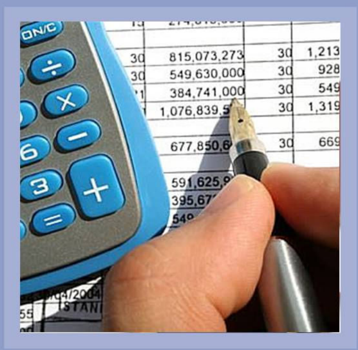
HOUSING REVENUE ACCOUNT

BUSINESS PLAN

2010 – 2014



"Listening Learning Delivering"

South Kesteven District Council

STAMFORD • GRANTHAM • BOURNE • THE DEEPINGS

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FOREWORD

This Business plan both flows from and supports the Council's Housing Strategy, which sets out the action being taken to address local housing issues and support its wider corporate priorities. It also links into and supports South Kesteven's corporate strategies and priority themes as explained in Section 1 below.

The Business Plan concerns the Council's role as a direct housing provider and therefore relates to the management and maintenance of our housing properties and the manner in which related housing services are delivered to its residents over the medium and long term. It seeks to show how this contributes to meeting the Decent Homes[1] targets and affordable housing provision.

The plan identifies the main strategic issues facing the housing landlord service and our plans for addressing them.

Main strategic issues facing the housing landlord service
These key issues include:

- Delivering a balanced Housing Revenue Account – this includes a thorough analysis of the finances available in the future for the landlord services and identifies the fundamental decisions taken and financial planning required to deliver the service within the capital and revenue resources available.

- Reviewing how we provide our supported housing services in order to meet residents' support needs within the resources provided by the Supporting People Subsidy.

- The delivery of improvement programmes to ensure that 100% of our homes meet the decent homes standard by 2010.

- Developing a local strategy based on information about housing needs and the aspirations of older people.

- Reviewing and consider carrying out an options appraisal for our housing stock taking into account the requirements of the Decent Homes Standard and the HRA financing regime.

- Considering the costs and benefits of building new council housing.

- Addressing affordable warmth and carbon emission reduction through an investment and improvement programme supplemented by piloting renewable energy technology in our housing stock.

[1] Meets the current statutory minimum standard for housing, it is in a reasonable state of repair, it has reasonably modern facilities and services and it provides a reasonable degree of thermal comfort

- Shaping our services in line with changing customer needs and expectations and ensuring that we encompass any service requirements due to changes in demographics.

1. BACKGROUND ON SOUTH KESTEVEN

1.1. The South Kesteven District – A Socio- Economic Profile

South Kesteven is one of seven districts within the county of Lincolnshire. It covers some 365 square miles in the South West corner of the county.

In 2009 the estimated population of the district is 132,000. In May 2006 approximately 1.6% of the population was made up by ethnic minority groups although more recently there has been an increase in migration from Portugal and Eastern Europe. The population had increased by approximately 3% since the 2001 census and this trend is expected to continue into the future

Earlier projections indicated that the overall Lincolnshire population aged 65 years and over was expected to increase by 8% between 2000/06, but significantly the South Kesteven area would see an increase of 15%.

In October 2009 unemployment in the district stood at 3.2% compared with the East Midlands average of 4.1% and the National average of 4.1%.

There are large variations in the levels of deprivation within the district and not all residents benefit from the area's relative prosperity. Using the Communities for Local Government (CLG) 2007 Index of Deprivation the district rated as the 271st least deprived out of 354 councils. Of its 34 wards the Earlesfield and Harrowby estates in Grantham ranks in the top 20% of the most deprived wards in the country, at the other end of the spectrum ten wards rank in the 10% least deprived.

The local housing market is predominantly private with 76.3% of households owning their homes outright or with a mortgage. Some 10.8% of homes are rented from the Council; about 2.9% are rented from Registered Social Landlords (RSLs); and 10% are privately rented.

1.2 National strategies

As well as supporting and complementing our own policies and priorities this plan has been influenced by a number of key external influences. Examples of these are;

- **Decent Homes -** All social housing providers are to meet a national minimum standard for quality of housing by 2010. This influences how the Council invests in housing improvements and is discussed in detail within this plan.
- **Tenant Services Authority (TSA) -** The Tenant Services Authority is the new regulator for affordable housing, dedicated to raising the standard of services by putting tenants first. We will need to work with the TSA and tenants to ensure that our services are meeting the needs and expectations of tenants locally.

- **Efficiency Agenda -** The need to continue to make efficiency savings will become greater in the future as public spending levels are likely to be reduced.

- **Tenant Empowerment** - This is at the heart of the Government's drive to ensure that decent homes are available to all who rent from social housing landlords. Ministers expect tenants to have meaningful opportunities to participate in the day-to -day management of their properties and to be involved in their landlords' strategic decision making processes.

- **Respect Standard for Housing Management -** The Respect Standard for Housing Management outlines the core components essential to delivering an effective response to anti-social behaviour and building stronger communities, such as accountability, leadership, giving greater resident empowerment, and supporting community efforts at tackling anti-social behaviour. The Council signed up to the Standard in 2009.

- **Climate Change Bill -** The Government is currently pursuing a Climate Change Agenda to encourage organisations including local government to make changes to service delivery to meet the needs of a changing climate. A key part of this is the establishment of targets to reduce energy consumption from local authority operations which includes contractors. The Council will need to establish targets to meet the Government's own aims and work is currently ongoing.

1.3 Sustainable Communities Strategy

The Lincolnshire Sustainable Community Strategy (SCS) 2009-2030 sets out the long term vision for Lincolnshire firmly based on an assessment of local needs. Our Housing Strategy is a sub-strategy of the SCS.

Lincolnshire's SCS looks at the type of county Lincolnshire may be in 2030 and has a vision for Lincolnshire to become a 'place where everyone can find and enjoy the lifestyle that suits them best'.

South Kesteven's Local Strategic Partnership (LSP) plays a key a role in ensuring that locally partner organizations contribute to delivering the SCS and has identified three complementary local priorities:

- **Healthy Living** - To reduce obesity levels in both children and adults and reduce alcohol misuse in South Kesteven.
- **Sustainable Growth** - – supporting the provision of affordable housing
- **Community Cohesion** - to ensure that South Kesteven as a
  place where people from different backgrounds get on well together in their local area.

