performance. The programme has helped develop a culture of continuous improvement within Housing Services, which enables us to anticipate and react positively to the changing environment facing local government.

Section 1 – THE STRATEGIC CONTEXT

OVERVIEW

The Business Plan is guided by and contributes to meeting a number of the aims of both the Community Plan and the Council's Corporate Plan and is one part of a suite of documents that ensure the corporate 'vision' is achieved.

Vision, Context and Evidence

Housing plays a key role in government agendas, for place-shaping and sustainable communities, health and wellbeing, community cohesion, and community empowerment. Currently the national economy is deteriorating, requiring Ipswich Borough Council to gear up to help increasing numbers of people threatened with job losses whose homes may also be at risk, and to help mitigate a projected decrease in the numbers of new affordable homes being built.

The Ipswich Housing Strategy 2010 –15 explains how the Council's Housing Services will contribute effectively to meeting the needs and aspirations of Ipswich's local communities, as well as our role in relation to wider community strategies, and sub-regional, regional and national strategies and plans.

The Business Plan plays a key role in the delivery of the Council's corporate plan and contributes to all principals and themes however it specifically contributes to:

Underlying Principle 2: Value for Money

GOAL: We will constantly seek to improve the efficiency of the Council, with savings used to protect and improve services and to keep down council tax.

Theme 4: Quality Housing for all

GOAL: We will help individuals and groups in the local community who experience disadvantage and will work towards everyone having the opportunity of a decent home.

AIMS:

1. We will speed up plans to build affordable homes for rent and help to kick-start stalled housing developments, providing a boost to the local economy.
2. We will prioritise the building of family homes over flats.
3. We will give all tenants (Council, housing association or private rented) a voice.

KEY ACTIVITIES:

- a. continue investment to maintain the Decent Homes Standard and achieve the Ipswich Standard by 2014;
- b. increase the delivery of affordable housing by aiming for 35% of all new homes delivered to be affordable, and by keeping our affordable housing policies under review;
- c. work in partnership with Homes and Communities Agency to deliver affordable housing and employment;
- d. work with and support residents living in all types of accommodation to set up residents' associations or tenants' groups;
- e. subject to the outcome of the Local Development Framework Examination we will produce a master plan for the northern fringe development in collaboration with partners and local communities;
- f. work to minimise the impact to local residents of the reduction in the County Council's Supporting People funding to Ipswich Borough Council (e.g. to sheltered housing tenants and homeless people).

As well as the underlying principals of

- We will deliver effective local government, based on excellent customer care, which is open and responsive to residents' wishes.
- Local services will be delivered in a way that is fair, accessible and easy to use.
- We will consult and work in partnership with other organisations, businesses and individuals, when making important decisions and prioritising resources.

HOUSING STRATEGY

Housing Services contributes significantly to meeting the Councils strategic vision that:

'Everyone in Ipswich should have the opportunity to rent or buy a decent home at a price they can afford, in a sustainable community where they want to live and work'.

The Business Plan also contributes to key priorities of the Housing Strategy developed in consultation with a wide range of stakeholders and customers, these are: -

- Improving housing supply and improving neighbourhoods through a mix of high quality, environmentally sustainable homes for sale or rent.
- Achieving and maintaining the Ipswich Standard in all Council homes
- Improving housing quality and environmental sustainability.
- Supporting and including vulnerable adults, hard to reach groups and all communities.
- Doing the basics better for less.

The Housing Strategy can be found on the council's website.

Section 2 - THE FINANCIAL POSITION

Key Aim: Continue to meet present and future needs through best use of resources

HOUSING REVENUE ACCOUNT

The HRA revenue budget is set as part of the corporate budget setting processes. This involves the business plan containing budget estimates, including growth bids, being examined by Corporate Management Team and Councillor panels with their recommendations being reported to Executive Committee and included in the 3 year Medium Term Financial Plan. The HRA capital budgets are subject to the corporate capital prioritisation process. Both Capital and Revenue spends are rigorously monitored on a monthly basis via the corporate monitoring arrangements, and reported quarterly to Executive.

The revenue position has improved as a result of cost management and efficiency savings by the Council over many years and under the new "self financing" proposals the HRA is viable over a 30 year period.

The HRA is primarily a landlord account detailing the expenditure and income relating to the Council's housing stock and related services and assets. As at 31 March 2011 it had the following major assets:

- 7,577 dwellings with an open market value of £714,229,000, with an Existing Use- Social Housing Value of approximately £278,549,310
- An additional 554 homes situated within sheltered schemes and valued at £37,686,795, with an Existing Use- Social Housing Value of approximately of £14,697,850
- 3 hostels (40 rooms) and 9 relocatable homes providing temporary accommodation for homeless households, valued at £1,205,000
- 565 Garages
- 49 shops in 10 parades across the town valued at £2,257,000
- 24 properties leased to charities.
- 317 leasehold flats sold under the Right to Buy scheme
- A portfolio of land

In addition there are other services within the HRA responsible for:

- Policy and strategy development
- Managing the (Housing) Register and allocation of homes through Choice Based Lettings
- Tenant participation
- Overseeing the financial management of the account, through joint working with Financial Services to produce a 30 year plan for Business Planning purposes

THE 30 YEAR FINANCIAL FORECAST

The 30 year financial forecast is drawn up in conjunction with Financial Services and follows the financial rules and procedures adopted by the Council. The inflation indices used are as set by the authority in its 3 year medium term plan and incorporate some national statistics, for example the Government assumption that rent rises will follow its rent convergence rules in accordance with inflation as at September 2011 plus 0.5% plus a maximum of £2 until the target rent is reached.

The Business Plan demonstrates that at current levels of service the plan is affordable over 30 years and that significant surpluses will be generated. However there are a number of variables and sensitivities that have a potentially significant impact over the life of the Business Plan. It is

therefore essential that decisions affecting the HRA are taken from a business perspective if its long term viability is not to be compromised. These factors include

- Borrowing decisions taken relating to the new debt.
- Maintaining rent increases to achieve government rent convergence targets
- Rent collection levels
- Bad debt provision due to the external environment
- Future changes to the benefit system
- Further potential debt allocation by government
- Further future borrowing decisions taken by the Council
- Changes in legislation and/or government policy
- Interest rates on further borrowing
- Changes to inflation rates
- Changes to the costs of materials used in repair and maintenance
- Changes to the Ipswich Standard
- Significant increase in right to buy sales

Appendix 1 sets out the 30 year forecast under the self -financing system operating with effect from 1 April 2012. The forecast has the following headings: -

Management and Maintenance, current budget £11.755 million

Definition: Funding used for all responsive repairs and planned maintenance.

In the early years of the plan increases are low because of the actual and projected savings of the 3 year transformation programme. After this period costs are projected to rise by inflation throughout the plan.

Capital Financing Costs, current budget £8.192 million

Definition: Debt management and depreciation.

The main element in this category is depreciation, which is currently based upon the Major Repairs Allowance. It is assumed that depreciation will be retained at the same figure initially but then be replaced by a 'component lifetime' figure which early indications point to being a higher figure. The 'adjustments to the Asset Management Reserve account' is technically part of this item and any changes in one are normally mirrored in the other. .

Rental Income, current budget £31.043 million

Definition: The total income from all HRA properties and land.

The largest element is income from council house rents, totalling £29.2 million and this is influenced by the Government via the rent restructuring regime. The remainder is Hostel rents, sheltered and other service charges and commercial rents (shops, garages, land and leases) totalling £1.8 million.

Repayments of Loan Interest, projected budget 2012-13 £4.017 million

Definition: The repayments made on the debt allocation of £99.6 million plus other existing HRA debt and this replaces the previous Government Subsidy Payment. The figures shown are indicative and the actual figures will depend on the treasury management strategy adopted by the Council.

Use of Surpluses

Based on the current standards of service and the assumption that housing rents will increase each year in accordance with the governments rent restructuring proposals the HRA will generate surplus from year 1. The Councils aspiration is to use these surpluses to build new council houses however consideration will also be given to the acquisition of properties sold by RPs as part of stock rationalisation exercises and properties previously sold under right to buy, where value for money and a need for the property type can be demonstrated. To ensure properties can be purchased in the required timeframes, £500,000 from the capital programme will be allocated for

these purposes each year. Where this money is not required for the purchase of individual properties it will be returned to the working balances or surpluses.

Working Balance

Under the reforms to Housing Finance the Council must run the HRA prudently and ensure it does not incur a deficit and there is no provision for government assistance should it fail to break even. The working balance has therefore been increased to £1 million to provide increased surety in the current economic climate and against a backdrop of proposed changes to the benefits system.

Other Items

There are various other relatively small items, which occur in both appendices and are unaffected by the proposed changes, e.g. credit interest.

General assumptions within the 30 year forecast include:

- Within the 30-year financial forecast general inflation has been set at 2%.
- This is lower than the September 2011 CPI of 5.6% however the majority of the expenditure on Supervision and Management is employee related and pay rises are frozen for 12/13 and restricted to 1% until 15/16. The effects of annual increments are estimated to be less than 1%. Future efficiency savings and zero based budgeting have been assumed to cover the impact of other non-employee cost rises.
- The Ipswich Standard capital program is based on data held on the Keystone Asset Management System, which shows assumed replacement dates & costs for major components. 2% inflation has been added from 2015/16. No inflation has been added for earlier years as the majority of the works are currently being completed under existing contracts.
- Right to Buy sales have reduced (to an all time low, 11 in 2008-09, 28 in 2009-10 and 12 for 2010-11), as a result of the recession and current house prices. The forecast assumes 15 sales for 12/13 and 20 sales in the next 2 years with 30 sales per annum assumed from 2015/16. Average annual rent is £3,700 per property so the impact of projected RTB sales is unlikely to be significant. Recent government announcements concerning increasing RTB sales have not been clarified and have therefore not been modelled within the plan.
- Rent rise for 12/13 is restricted to 5.6%. Future rises are applied in line with current rent restructuring guidelines (these guidelines may change) although it is expected that these guidelines will remain to 2015/16 when convergence is planned to be achieved. After convergence it is assumed that the Government requires rents to increase at a rate of 0.5% above inflation (RPI) in order to match RP's business plans. RPI for Sept 2011 was 5.6%, which would have resulted in an average 7.2% rise. Future RPI has been estimated at 2% in line with the general inflation forecasts.
- Supporting People funding is in the process of being redirected away from council operated 'block' contracts and towards providers of individual support packages. The net effect is that funding to the Hostels scheme ceases from 2012-13 and the GF is responsible for any net costs in running the Homeless Family units. Funding to Sheltered Housing is being reduced by 65%. The resulting shortfall will be funded initially from Sheltered Housing reserves, with any balances funded between HRA and GF.
- New Debt repayment & interest based on the opening debt of £99.6M. The 30-year forecast assumes that the Council operates two debt pools and that the HRA debt is managed in line with the recommendations in the Housing Reform Treasury Management Options Report (29th February 2012).
- Depreciation and payments of Major Repairs Reserve (replaces MRA assumed at current MRA rate) have not been inflated. The inflation for the Capital program being met by Revenue Contributions to Capital Outlay (RCCO) - this is for reporting ease, as actual accounting arrangements have not yet been produced.
- Bad debt provision will be increased to reflect the uncertainty of the governments benefit reforms and the potential impact on rent collection.