Throughout this business plan there are examples of how our actions in relation to its housing stock impact on the community development agenda linked to wider corporate themes; whether by improving the quality of housing, or helping people to live where they want in their community. It is about seeking to reduce the incidence of social exclusion and achieving sustainable communities.

1.4 The Corporate Plan 2009 - 2012

The Council's Corporate Plan sets out our vision for the future and identifies our key values of;

Listening Taking your views into account and demonstrating a real passion for customer service.

Learning Being open and honest, learning from things that go well and those that do not go so well.

Delivering Innovating and making a difference.

Using customer feedback the following four priority themes have been put in place: These are:

1. **Customer First** - Making sure that the customer is at the heart of everything we do by getting it 'right first time' and making it easy for them to access our services.

2. **Quality Organisation** - To provide effective access to services and to improve the skills and capacity of the organisation to meet local priorities and deliver excellent services

3. **Quality Living** - To create an attractive and sustainable environment for the community to enjoy, with a street scene that is green, clean, safe and well maintained.

4. **Good for Business** - To work in partnership to promote the growth of local businesses, and develop the economy in South Kesteven.

1.5 Equality and Diversity

The council has developed a detailed Corporate Equalities Scheme in anticipation of the enactment of the Equalities Bill 2009. A wide variety of community groups and organisations were consulted with as the scheme was developed. The Scheme clearly affirms the Council's commitment to 'ensure we provide services that reflect the needs of all members of the community'

The Council's equalities agenda is managed strategically by the Corporate Equalities Group which is chaired by the Chief Executive and is attended by the Strategic Directors, Corporate Heads and the Equalities Project Officer. An Implementation team, which reports to the Corporate Group, ensures that equalities issues are mainstreamed throughout the work of the council.

In March 2006 the council achieved level 2 of the Equality Standard for Local Government. With the move to the new Equality Framework, the council has developed an action plan to guide the work of the implementation team to ensure continued improvement in this area.

The housing landlord service plays an important role in implementing our Equality Action Plan and has piloted a number of initiatives before they have been rolled out across the rest of the council.

1.6 Housing Strategic Aims and Objectives

Our Housing Strategy sets out the national and regional context for housing within which this business plan must operate.

It has been developed within the context of the Lincolnshire Housing Strategy 2008-13 and has the following three key themes:

- Meeting a range of needs for housing and support
- Maximising our resources
- Delivery of a quality, affordable housing environment.

Our Housing Strategy takes the themes of the county strategy which have particular relevance to the district and develops these into action plans for the next 3 to 5 years.

Actions relevant to the council's housing landlord services are:

- **Meeting the housing and support needs of older people and understanding the needs of other groups.**
    - We will continue to ensure that current methods of providing housing services in the district are meeting the needs of the diverse communities living in our area.

- **Maximising use of public sector resources and assets**

    - Public sector agencies need to examine all ways to pool or align resources or jointly commission housing services and create efficiencies.

    - SKDC keeps the quality of its own stock and viability of management of the housing stock under continual review and plans to meet the decent homes standard.

- **Delivery of a quality, affordable housing environment by:**
    - Maximising levels of housing benefit take-up and ensuring that all residents are aware of their benefit entitlement
    - Supporting vulnerable households by the delivery of affordable warm homes and education and awareness campaigns.

2. DEMAND FOR AFFORDABLE HOUSING

2.1 Support to wider community objectives

Section 1 of the business plan provides details of the broad framework of the Community, Economic and Housing strategies that have been adopted by the Council. It also shows how the council's housing strategy supports and complements many of the key objectives that have been identified. The HRA business plan relates exclusively to the Council's stock of rental housing but nevertheless forms a key element of the process for achieving many of the key objectives. As can be seen from the following sections the plan provides the framework for addressing key priority areas such as putting customers at the heart of everything we do, improving access to services and creating an attractive and sustainable environment.

2.2 Demand for affordable housing

An excess of demand for affordable housing over supply is expected to continue over the life of this business plan. During 2006 the Council commissioned Fordham Research Limited to complete a housing needs study for the area. The assessment of housing need relates to all tenures and focused particularly on the future requirements for affordable housing in the district compared with the likely supply. The needs survey data is also supplemented by evidence gathered from other sources including local postal surveys; consultations on the Community Strategy, low demand housing, Housing waiting and Transfer waiting lists and consultations with Parish Councils.

The survey shows that there was a net shortfall of 646 affordable homes per annum in the district taking into account the backlog of existing need, newly arising need and the supply of affordable units. It concluded that there is a significant shortfall of affordable housing of all sizes, most notably two and three bedrooms houses. The key factors resulting in this position are:

- The existing local housing market and income relationship

  The data indicates strongly that there is an affordability problem arising from the relationship between local incomes and supply of housing especially in the rural areas of the district

  Average house prices in South Kesteven were 8.7% lower than the average for England and Wales but 11.3% higher than the East Midlands average. House prices in South Kesteven are also the highest in Lincolnshire.

- Continuing demand for affordable rented housing

A study by the Countryside Agency of affordability using mortgage rules showed that South Kesteven was the least affordable area in the County of Lincolnshire for purchasing property in the open market based on average sized properties where "affordable" relates to a monthly mortgage repayment of a third of average earnings or less. The rural housing market in particular has become increasingly open to the demands from commuters and retired people from nearby towns, London and further afield.

- Continued reduction in the Council's housing stock

Whilst the Council's housing stock has continued to decline as a result of Right to Buy sales, in line with national trends, the number of sales has declined. A total of 88 properties were sold in 2006/07, only 21 properties were sold in 2007/08 and 4 properties sold in 2008/09. Nevertheless the reduction in our housing stock over the years has contributed to increased demand for affordable housing, particularly in our rural areas.

2.3 Council Housing Stock

13.7% of households live in social rented or affordable housing, 10.8% of which is with the Council who remain the single largest provider of affordable rented housing in the district. It is a key objective of the Council to increase the supply of affordable housing through a combination of planning policies, investment and partnership work with RSLs. At present there are 1101 (source: HSSA 2008) RSL properties in the District. The Council's standard nomination agreement allows the Council to nominate tenants to 100% of all initial lettings and a minimum of 75% of all subsequent voids. In practice these figures are often exceeded.