SENSITIVITY ANALYSIS OF 30 YEAR FINANCIAL FORECAST

The table below shows the effect of a 1% variance in inflation rates on the key components referred to above in and the total 30-year effect on the forecast

Sensitivity Analysis of Major Elements

For every 1% variance in a single year

ELEMENT	Annual Change £	Net Change over 30 years
Opening Debt – effect on repayment of loan	720,055	21,601,643
Opening Debt – effect if Interest only payment	996,020	29,880,600
Rent Income (excluding shops/commercial)	301,581	9,047,430
Ipswich Standard (based on 30 year average)	126,378	3,791,340
Revenue Repairs	57,425	1,722,750
Supervision & Management	57,299	1,718,970

The 30-year forecast includes a rent rise of 5.6% for 2012/13 and assumes that future rent rises are set to keep to the rent convergence date of 2015/16.

The 5.6% Rent Rise will have the following effect on the convergence date and future Rent Rises.

Effect of Below Guideline Rent Rise on Convergence Date				
Based on restricting Rent Rise to 5.6%				
Convergence Date	2015/16			
	2012/13	2013/14	2014/15	2015/16
Rent Rises % - based on max rent rise	7.20	3.90	3.91	3.84
Rent Rises % - based on Restricted Rent Rise	5.6	5.23	4.07	3.91
<i>assumes current max Rent Rise Limits are in place</i>				

OTHER RISKS

As stated in the introduction the Government has a reform agenda for housing and is also pursuing reforms to the welfare benefits system. Key risks arising from these agendas are outlined below.

National Housing Strategy

The Governments Housing Strategy “Laying the Foundations: A Housing Strategy for England” introduces a number of reforms which will affect social housing. To enable more people to become homeowners the strategy proposes to increase the right to buy discounts (although details are not known) and facilitate one-for-one replacement. However proposals to date do not fully address some of the funding issues, in particular the ongoing payment of 75% of right to buy receipts to government.

Introduction of Affordable Rents

The introduction of affordable rents at up to 80% of market rent may impact on the demand for local authority housing. As (RP's) move towards affordable rents the gap between social housing

rents and local authority rents will increase, increasing the demand for local authority housing if local authorities choose not to move to affordable rents.

Benefit Reforms

The government has stated it intends to introduce significant reforms to the benefit system within the next two years. The underlying principal of the reforms is to pay all housing costs directly to the benefit claimants to encourage claimants to take responsibility for their finances. The implications on rent collection rates for IBC are potentially significant as approximately 80% of tenants receive some Housing Benefit, which is paid directly into their rent account.

From January 2012 the amount of housing benefit available to single people under 35 was reduced to the 'single room rate', this amendment makes self contained accommodation unaffordable for the under 35s who are solely reliant on housing benefit for their housing costs.

Currently the amount of Housing Benefit paid to customers living in the social rented sector (which includes local authority tenants, and tenants of RP's of social housing) is unrelated to the size of accommodation that they actually require but is simply based on the charge for the accommodation that they actually occupy. There are proposals (currently planned for introduction in 2013) to introduce size criteria for new and existing Housing Benefit claimants living in the social rented sector (the change will only apply to working-age Housing Benefit claimants). The change will reduce the Housing benefit paid to an individual where they are deemed to be under occupying a property.

The implications of Universal Credit have yet to be quantified however it is anticipated that this and the reforms above will have an adverse impact on the rent collection rates

CAPITAL PROGRAMME

The main elements of the HRA capital programme from 2012/13 are; -

Depreciation and the Major Repairs Reserve. The Council needs to account for the use of assets by making a depreciation charge to the accounts. This charge is then credited to the Major Repairs Reserve and this is used for maintaining the stock.

The repairs reserve has been used for one year only to fund the Decent Homes/Ipswich Standard.

Revenue Contribution to Capital Outlay (RCCO), this is the use of surplus revenue funding to support the capital programme. HRA revenue funds can only be used to support HRA capital projects.

Capital Receipts, under the current subsidy system all capital receipts, whether HRA or General Fund are pooled and can be used for any capital project subject to corporate prioritisation. Under the proposed system only 25% of RTB receipts will be accessible to all council projects. The remaining 75% must be returned to government less our costs incurred for selling the properties.

Prudential Borrowing. The HRA can borrow to finance new capital schemes as long as the HRA revenue account can afford the principal and interest costs of any borrowing undertaken.

TREASURY MANAGEMENT

The reforms to the HRA will require the Council to take on an additional £99.6 million of debt and it will also have some borrowing headroom above this that may be used to fund new investment. The Council will make decisions on the type and spread of borrowing, the period(s) of any loan(s) and whether or not debt is paid down early. These decisions will be taken and regularly reviewed as part of the Treasury Management Strategy which is agreed annually by Council through its Treasury Management Strategy.

The HRA Business Plan and 30 year financial forecast is based upon the Council operating two borrowing pools, one for HRA and one for GF. The main benefit of this is that there is a clear split between GF and HRA debt and clear decisions relating to either fund can be made.