A breakdown of HRA homes for rent by type and age is given below. The total housing stock stood at 6,264 at 1st April 2009 compared with 6,289 at 1st April 2007. The sale of property under RTB has contributed to a decrease in stock numbers from 8,180 in 1992 to the present levels. The majority of sales (85%) were of 3 plus bedroom houses.

The table below shows the composition of our housing stock on 1st April 2009.

Pre 1945 small terrace houses	14
Pre 1945 semi-detached houses	353
Other pre 1945 houses	935
1945-1964 small terrace houses	14
1945-1964 large houses	954
1965-1974 houses	343
Post 1974 houses	208
Non traditional dwellings	632
Pre 1945 low rise flats	4
Post 1945 low rise flats	752

Medium rise flats	540
High rise flats	0
Bungalows	1515
Total	6264

577 Council dwellings (approx 10% of the total stock) became available for letting in 2008/09, of which 458 were of family sized accommodation. A further 580 nominations were made to Registered Social Landlords (RSLs). 180 of these nominations were accepted with 83 applicants being housed in family-sized accommodation.

2.4 Tailoring the Housing Stock to match demand

Following recommendations from the Fordhams Housing Needs Survey an affordable housing delivery target for the period 1 April, 2008 to 31 March, 2009 was set at 150 units. This target was exceeded by the delivery of 289 new affordable homes across the district with the majority of these being developed in Grantham, Stamford and Bourne.

In order to widen tenure choices a target of 60% rented and 40% intermediate housing (shared ownership) was set for new housing association developments. Due to the changes in the economic climate and housing market, the percentage on affordable rent has increased to 67% with 33% of new build homes being for shared ownership.

The council owns two medium size sites which we propose to bring into the affordable housing programme 2009/2011, after this no sizable sites are available.

We continue to work with our housing association partners to develop housing for customers whose need for specialist accommodation could not be provided in their original properties and no suitable properties were available in the current affordable housing stock.

One of the priorities in the previous housing strategy, for tailoring our stock to match demand, was to reduce the number of bedsit accommodation in supported housing schemes. In response to this priority in 2006 we transferred a supported housing scheme site to Lace Housing to develop a 34 bed extra care scheme. .

In our own stock we have remodelled the Woods Close supported housing scheme in Long Bennington. The complex consisted of 16 bed sits with communal bathing facilities and was converted into 8 self contained flats. A similar scheme is in progress at the Manners Street supported housing scheme in Grantham and will be completed in 2010.

2.5 Options

Whilst there are no current plans to build new council housing the council will consider the costs and benefits of such schemes by March 2011. This will take into account the changes to the housing revenue subsidy scheme and any new financing arrangements.

3. THE CONSULTATION PROCESS

3.1 Shaping the Plan

The Business Plan and plans for service improvements have been developed in a manner that reflects the tenants' priorities as identified through the various consultation processes.

The results of the surveys shown below have directed our focus towards the improvement of our repairs service and to the continuing improvement to the quality of tenants' homes.

The feedback from the tenants also informs us of their preferences for service reductions to allow us to make the required savings to the HRA Account by 2011/12.

Our surveys also show which improvements our tenants would prefer over and above the Decent Homes Standard.

This feedback from the tenants has been key to the way that service improvements have been planned by the Council and are now reflected in the business plan.

We continually seek our tenants' views and opinions in order to shape and improve our services in line with customers' needs and expectations.

Tenants and residents have been involved in the preparation of the business plan in a number of different ways as described below:

As part of the 2008 Tenant Satisfaction Survey tenants were asked which of the landlord services they considered to be most important. Almost 83% of respondents cited repairs and maintenance. The overall quality of their home, keeping tenants informed, value for money for rent and dealing with anti-social behaviour were also high on their list of priorities. Full details are given in the following table.

	2008 %
Keeping tenants informed	34.6
Overall quality of your home	56.9
Taking tenants' views into account	22.7
Repairs and maintenance	82.8
Dealing with anti-social behaviour	31.5
Neighbourhood as a place to live	30.9
Value for money for your rent	32.5
Don't know / No reply	1.9

These results are consistent with the 2006/07 Tenant Satisfaction Survey and the previous Housing Options Appraisal results that showed improvements to repairs and maintenance and improvement to the quality of the home as being the most important areas to be addressed. .

In addition to the survey shown above, the HRA Business Plan has also been greatly influenced by the results of the recent budget consultation survey.

3.2 Mechanism for Consultation with Tenants and Leaseholders

The Council has a comprehensive “Tenant and Resident Involvement Strategy” for the period 2008–2011. This seeks to ensure that resident involvement is central to the delivery of the Council’s housing services.

The strategy seeks to ensure that tenants are engaged in the process of developing the housing strategy and business plan at a number of different levels.

- Through meetings of the District Association which is the umbrella group consisting of tenant representatives from neighbourhood groups;
- Through neighbourhood groups consisting of local community representatives;
- Through the Consultative Panel made of some 400 tenants who have expressed an interest in carrying out this role;
- Through the Housing Consultative Group which comprises equal numbers of residents, Councillors and staff.

4. STOCK CONDITION

4.1 Stock Condition Data

A 100% stock condition survey was carried out during 2009. In order to maintain robust projections for future planning, stock condition data is continually being updated through both responsive repairs and improvements work and by undertaking a programme of 10% new stock condition surveys every five years. The results are used to update the asset management system and planned and cyclical schemes.

The financial plan is based on a detailed analysis of the stock condition data and the resources required to meet the expenditure on our properties over the next 30 years. This includes expenditure on:

- Responsive Repairs (including voids)
- Gas servicing
- Cyclical Painting and Repairs
- Reinvestment including meeting and keeping the decent homes standard
- Reinvestment that is outside the decent homes standard.

Based on the stock condition information, currently 66% of the Council's stock complies with the DHS. However, the investment programme outlined in section 4.2 shows that the DHS for all our properties will be achieved by December 2010.