Section 3 - HOUSING NEED AND DEMAND

Key Aim: Assist people in housing need to access social housing & to offer support to help vulnerable tenants to maintain their tenancy & independent living

Key findings from the Housing Study 2005, the Strategic Housing Market Assessment (SHMA updated 2011) and current data shows

- 4460 active participants on the Housing Register
- A net need for 498 new affordable homes per year
- 11.7% of affordable housing requirement from key worker households
- 7827 (15%) households contain someone with support needs
- Older people living mainly in the private sector require support and other services to maintain independent living
- BME households more likely to be living in unsuitable housing than white households.
- Young households disproportionately represented in private rented accommodation and just over half of young person households are young parents.
- 32.1% of private sector dwellings fail the decent homes standard

DEMAND FOR HOUSING

The Council administers a common housing register and in line with government policy the Council has introduced 'Choice Based Lettings' (CBL) as the methodology for allocating properties. The register has 4490 active participants as of 31st January 2012 of which 50% are in bands which are unlikely to be offered social housing as they are considered adequately housed and a further 6% have no local connection or have been given a reduced status such as significant rent arrears. This demonstrates that many households aspire to social housing.

This involves customers bidding for properties rather than the Council allocating them and the end result should be longer tenancies as the tenants are in properties of their choice. CBL has resulted in an improvement in the time taken to let the 'harder to let' properties that previously had to be offered to 3-5 tenants are now accepted on first or second offers.

The introduction of CBL has also had a positive effect on our ability to let our sheltered schemes. However, given older applicants changing aspirations and the national agenda to keep people living in their own homes for as long as possible, then the demand and need for traditional sheltered accommodation will require monitoring.

The right to buy has eroded the stock by over 37% since its inception in the early 1980s but current high property values and the economic climate have slowed the trend and sales are currently at the lowest level since its introduction. Of the 1,303 sales over the last 12 years the vast majority, 971 or 74.52%, were 3-bedroomed family homes. It is also noticeable that the limited stock of larger properties, 4-bedroomed and above has decreased by over 13%. This is of specific concern as there is a growing demand for these from larger family units.

HOMELESSNESS

The management of homelessness is not an HRA function but the Council's main homeless hostel, West Villa, is situated within the HRA and the Council has a duty to house those who are unintentionally homeless and therefore the HRA, as a major supplier of rented social housing, is heavily involved in assisting in this area.

The picture of homelessness in Ipswich reflects the national one with demand increasing to a high in 2003/4 and then decreasing due to the adoption of a more proactive approach. The current economic climate is starting to lead to an increased demand for services in this area.

Recent homelessness activity and data shows:

- Presentations reduced to 154 in 2010/11 however the number of presentations by the end of 2011/12 is likely to be double that.
- The number of households accepted as homeless and for permanent housing fell to a low of 95 in 2010/11, however the current economic situation is resulting in an increase in activity and whilst it is only having a minor impact on the figures at the present time, there is likely to be a greater effect in the near future particularly if unemployment and mortgage repossessions increase.
- At the end of 2010/11 the number of households in temporary accommodation had reduced to 39
- The Council uses its own hostel accommodation for homeless households whenever possible and other accommodation including leased properties and bed & breakfast when hostel accommodation is full or where individuals are difficult to place. The cost of other temporary accommodation fell to £26,791 in 2010/11,

More information about homelessness is contained in The Homelessness Strategy available on the Council website.

AFFORDABLE HOMES

The Council is the major provider of affordable homes in the Borough providing 64% of the total social housing stock. The natural turnover of the council housing stock provides approximately 500 affordable homes a year for re-letting.

The Council had a target of delivering 125 new affordable homes during 2011/2012. As of February 151 new affordable homes had been completed in the town.

The Council's current practice requires affordable housing to be provided on sites of 0.5 hectares or more, or 15 units or more. The amount of affordable housing to be provided is 35% and a minimum of 65% of this must be provided as social rented housing.

The reform of council housing finance will allow greater freedoms for authorities to set their own priorities dependent on available funds. The HRA is projected to generate surpluses from the outset of the reforms. The Council has the aspiration to use some of these surpluses to develop new socially rented homes itself to help meet the current housing need within the town. A number of priorities have been developed to enable successful delivery including:

- Identifying quick wins for new development with a focus on small sites owned by the HRA coupled with developing proposals for the medium and longer term including opportunities for developing larger sites as well as acquiring land.
- Mixed tenure communities are favoured with a preference for family sized homes over flats.
- A pragmatic approach to design and development as well as to delivery will allow skills and experience to be developed as well as kick starting stalled sites.

- To accept the risk of the Right to Buy as the net effect will still be additional properties.
- Purchase of mortgage repossessions and acquisition of (RP) stock where the property type and location match the housing need.
- To support RP's in appropriate circumstances.

The Council recognises that the provision of housing and the building of housing are important to the town economy and are referred to in the Council's Economic Development Strategy.

There is no area of the town where supply exceeds demand and very few of our properties are considered difficult to let. Bedsits are, in general, our lowest demand properties and over the past few years we have been continuing a conversion policy, with the majority of sheltered bedsits converted into 1-bed flats. This has reduced "difficult to let" sheltered properties.

After allowing for both Council and (RP) lettings there is a net annual shortfall of 498 affordable homes. Our allocations' records confirm that our family homes have longer tenancies and consequently a lower turnover whilst the flats have, in general, a more transient population.

SUPPORTED HOUSING

The Housing Needs Study 2005 indicates that 7,827 (15%) households include a person with special housing needs. Of these: -

- 23.4% of households include members that are frail elderly
- 56.8% of households include members that have physical disabilities
- 21.9% of households include members that have mental health problems

The need for supported housing is not confined to the elderly and disabled; there is a growing need for support to ensure that single young people and the homeless are able to succeed in maintaining their tenancy. There is also a growing need to supply support to people with mental health problems and addiction dependencies.

Within the HRA, households with support needs are helped via:

- An annual Disabled Adaptations budget of in excess of £600,000 that is used to ensure that people can continue to live in their accommodation
- Flexible Hostel accommodation with 24-hour cover to meet the needs of the Homeless
- 554 Sheltered homes to allow elderly tenants to retain their independence with background support
- Partnership arrangements with specialist organisations (e.g. Mencap, East Suffolk Mind, IHAG) to whom we lease properties for their use
- 2 Supported Tenancy Officers to offer assistance to those who may have difficulty in maintaining their tenancy
- A Resettlement Officer supporting people moving from temporary accommodation into settled accommodation

Section 4 – ASSET MANAGEMENT

Our Vision

Through effective, active, asset management to have a high quality, well maintained, sustainable housing stock which meets a locally determined Ipswich Standard to provide the type and standard of accommodation our residents seek in the locations and environments they want to live

The Council's housing stock is well maintained. The stock has been the subject of significant investment over many years with numerous programmes of maintenance and improvement carried out and with a range of ongoing improvement programmes. At the end of December 2010 the Council successfully achieved the Governments Decent Homes compliance target. However, a number of properties remain non decent due to tenants declining to have decent homes works undertaken. These works are being completed when homes become void or where tenants change their mind.

Whilst the Council will continue to focus on the management, maintenance and refurbishment of its existing stock over the coming years, standards of service have been set within the asset management strategy and have been financially modelled at these levels over the life of the Business Plan. However the Council also intends to look more broadly at wider asset management issues such as the use of vacant sites for the building of new assets, the potential redevelopment of existing sites and the potential use of available funds for the acquisition/development of new properties. Together the Asset Management Strategy and the business plan will inform decisions concerning all HRA assets.

Strategic Priorities for Asset Management

1. To have in place well designed repair and maintenance systems which ensure the stock is kept in a good state of repair and continues to meet the desired standards
2. To ensure the housing stock continues to meet a locally determined Ipswich Standard, remaining attractive and meeting modern requirements and tenant expectations.
3. To replace obsolete or uneconomic stock with new properties that are better designed to meet future needs and create a better balanced portfolio.
4. To identify land, whether HRA, General Fund or non-council owned, to build additional homes to increase the number of Council owned properties available of the type and quality needed in locations where people want to live.
5. To identify and consider potential opportunities for acquiring properties, for example those previously sold under RTB, or otherwise disposed of by RP's or the private sector
6. To ensure the ongoing availability of housing stock that specifically caters for the particular housing needs of elderly, vulnerable, special needs or minority households through the provision of appropriate attributes and facilities.
7. To have a long term strategy and programme in place to incrementally improve the energy efficiency of the housing stock, helping to reduce carbon emissions and reduce levels of fuel poverty
8. To use procurement processes to best effect to ensure value for money in the delivery of all repairs, maintenance and improvement works

LEASEHOLDER MANAGEMENT

Right to buy has eroded the stock by over 37% since its inception in the early 1980s including 317 leasehold flats. Blocks of flats containing leasehold properties require ongoing management

including repair and maintenance paid for by leaseholders through service charges. Significant resources are invested each year in collecting service charges.

The Council as landlord is responsible for the following:

- The Structure, including the foundations, the roof and the external walls.
- Rainwater gutters and downpipes.
- All mains water plumbing and drainage within the communal areas.
- The communal staircase
- All maintenance and decoration of the communal areas and elements.
- Maintenance of door entry systems.
- Communal electrics and lighting.
- Communal heating and hot water systems
- Communal Aerials.

MAINTENANCE OF THE STOCK

The Council recognises that the efficient and effective repair and maintenance of the housing properties is an essential requirement of the Asset Management Strategy and that there will always be a need for routine, planned and cyclical maintenance to be carried out. In 2012/13 we anticipate spending £3.5m during the year on responsive repairs and a further £1.1m on cyclical works.

Whilst the Council's stock already meets the Decent Homes Standard and progress is well underway to bring all stock up to the current, higher, Ipswich Standard, it is clear that considerable challenges will remain in ensuring the existing stock is well maintained for the long term and that it continues to meet current and future standards. To meet these challenges, the Council aims to have in place well designed repairs and maintenance systems which encompass the ongoing requirements for day to day, cyclical, planned and improvement works for its tenant and leaseholder customers.

Thus, we will ensure that we have systems in place to develop and maintain:

- A responsive, effective and efficient day-to-day or 'responsive' repairs service.
- A voids service that is efficient and effective so as to help speed the repairs process and minimise the loss of rental income.
- A cyclical & planned maintenance programme for inspection and servicing of various installations and for internal & external redecoration, designed to achieve economies by replacing components just before they would otherwise require responsive repairs, anticipating changes in the determined Standards and reducing future requirements for cyclical or planned works.

In this way, we will be equipped to deliver an excellent repairs and maintenance service for tenants and leaseholders, enabling them to live in well maintained, modern and safe homes which meet the locally determined Standard.

Responsive Repairs

During 2010/11 17,680 repairs were completed to the Council's housing stock of which 98.29% were completed on time. Each property received an average 2.17 jobs and each repair job cost an average of £85.11. Benchmarking demonstrates this compares very favourably against other authorities.