The highest cost components requiring replacements in order to comply with DHS (excluding inflation) over the next five years are:

Components	Current Remedial Costs (incl. VAT & Fees) £
Kitchens Improvements	4,270,100
Central Heating and Boilers	4,199,150
Electrical Installations	3,465,200
Roofing Works	3,144,930
Bathroom Improvements	2,410,500
Wall Finishes	795,675
Chimneys	489,600
Loft Insulation	272,000
Windows	145,000
External Doors	80,200
Noise Improvements	40,000
Improve Communal Areas	4,500
Totals	**19,316,855**

4.2 Investment programme

The table below identifies the current projected capital costs of improving and maintaining the housing stock over the next 6 years with an accelerated programme in 2010/11 to comply with DHS by December 2010 and includes other items of repair in addition to the stock condition survey findings.

Financial year	Amount £'m
2010/11	6.748m
2011/12	4.995m
2012/13	5.120m
2013/14	5.248m
2014/15	5.379m
2015/16	7.739m

The Decent Homes Standard was introduced by the Government in July 2001. The essence of this standard was to create a minimum standard of housing across all Local Authorities and Registered Social Landlords (RSL's). The target for making sure homes are made decent and are prevented from becoming non-decent is December 2010.
The standard is broken down into four main criterions (A-D). A decent home is defined as one that meets all the following four criteria:

- **Criterion A – Housing Health Safety Rating System (HHSRS)** – A property will fail the decent homes criteria automatically if it does not meet the HHSRS standards. A property should be free from serious health and safety hazards, which are classed as Category 1 failures and include problems such as damp/mould, asbestos, domestic hygiene, structural failures, electrical hazards, fire hazards and hot surface issues.

- **Criterion B – It is a reasonable state of repair** – With regards to this criterion, there are two components – key and other. In order for a key component to fail, one or more component must be old and in a poor condition. Key components include external walls, roof structure, roof covering, windows, doors, chimneys, central heating boilers, gas fires, storage heaters and electrics.

  Other components (non-key) will fail if two or more components are older than the following in years and in poor condition:

  - Kitchen which is 30 years or older
  - Kitchen in a poor condition
  - Bathroom which is 40 years or older
  - Bathroom in a poor condition

- **Criterion C – It has reasonable modern facilities and services**. For properties to fail this criteria, if three or more of the following are present at a property it will fail:

    - A kitchen which is 20 years old or older;
    - A kitchen with inadequate space and layout;
    - A bathroom which is 30 years old or more;
    - An inappropriately located bathroom and wc;
    - Inadequate insulation against noise;
    - Inadequate size and layout of common entrance areas for blocks and flats

- **Criterion D – Provides a reasonable degree of thermal comfort**. Dwellings failing on this point are those without effective insulation and heating.

The authority's aspiration is to provide homes which are over and above the decent homes standard. However, the current funding model does not allow for this at this moment in time.

There are other matters outside the requirements of the DHS, such as lift renewals, or entry phone and door entry installations and upgrades for which renewal programmes are being funded.

4.3 Comparison of split between responsive and planned repairs

The Council is moving forwards in delivering the objective of a higher percentage of the repairs programme being undertaken on a planned rather than responsive basis as show in the table below:-

	Planned	Responsive
2006-07	55%	45%
2007-08	70%	30%
2008-09	67%	33%
2009-10	68%	32%

5. HOUSING - PERFORMANCE MANAGEMENT

5.1 Performance Data

We have developed a comprehensive suite of performance measures to monitor the performance of our housing services. These measures cover a wide range of services including:

- Repairs
- Void properties
- Rent arrears
- Equality and Diversity
- Anti-social behaviour

Our performance management process is used to report performance information to a wide audience and to provide an opportunity for scrutiny. Key features are

- Performance information being monitored monthly in team meetings, management team meetings and in individual 1:2:1's
- Performance information being considered by Tenants groups
- The Housing Consultative Group has developed a suite of 16 performance indicators which measure the aspects of services which are most important to tenants. These are considered by the Group on a quarterly basis, with service managers having to account for performance levels
- Providing performance information to all tenants through the Skyline magazine
- The Corporate Management Team, Cabinet and the Scrutiny Committee receiving regular performance reports and scrutinising performance levels.

An example of where performance has improved in the current year is the responsive repairs service for completing jobs at the first visit and keeping appointments. Both have improved through actively managing performance.

Customer satisfaction levels have improved in individual service areas, for example in the repairs service satisfaction levels with all elements of the service have improved as the table below illustrates

Question	2008/09 April - Sept %	2009/10 April - Sept %
Was it easy to report your repair	87.7	93.1
Were staff polite to you	94.3	98.9
Did we keep the appointment	79.2	87.3
Did the operative show their ID	63.7	71.4
Was the repair fixed first time	66.6	78.3
Are you satisfied with the repair	82.5	89.4
Overall satisfaction with the service	79.2	91.5

Satisfaction levels with the overall service provided have also improved with the STATUS satisfaction survey showing:

	2007 %	2008 %
Satisfaction with the neighbourhood as a place to live	82.7	84
Satisfaction with the way enquiries are dealt with in general	67.7	75.7
Satisfaction with the overall service provided	79.2	82.7

5.2 Benchmarking

Benchmarking is an integral part of our approach to managing performance. We are a member of "Housemark" and use their benchmarking service to carry out an annual benchmarking exercise in to compare our costs, performance and satisfaction levels. See Appendix A

This information is used to identify service areas for more detailed process benchmarking work in order to improve performance and/or reduce costs. Areas where we have used benchmarking to improve services include:

- Estate caretaking
- Anti-social behaviour
- Rent arrears
- Voids management
- The Tenant Census
- Supported Housing quality assessments
- Responsive repairs

5.3 Reporting

Regular quarterly reports on housing management performance are made to the Housing Consultative Group (HCG) which comprises a mix of tenants, members and staff. During the last year we have worked with the HCG to identify the performance measures they are most interested in, agreed a reporting format and frequency and have reviewed the measures. This work has been recognised by Housemark as best practice in involving tenants in performance scrutiny.

The Skyline newsletter which is published jointly between the tenants and the Council includes budget and performance information. This is circulated to all tenants and leaseholders on a quarterly basis.

Tenants and Leaseholders have also been made aware that further information on our housing service including budgets and performance management data can be accessed via our website.

Reports are also discussed with the various tenants groups such as the Estate Management Group and the Repairs and Improvements working Group.

6. RESOURCES

6.1 Overall Picture

The housing revenue account's annual income is currently circa £22m with expenditure over the following main headings:

Repairs and maintenance	6.1m
Supervision and management	4.8m
Housing subsidy	6.7m

Previous projections had shown there would be an emerging deficit in the HRA and to avoid falling into deficit, expenditure needed to be reduced by £1M over the three year period, 2009/10-2011/12.