Void Performance

Voids performance has improved significantly over the last two years, both in terms of turnaround time and cost. At the end of 2010/11 the average re-let time was 17 days, compared to 24 days at end of 2009/10. Meanwhile, the average expenditure on voids has been reduced from £2,490 per void in 2010/11 to £1,680 in the six months to September 2011. This compares favourably against

a new target average of £1,800. The new target average has been set based on comparable benchmarking data.

SECTION 5- NON-HOUSING ASSETS

Key Aim: Continue to meet present and future needs through best use of resources

SHOPS

The HRA owns 49 shops in 10 parades on estates across the town. Originally intended to supply a service to the local community that surrounded them, the advance in private and public transport and the advent of the supermarket/superstore has meant that their importance to the local community has declined in some areas.

A dilapidation survey of all of the shops was completed in 2005 and the results have been analysed and incorporated into the Keystone property database and maintenance programmes. As a result of the feasibility studies 2 parades were decommissioned, one sold and one converted to residential use. The remaining viable parades have been improved over a 6 year programme to meet current demand and ensure continued successful trading.

Each parade will continue to be looked at individually to ensure that it meets the needs of the community, whilst retaining long-term financial viability. Where possible new leases are moved to market rent.

SHOPPING PARADES – FINANCIAL SUMMARY

	2008-09	2009-10	2010-11	2011-12
Supervision and Management	£ 29,018.96	£ 36,553.97	£ 31,595.49	£ 19,440.00
Repair and maintenance	£ 2,139.99	£ 4,532.38	£ 6,721.71	£ 7,700.00
Capital Costs	£ 71,705.55	£ 74,048.19	£ 29,419.12	£ 22,621.00
Rental Income	-£322,711.17	-£337,640.93	-£337,027.75	-£330,000.00
Net	-£219,846.67	-£222,506.39	-£269,291.43	-£280,239.00

LAND

The HRA owns many plots of land (mostly infill sites), of varying sizes, across the Borough.

These assets are reviewed in three ways: -

- Reviewing leases as they become due for renewal in order to obtain the best return on the asset
- Dormant or non-fee-earning land is kept under review for its potential for development for affordable housing or for potential sale, with the proceeds being made available for affordable homes.
- Officers are continuing to collate known sites such as properties with large gardens or low-demand garage sites (see section on garages) to assess the potential of utilising them for affordable houses or specialist housing. However because of their size and location they are more difficult to develop than other sites.

GARAGES

Tenancy Services are responsible for the management and maintenance of approximately 500 garages in various locations across the town. Considerable effort has been spent in recent years on incentives to increase demand and, where these fail, action has been taken to find alternative uses for the sites. As a result of this action the number of garages has reduced from 900 and

various sites have, after consultation with local residents, been converted to alternative use. The income from the garages has only decreased slightly (4.8%) despite the reducing numbers, with income for 2010-11 being £123,261.

GARAGES – FINANCIAL SUMMARY

	2008-09	2009-10	2010-11	2011-12
Rental Income	-£127,348.41	-£129,456.29	-£123,261.03	-£123,000

Section 6 - REGENERATION AND NEW BUILD

As outlined above, the HRA will generate sufficient surpluses to enable the Council to consider future investment in regeneration and new build.

The Council recognises that not all of its current stock is sustainable for the long term and that some schemes and/or property types are of either a poor quality design or of a type of construction, which makes long-term investment in the property either uneconomic or otherwise inappropriate. There is some stock of a non-traditional construction or of a fundamental design that makes lettings and/or housing management difficult. Thus, in some cases, simply bringing homes up to the Ipswich Standard will not be enough to achieve the Council's wider goals. Rather than spend large amounts of money trying to improve stock which falls into this category the Council intends to take the opportunity to work with partners to replace it with new, high quality properties which are better designed to meet the future needs of tenants and which are of a type which aids the development of a balanced housing stock portfolio.

The Council aspires to develop new affordable housing and is keen to identify land for the development of new, sustainable Council owned homes. In the first instance, the priority will be to identify land currently held within the HRA, in particular small sites which had previously been identified for development and not progressed by RPs however these are limited and it will be necessary to identify other Council owned land in the General Fund and potentially other sites for sale on the open market.

What is key however, is to ensure that any potential land is in a location, which lends itself for the delivery of homes which are sustainable, not just environmentally but also in terms of how they meet current and future housing needs and demands. Thus, any development appraisal process will need to link closely with the Council's neighbourhood strategies and its priority for providing family sized accommodation, rather than flats.

The Council will also prefer mixed tenure developments on development sites of an appropriate size.

The Council will also explore options for potential development partners to help facilitate the delivery of new homes on any identified land/sites and consider becoming a partner in a local housing company if it is beneficial to its longer term aims.

The Council will also consider the acquisition of properties previously sold under Right to Buy, or those being disposed of by RP's or on the open market where their acquisition demonstrates value for money and they meet housing need. To facilitate the acquisition of such properties within the timeframes required to take advantage of individual sales £500,000 per year has been allocated within the business plan. Where in any year the funds are not required for individual property purchases they will be used as per the other surpluses.