Consultation has been undertaken with our tenants to identify their priorities for where savings could be made. Savings will be achieved by implementing identified efficiencies, then by reductions in management and administration arrangements, before any cuts to front line services are considered.

6.2 HRA housing rents

By far the greatest source of income to the HRA is from tenants' rents. Other income is received from garage and shop rents, service charges and Supporting People Grant.

The business plan income is currently based on the assumption that rent convergence will be achieved by 2015/16. This may be subject to review in the light of the guidance contained within the Government's future housing subsidy determinations.

	Average Rent 2009-10	Annual Increase to 2015-16	Annual Increase from 2016-17
	£ per week	%	%
Bedsits	45.10	3.5	3.0
1 Bed	53.75	3.9	3.0
2 Bed	58.82	4.2	3.0
3 Bed	64.37	4.4	3.0
4 Bed	66.13	5.0	3.0

6.3 HRA Supporting People Grant

Currently the HRA benefits from a significant amount (nearly £800,000 pa) of Supporting People Grant (SPG). However the Council recognises the Government's desire to reduce the costs of Supporting People that are borne by the public sector.

Accordingly the business plan projections are based on the assumption that SPG will remain as now (i.e. no allowance for inflation has been made). This assumption may nevertheless prove to be optimistic as Lincolnshire County Council, the commissioning authority, has been informed that the overall allocation of SPG will reduce from £22million to £19million over the next three years.

The business plan will need to be revised in accordance with the outcomes of the supporting people review in order to assess the impact.

6.4 Capital Investment

The capital programme outlined in the table below has been compiled on the basis of the Council achieving 'decent homes' standard in the financial year 2010/11 and thereafter agreeing an assumed level of capital spend based on the stock condition survey (SCS) analysis. The model has profiled the expenditure over five yearly blocks and has applied an even spread of capital works over the duration of the period. This will enable the programmes to be efficiently procured and delivered within the context of resource capacity.

Financial year	Amount £'m
2010/11	6.748m
2011/12	4.995m
2012/13	5.120m
2013/14	5.248m
2014/15	5.379m
2015/16	7.739m

7. FINANCIAL ANALYSIS

The HRA business plan financial model has been fully utilised in order to assess the financial projections of the service over the 30 year period. The modelling has been in respect of the revenue and expenditure account and the major repairs and improvements account. It is difficult to forecast income and costs over this period of time with a great deal of accuracy and a number of factors which will have a significant impact on the model include:

- Any potential changes to the subsidy arrangements
- Government intentions regarding rent convergence
- Allowances in respect of management and revenue repairs
- Future major repairs allowances

At the time of compiling the business plan there is great uncertainty over the future arrangements regarding the housing subsidy system following the Government's announcement to dismantle the current arrangement and replace it with a devolved system of responsibility and funding. As the Council is in a negative subsidy position any changes to the current system may have a significant impact on the future financial projections of the HRA.

Appendix B provides a 30 year summary of HRA income and expenditure (both revenue and capital) from 2009/10 until 2038/39. Also included in the model are projections regarding potential financing options in respect of the capital expenditure utilising revenue contributions, major repairs allowances and utilisation of the major repairs reserve. During 2008/09 a fundamental review of the expenditure levels was undertaken in order to stabilise the financial position. A number of corrective measures were introduced and a strategy of ensuring the HRA could reach a 'breakeven' position by 2011/12 was agreed. This proposal was incorporated into the HRA medium term budgets agreed by Council in March 2009 where it was agreed that expenditure levels would be reduced by £1M over a three year period. The model also includes the efficiency contribution that will be made towards the Council's efficiency target which has been identified from the HRA efficiency plan.

Taking these issues into consideration the HRA financial model shows that the long term financial position of the revenue account looks secure over the 30 year period. Within this context the Council is also to maintain a HRA working balance of (not less than) £3M which provides a healthy financial 'cushion' and provides a sound position for any unforeseen costs. However, as stated, a number of key assumptions have been incorporated into the modelling that will vary significantly over the period. For this reason the financial model will need to be regularly reviewed and updated in order to ensure it adequately reflects the current position.

However in respect of the capital spending the position is not as secure. The programme has been compiled on the basis of the Council achieving 'decent homes' standard in the financial year 2010/11 and thereafter agreeing an assumed level of capital spend based on the stock condition survey (SCS) analysis. The model has profiled the expenditure over five yearly blocks and has applied an even spread of capital works over the duration of the period. This will enable the programmes to be efficiently procured and delivered within the context of resource capacity. The model clearly shows that within the overall 30 year period there is a capital funding shortfall of £61M. A number of key feature arise from this:

- The Major Repairs Reserve (MRR) is fully utilised by 2012/13
- The major repairs allowance is fully utilised each financial year
- Revenue contributions to capital will need to be introduced by 2012/13 and will increase as the MRR balance reduces
- A financing deficit will emerge in 2015/16

All of these features are based on the proposed spending levels as identified from the SCS and additional capital expenditure items including disabled adaptations, boiler replacements, structural repairs and a contingency level of 3%.

In order to align the capital spending proposals to the available financing resources the Council will need to reduce the future expenditure to a level that is affordable. This will be undertaken as part of an overall review of the capital programme in conjunction with the Housing Asset Management Plan. A number of options will be incorporated into the review that will include:

- Linking the capital expenditure to the annual majors repairs allowance
- Considering prudential borrowing (based on affordability)
- Removal or reduction of capital expenditure items
- Increase the revenue contributions - this will necessitate the need to further reduce revenue expenditure levels
- Consider use of the useable capital receipts reserve
- Removal of contingency budgets in the capital programme
- Re-appraisal of the capital programme to ensure maximum efficiency of the spending proposals

The review will need to ensure the delivery of the actions arising from the priority action plans is maintained

8. OPTIONS

8.1 Stock Options Appraisal

In 2005 the Council completed a detailed appraisal of the strategic options that were available for the future delivery of the housing service. The Council, in conjunction with tenant's representatives, decided that transfer of the entire stock of Council homes to a new independent housing association was the preferred route forward. A ballot of tenants in November 2006 voted overwhelmingly against the transfer proposals.