Section - 7 HOUSING MANAGEMENT

TENANCY SERVICES

Tenancy Services (TS) provides the in-house landlord service on for the Council. TS has an excellent recognised record of provision of landlord services with numerous accreditations including 5 Chartermark Awards, IIP, National Britannia Communication in Housing Award and a Best Value Inspection rating of 2 stars with promising prospects to improve. The service has a number of aims set out below:

To provide the best possible service to our customers

Housing Services is focused on delivering a high quality service across all aspects of the service. Tenant satisfaction with repairs and maintenance remains consistently high at over 97% on all programmes for 2010/11. However we are continually looking to improve services for example more visits to people in their homes or redesigning processes to make them easier to access or to speed up delivery.

The housing management service is delivered through neighbourhood teams offering an effective service with high levels of customer care. Great emphasis is placed on taking tenant views into consideration to ensure strong customer and stakeholder involvement helps shape future services.

To effectively maintain & improve the housing stock and local environment

The condition of the Housing stock is evaluated through stock condition surveys and regular proactive visits and is measured against the Ipswich Standard.

To develop the enabling & neighbourhood management role of TS by partnership with the community

TS are providing improved access to services and support for its tenants through effective partnerships with the local community, Police, Suffolk County Council, Education and support service providers. Examples:

- Attendance at Safer Neighbourhood Team meetings
- Closer liaison between Estate Officers and Community Beat Officers helping combat anti-social behaviour and supporting use of Acceptable Behaviour Contracts and ASBOs
- Tenant groups monitoring work to combat anti-social behaviour, to improve the standard and process of letting empty homes and to promote Customer Care
- Supporting community groups, which continue to grow, recognising the needs of the area they serve
- Community Caretaking service has provided a welcome improvement to the estates and works with a large number of partner agencies and community groups
- Working in partnership with the Bangladeshi Support Centre to fund a part time Bangladeshi Support Worker

To actively involve tenants in the development, delivery and review of services provided

The Tenant's Compact provides the framework for partnership and participation between IBC and tenants. It provides tenants with the opportunity to participate fully in decisions that affect their home and environment, whilst ensuring adequate support, training and resources are available to facilitate their inclusion, as detailed in the Tenant Participation section.

The Community Training programme is helping to develop the skills and knowledge of tenants and other local residents to enable them to contribute effectively.

The success of tenant participation is measured through the number of tenants involved in Service Improvement Panels, Focus Groups, Tenant Inspectors, Area Housing Panels and Tenants Scrutiny Panel. Feedback is received via these active Resident and Tenant groups. Section 8 below 'Stakeholder Involvement' gives further details.

In 2008 IBC worked with tenant representatives to introduce a Tenant Participation Strategy with specific goals and targets to be met over a 3 year period. This was followed by the production of a Tenants Delivery Plan 2009-12 setting out tenant service priorities. The Strategy and Delivery Plan are currently under review.

SHELTERED HOUSING SERVICES

The 2008 update of the Housing Study found that 25.1% of households in Ipswich are older persons households and a further 5.9% include older people. Older person households are disproportionately composed of one person providing implications for future caring patterns. The study concluded that, whilst older person households do not contribute significantly to the overall need for additional affordable housing, they may have a significant impact on the future of council housing, and the future need for sheltered housing, adaptations, social care and support services.

The Council's 15 sheltered housing schemes, which include three "neighbourhood schemes", provide 554 units across the town. It is recognised that the demand for suitable accommodation and/or support will rise as people live longer and their care needs change, however the future model is likely to alter as peoples aspirations change Neighbourhood' schemes are considered to be one way forward, as they allow the elderly tenants to receive the wider and coordinated range of services to meet their needs, whilst remaining in their local and familiar community.

In managing the sheltered stock, Tenancy Services will seek to provide high quality and accessible services and well maintained and improved accommodation that meets the needs of existing and potential service users. This will be achieved through:

- **Working in Partnership.** Building on existing partnership arrangements e.g. with tenants, other local authorities and RPs in order to identify, develop and implement good practice in service provision and delivery. Furthermore, we will seek to work even more closely with other care and support agencies, utilising the Supporting People initiative, in order to meet the changing demands and needs of service users. In line with the current Supporting People strategy this may result in extending housing support to the elderly within their own homes within general needs housing.
- **Consultation.** Working with the cross-scheme Sheltered Tenants Service Improvement Panel and other service user groups e.g. Area Housing Panels, Tenants Scrutiny Panel, Service Improvement Panels and individuals, to determine service and performance standards and arrangements and current issues.
- **Service Delivery.** The sheltered service is working within a changing environment. Pressures within the healthcare sector are now impacting on the housing services. Changes in Supporting People funding are initiating changes in the way sheltered housing is provided, with the introduction of Support Plans for all tenants and a move away from the traditional Sheltered Housing service. Over the next five years the following service developments will be considered:
 - Development of a Sheltered Housing Strategy
 - Flexible staff covering all aspects of the service.
 - Using current schemes for community bases to support other older tenants.
 - Review of daily call arrangements.

HOSTELS

The Council's Homelessness Strategy and Action Plan identifies a multi-agency approach to

helping households who face homelessness. A key issue is the need to change the type of accommodation available for statutorily homeless households, in particular families with children. The Strategy has identified West Villa – the Council’s principal directly managed hostel - as a homelessness reception centre to assess the future housing and support needs of homeless individuals and families. The Homelessness Strategy can be found on our website.

Current Hostel Provision

West Villa - 27 Room hostel plus 9 one bedroom “relocatable homes”
108 London Road – 8 Room hostel
70 London Road - 5 room hostel.

Given current and on-going homelessness demand, there is an ongoing need for direct access to accommodation, often at little or no notice. The Council-managed principal hostel, West Villa, is currently the most appropriate available facility to meet immediate homelessness however the long term use of this facility is currently under review.