One of the key actions in the Housing Strategy Action Plan is to carry out a further options appraisal, considering the resources needed to meet the ongoing requirements of the Decent Homes Standard and the financial resources available to the council following the review of the national HRA Subsidy System. The government proposals to move towards a self financing regime is likely to be one of the key options which will need to be appraised in the near future.

8.2 Housing Management Options

More recently some initial work has been completed to examine the future housing management options that are available. The initial conclusion reached was that it might be possible to derive some benefits from alternative management arrangements but that these would not make a significant impact on the shortfall in resources that it predicted.

However, given the current public sector funding situation, it is now considered that the housing service should remain an integral part of the council. This will allow us to identify any economies of scale and remove potential areas of duplication, which will financially benefit both the HRA and general fund. This position will be regularly reviewed as part of the options appraisals discussed above.

8.3 HRA Reforms

The recent announcement from the Communities and Local Government (CLG) that the Housing Subsidy System will be reformed with the intention that Local Authorities will be able to keep the rents and all of the capital receipts from its' housing stock will have a large effect on the long term future of our services.

This should bring in much needed revenue. However, there are questions over the CLGs announcement that a "one-off" payment of some £18 billion will be required to be paid back by Local Authorities. It is suggested this sum will be shared between councils however there are no details saying how this will be done.

9. SUMMARY OF KEY PRIORITIES AND ACTIONS

9.1 The table below shows a summary of the key priorities and actions:

Priority	Action
Balanced Housing Revenue Account	Analysis of finances available and planning to ensure service is delivered within the revenue sources available by 2012
Review, yearly, the ongoing position of the capital programme and its financing within the HRA	• Regularly review the HRA financial model to reflect current position and forecast • Undertake efficiency and effectiveness reviews of the capital investment programmes • Align capital spending proposals to available financing resources • Review capital programme in conjunction with Housing Asset Management Plan
Review delivery of supporting housing service	Review service provided to meet residents' support needs and re-shape service within resources provided by the Supporting People subsidy by May 2011
100% homes meet decent standard by 2010	Deliver the improvement programmes within the Asset Management Strategy
Review options appraisal for housing stock	Carry out options appraisal for housing stock encompassing Decent Homes Standard and new HRA financing regime when proposals are available
Review the cost/benefits of building new council housing	Consider financial implications, benefits of building new council housing and alternative options available by March 2011
Addressing affordable warmth and carbon emission reduction in our housing stock.	Provide the investment and improvement programme to support renewable energy in line with the Asset Management Strategy

Making sure that the customer is at the heart of everything we do by getting it 'right first time' and making it easy for them to access our services.	• Achieving accreditation for Customer Services Excellence Standard • Introducing a programme of mystery shopping in Tenancy services • Continue using 'Lean systems' thinking to drive service improvements • Continue to improve and update the accessibility of online transactions
Maximising the use of public sector resources and assets	Public sector agencies to examine option to pool or align resources or jointly commission housing services maximise efficiencies
Delivery of a quality, affordable housing environment	Maximising levels of housing benefit take-up by ensuring all residents are aware of their benefit entitlement
Learning from benchmarking, customer feedback, performance monitoring, customers' experiences and staff	Ensuring that service improvement are made as a result of management information received

10. PROGRESS ACHIEVED

We have made significant improvements in service delivery and outcomes for residents over the last year through the actions in the BEST programme. Full details of these improvements are given in Appendix C, with key highlights including;

- Developing clear and comprehensive service standards and information. This provides customers with information about the services they can expect from us and how to challenge us if we do not deliver the expected standards.

- Completing the stock condition survey and developing a detailed asset management strategy. This enables us set out our priorities for improving the stock and involving residents in setting priorities for improvements.

- Reviewing the way we manage the responsive repairs service. By focussing the service on customers needs, getting jobs right first time and within budgets we are able to provide a more customer focussed, flexible repairs service.

- Implementing a decoration voucher scheme for new tenants. This scheme is more flexible and means that new customers can get access to decorating materials very quickly.

- The review of our Tenant and Resident Involvement structures has ensured that more tenants are able to get involved in a range of ways to suit their individual circumstances. This means that our service developments will be more focussed around customer needs and preferences.

- We have involved residents in reviewing how we deal with Anti-social behaviour. This has ensured that we deal with ASB more consistently and in a more customer focussed manner.

- We have involved residents in reviewing the caretaking service to ensure that it is provided in a way that meets customer needs and expectations.

- We have reviewed how we deal with procurement and attracting external funding. This helps us to get better value for money and to stretch our resources, so that we can support service improvements and stock investment.

- We have revised how we deal with customer compliments, comments and complaints. This has helped to ensure that we deal with issues more speedily and consistently and that we can use this feedback to improve services and outcomes for customers.

- In January 2009 the floating support service for vulnerable people in the district was extended. This support service advises on a variety of issues such as, moving to permanent accommodation, individual living skills and coping with budgeting and debts.

- There is a strong emphasis on ensuring we communicate with our customers well and that we listen and learn from their views.

- We have comprehensively redesigned our website to ensure that it is modern, accessible and information for our customers. This has improved the accessibility of on-line transactions and information and increased the amount of self-service available.

11. CONCLUSIONS

This business plan shows how the housing landlord service contributes to the council's corporate plan, priority themes, the Housing Strategy and the Sustainable Communities Strategy. The business plan has been informed by feedback from customers through the STATUS survey, the budget consultation survey and a questionnaire on tenants' priorities for capital improvements.

The BEST improvement programme clearly lays out our plans for improving services and outcomes for our customers. A key element of our plans is to ensure that our all our properties achieve, and are maintained at, the Decent Homes Standard.

The financial analysis within this business plan shows that we can achieve decent homes standard by the target date of December 2010 and that the HRA will remain financially viable in revenue terms for the life of the plan. However, as is explained in section 10, a capital financing deficit is projected to emerge in 2015/16 and corrective measures will need to be in place to ensure the viability of the capital programme.

The results of the review of the national Housing Revenue Account Subsidy System is expected in 2010. The Business Plan will therefore be reviewed when the future of the subsidy system, and its implications for South Kesteven, are known.

APPENDIX A

PERFORMANCE & COST BENCHMARKING SUMMARY	Stock retained Council club (c.50 in sample)
Average relet times	Upper quartile
Proportion of rent collected	Median quartile
Average SAP rating	Lower quartile
% tenants in rent arrears	Lower quartile
Number of tenants with 7 weeks or more with rent arrears	Upper quartile
Tenants evicted as a result of rent arrears	Upper quartile
Average re-let times	Upper quartile

The cost benchmarking information below shows that we perform well above the average and are in the upper quartile (i.e. low cost) for most activities when compared either locally, nationally or with landlord organisations with a similar stock holding.

	Quartile performance
Overall management cost per property	Upper
Salary cost per property	Upper
Number of properties per employee	Upper
Rent arrears per property	Upper
Housing management – salary cost per property	Upper
Rent collection and accounting – cost per property	Upper
Overhead – cost per property	Upper
Tenancy and estates – cost per property	Upper
Rent lost through voids	Upper
Response repairs – cost per property	Upper
Major and cyclical repairs – cost per property	Median
Lettings – costs per property	Upper
% properties failing to meet the Decent Homes standard	Upper
SAP rating	Median

APPENDIX B

30 YEAR SUMMARY OF HRA INCOME AND EXPENDITURE

		HOUSING REVENUE ACCOUNT												
Year		Net Rent	Other Income	Total Income		Manage-ment	Rev. Repairs	Other Costs	Dep'n	Negative Subsidy	RCCO	Total Expenditure	In-Year Balance	Cum. Balance
														7,176
1	2009.10	19,475	1,694	21,168		(4,817)	(6,749)	267	(4,372)	(6,112)	0	(21,783)	(615)	6,561
2	2010.11	20,136	1,759	21,894		(4,892)	(6,213)	(514)	(3,840)	(6,463)	0	(21,923)	(28)	6,533
3	2011.12	20,819	1,846	22,665		(4,945)	(6,076)	(596)	(3,865)	(6,792)	0	(22,273)	392	6,925
4	2012.13	21,525	1,852	23,377		(4,989)	(6,104)	(615)	(3,967)	(7,142)	(13)	(22,829)	548	7,472
5	2013.14	22,256	1,907	24,163		(5,114)	(6,254)	(641)	(4,065)	(7,504)	(1,183)	(24,761)	(598)	6,875
6	2014.15	23,011	1,964	24,976		(5,241)	(6,409)	(667)	(4,166)	(7,879)	(1,214)	(25,575)	(599)	6,275
7	2015.16	23,793	2,023	25,816		(5,372)	(6,567)	(699)	(4,268)	(8,266)	(1,804)	(26,977)	(1,161)	5,115

8	2016.17	24,600	2,084	26,684		(5,507)	(6,729)	(725)	(3,742)	(8,667)	(695)	(26,696)	(12)	5,103
9	2017.18	25,436	2,146	27,582		(5,644)	(6,895)	(740)	(4,482)	(9,082)	(739)	(27,582)	(0)	5,103
10	2018.19	26,299	2,211	28,510		(5,786)	(7,065)	(756)	(4,592)	(9,510)	(801)	(28,510)	0	5,103
11	2019.20	26,971	2,277	29,248		(5,930)	(7,239)	(772)	(4,705)	(9,953)	(648)	(29,248)	0	5,103
12	2020.21	27,659	2,345	30,004		(6,078)	(7,418)	(788)	(4,821)	(10,412)	(487)	(30,004)	0	5,103
13	2021.22	28,365	2,416	30,781		(6,230)	(7,601)	(805)	(4,940)	(10,885)	(319)	(30,781)	0	5,103
14	2022.23	29,089	2,488	31,577		(6,386)	(7,788)	(822)	(5,062)	(11,375)	(143)	(31,577)	0	5,103
15	2023.24	29,832	2,563	32,395		(6,546)	(7,980)	(841)	(5,187)	(11,881)	0	(32,435)	(41)	5,063
16	2024.25	30,722	2,640	33,361		(6,709)	(8,179)	(859)	(5,315)	(12,348)	0	(33,411)	(50)	5,013
17	2025.26	31,643	2,719	34,362		(6,877)	(8,383)	(879)	(5,446)	(12,831)	0	(34,417)	(55)	4,958
18	2026.27	32,593	2,801	35,393		(7,049)	(8,593)	(899)	(5,582)	(13,335)	0	(35,459)	(66)	4,893
19	2027.28	33,570	2,885	36,455		(7,225)	(8,807)	(920)	(5,722)	(13,857)	0	(36,532)	(77)	4,816

20	2028.29	34,577	2,971	37,549		(7,406)	(9,028)	(942)	(5,865)	(14,396)	0	(37,636)	(88)	4,729
21	2029.30	35,615	3,060	38,675		(7,591)	(9,253)	(964)	(6,012)	(14,954)	0	(38,774)	(99)	4,630
22	2030.31	36,683	3,152	39,835		(7,781)	(9,485)	(987)	(6,162)	(15,530)	0	(39,945)	(110)	4,520
23	2031.32	37,784	3,247	41,030		(7,975)	(9,722)	(1,011)	(6,316)	(16,127)	0	(41,151)	(121)	4,400
24	2032.33	38,917	3,344	42,261		(8,175)	(9,965)	(1,035)	(6,474)	(16,744)	0	(42,393)	(132)	4,268
25	2033.34	40,085	3,444	43,529		(8,379)	(10,214)	(1,061)	(6,636)	(17,382)	0	(43,672)	(143)	4,125
26	2034.35	41,287	3,548	44,835		(8,589)	(10,469)	(1,087)	(6,802)	(18,040)	0	(44,986)	(151)	3,974
27	2035.36	42,526	3,654	46,180		(8,803)	(10,731)	(1,114)	(6,972)	(18,720)	0	(46,340)	(160)	3,814
28	2036.37	43,802	3,764	47,565		(9,023)	(10,999)	(1,141)	(7,146)	(19,423)	0	(47,733)	(168)	3,646
29	2037.38	45,116	3,877	48,992		(9,249)	(11,274)	(1,170)	(7,325)	(20,150)	0	(49,168)	(176)	3,471
30	2038.39	46,469	3,993	50,462		(9,480)	(11,556)	(1,199)	(7,508)	(20,902)	0	(50,645)	(183)	3,288