Improving Support to Customers

A Resettlement Officer has been appointed to assist the resettlement of vulnerable people, who are re-housed from our homelessness accommodation. Longer-term support in our own accommodation is provided by Tenancy Services through the Tenant Support Officers. Assisting new tenants to set up home and supporting them for a prescribed period, fulfils our objective to minimise rent arrears and help ensure tenants adhere to tenancy obligations.

Section 8 - STAKEHOLDER INVOLVEMENT

Borough wide stakeholder engagement

In 2011/12 the Council reviewed engagement and consultation with the residents, stakeholders and business. The review established a new framework, disbanding some groups and establishing others. At a borough wide level there will be five Area Committees for all tenures.

Housing Working Group has also been reformed to review s all aspects of housing across all tenures. The group is made up of Councillors, officers and co-opted residents/business' onto the group where they have a relevant interest.

The Housing Management Board was disestablished and tenants plan to replace IPCOM with a Tenant Scrutiny Panel The panel will be responsible for monitoring performance of Housing Services

Housing Services stakeholder engagement

Housing Services believes that working with stakeholders will enable us to provide the best possible service and will constantly review it arrangements, currently we engage with and involve stakeholders in the following ways:

Ipswich Tenants Compact

Tenant involvement is clearly set out in the Ipswich Tenants Compact, which was developed in partnership with tenants and Councillor's. This provides the framework for participation and commits resources to support and consult with tenants on matters that affect their homes and local environment. The Compact is currently under review.

The Tenant Participation Strategy

To cement the relationship between the Council and its tenants, we have developed a Tenant Participation Strategy in partnership with tenants. The Tenant Participation Strategy was approved in 2008 and is due to be reviewed in March 2012.

Area Housing Panels

There are three area housing panels representing the northwest, southwest and east areas of Ipswich. These panels can have up to ten tenants and five Councillors. They meet four times a year to discuss local housing services, monitor performance of Tenancy Services and approve spending on their own Community Improvement Budget. Each Panel is given a budget of about £17,000 a year to spend on community improvements.

Residents Associations

Ipswich Borough Council currently supports four residents groups based within council estates. The groups play an active part in their community and often organise local events.

YTV (Young Tenant Voice)

Young Tenant Voice is a group of Ipswich Borough Council young tenants between 17 and 30 years old. The group is designed for young tenants to voice their concerns and gain skills needed to maintain their tenancies and possibly get involved in tenant participation in the future.

Tenant Inspectors and Mystery Shoppers

There are five Tenant Inspectors/Mystery Shoppers. The Tenant Inspectors role is to review and audit services within Housing Services duties include inspecting the quality of improvements to providing feed back on our website.

Service Improvement Panels

These panels work with officers to improve and monitor an area of our housing service. Our longest running is the Sheltered Service Improvement Panel made up of tenants from sheltered

schemes and sheltered housing officers. They discuss all aspects of the service.

Surveys

Ad-hoc telephone, email and postal surveys are completed to get the views of tenants on different areas of our housing service. Surveys are also used to gain the opinions of tenants for one off consultation events.

Contract Tendering

Tenants are invited to participate in the evaluation of tenders for major contracts for the repair and maintenance of our stock.

Tenant Training

Every year community training sessions are organised to cover a range of different issues such as housing law for tenants, improving your community, recycling etc.

Tenant Times

Tenant Times is a quarterly magazine produced by Ipswich Borough Council and distributed to all tenants and leaseholders. Its aim is to provide tenants and leaseholders with up to date information on issues relating to social housing and the area they live. Tenant Times is edited by a group of tenants and officers and has been in production since 1988.

Section 9 - PERFORMANCE MANAGEMENT

The Council has a well-established corporate performance management framework that encompasses every service. All services are required to produce annual Business Plans and Operational Plans, which include key performance indicators for service delivery and effectiveness

Through the corporate Performance Management System indicators and targets are monitored quarterly by Directors and Councillors. Relevant performance information is communicated to and discussed with tenants via Area Panels and the Tenant Times.

In addition to the Housing Services Business Plan, Housing has established a Service Improvement Plan and a Performance Improvement Plan to drive continuous improvement. Each item on the plans is allocated to an Operations Manager who maintains overall responsibility for that item on a day to day basis. Every member of Housing Services has an individual performance framework which is monitored through one-two-ones and via the Senior Management Team on a monthly basis.

A Financial Improvement Plan has also been established to identify ongoing efficiency savings that will assist in maintaining the viability of the account.

Performance Management

We are determined to continue to improve upon performance in key areas of:

- Rent collection and arrears management
- Repairs completion and satisfaction
- Empty property expenditure and re-let times
- Customer satisfaction across the full range of services provided
- Targets that are discussed, set and delegated to named individuals, with monthly monitoring in order to address deviation from expectation
- Risk management
- Business continuity planning

HRA BUSINESS PLAN MONITORING AND REVIEW

Day to day monitoring and review of the HRA Business Plan will be the responsibility of the Housing Management Team. Regular reporting and monitoring will be undertaken through the corporate budget and performance monitoring framework, with quarterly reporting to Executive.

The HRA Business Plan will generally be reviewed 3-yearly; however reviews will be undertaken more frequently if circumstances require, for example a deteriorating economic climate. The 30 year financial forecast will be regularly reviewed and updated at least annually as part of the corporate budget setting cycle

HOUSING REVENUE ACCOUNT BUSINESS PLAN 2011/12 TO 2040/41

APPENDICES

See separate files