		MAJOR REPAIRS AND IMPROVEMENTS ACCOUNT										
	Year	Major Repairs	Supp Borrow	RTB Receipts	Other Receipts	Major Rep Resve	RCCO	Total Finance	In-Year Balance	MRR Movements	Cum. Balance	Notional Cum. Bal
											6,173	
1	2009.10	(4,599)	0	0	0	4,599	0	4,599	0	(971)	5,202	11,764
2	2010.11	(6,748)	0	0	0	6,748	0	6,748	0	(2,938)	2,264	8,797
3	2011.12	(4,995)	0	0	0	4,995	0	4,995	0	(1,124)	1,140	8,065
4	2012.13	(5,120)	0	0	0	5,108	13	5,120	0	(1,140)	0	7,472
5	2013.14	(5,248)	0	0	0	4,065	1,183	5,248	0	0	0	6,875
6	2014.15	(5,379)	0	0	0	4,166	1,214	5,379	0	0	0	6,275
7	2015.16	(7,379)	0	0	0	4,268	1,804	6,072	(1,306)	0	(1,306)	3,809
8	2016.17	(7,563)	0	0	0	4,374	695	5,068	(2,495)	0	(3,801)	1,302
9	2017.18	(7,752)	0	0	0	4,482	739	5,221	(2,531)	0	(6,332)	(1,229)
10	2018.19	(7,946)	0	0	0	4,592	801	5,393	(2,552)	0	(8,885)	(3,782)

11	2019.20	(5,416)		0	0	0	4,705	648		5,353		(63)		0		(8,947)		(3,844)
12	2020.21	(5,549)		0	0	0	4,821	487		5,308		(241)		0		(9,188)		(4,085)
13	2021.22	(5,686)		0	0	0	4,940	319		5,259		(427)		0		(9,615)		(4,512)
14	2022.23	(5,827)		0	0	0	5,062	143		5,205		(621)		0		(10,236)		(5,133)
15	2023.24	(5,970)		0	0	0	5,187	0		5,187		(783)		0		(11,019)		(5,957)
16	2024.25	(5,823)		0	0	0	5,315	0		5,315		(508)		0		(11,528)		(6,515)
17	2025.26	(5,969)		0	0	0	5,446	0		5,446		(523)		0		(12,050)		(7,092)
18	2026.27	(6,118)		0	0	0	5,582	0		5,582		(536)		0		(12,586)		(7,693)
19	2027.28	(6,271)		0	0	0	5,722	0		5,722		(549)		0		(13,135)		(8,318)
20	2028.29	(6,428)		0	0	0	5,865	0		5,865		(563)		0		(13,697)		(8,969)
21	2029.30	(9,626)		0	0	0	6,012	0		6,012		(3,615)		0		(17,312)		(12,682)
22	2030.31	(9,867)		0	0	0	6,162	0		6,162		(3,705)		0		(21,017)		(16,497)
23	2031.32	(10,114)		0	0	0	6,316	0		6,316		(3,798)		0		(24,815)		(20,415)
24	2032.33	(10,367)		0	0	0	6,474	0		6,474		(3,893)		0		(28,707)		(24,440)
25	2033.34	(10,626)		0	0	0	6,636	0		6,636		(3,990)		0		(32,697)		(28,572)

26	2034.35	(12,271)		0	0	0	6,802	0		6,802		(5,469)		0		(38,166)		(34,192)
27	2035.36	(12,577)		0	0	0	6,972	0		6,972		(5,606)		0		(43,772)		(39,958)
28	2036.37	(12,892)		0	0	0	7,146	0		7,146		(5,746)		0		(49,518)		(45,871)
29	2037.38	(13,214)		0	0	0	7,325	0		7,325		(5,889)		0		(55,407)		(51,937)
30	2038.39	(13,544)		0	0	0	7,508	0		7,508		(6,037)		0		(61,444)		(58,156)

APPENDIX C

BEST IMPROVEMENT PROGRAMME 2009-2011

Item	Recommendation	Status	Completion Date
1	R1-1 Develop clear & comprehensive set of service standards & service information	Complete	Dec 09
2	R1-2a Agree standard information for tenants directly affected by improvements work	Complete	Apr 09
3	R1-2b Produce & publicise clear information for all tenants about planned improvements programme	Complete	Jul 08
4	R1-3 Develop clear strategy for access to housing services	Complete	Aug 09
5	R1-4 Improve call handling performance to provide prompt response to customer enquiries	Complete & Ongoing	Apr 09
6	R1-5 Improve complaints handling to ensure prompt replies and consistent high standard of response	Complete	Jun 09
7	R2-1 Develop clear asset mgmt strategy	Complete	Dec 09
8	R2-2 Involve residents in planning & prioritisation of improvement works & decisions about environmental improvements	Complete	Sep 09
9	R2-3a Address delays in completing improvement works	Complete	Sept 09
10	R2-3b Address weaknesses in supporting vulnerable residents during improvement works	Complete	Sept 09
11	R2-4 Closer monitoring of responsive repairs, ensure high proportion are completed in target time and right first time	Complete	Mar 09
12	R2-5 Improve performance and increase flexibility for repair appointments.	Ongoing	-
13	R2-6 Complete system thinking review of repairs service including proportion carried out as emergency/urgent with view to improving efficiency & performance	Complete	Jun 09
14	R2-7a Review lettable standard & decoration arrangements for vacant properties in consultation with customers.	Complete	Mar 09
15	R2-7b Implement voucher scheme for decoration arrangements and amend lettable standard information.	Complete	Jul 09
16	R3-1 Establish clear procedures for resident involvement in setting priorities, evaluation, dev of options and service monitoring	Complete	Dec 08

17	R3-2a Publish resident involvement plan to accompany the tenant compact and involvement strategy	Complete	Jul 09
18	R3-2b Involve residents in monitoring progress of Resident Involvement Plan	Complete	Jul 09
19	R3-3 Publicise outcomes from resident involvement	Complete	Dec 08
20	R3-4 Publicise opportunities for resident involvement & support available	Complete	Dec 08
21	R3-5 Ensure residents training needs are assessed & received adequate training	Complete	Dec 08
22	R4-1 Develop clear strategy, policy & procedures for ASB in consultation with residents & partner agencies	Complete	Aug 09
23	R4-2 Improve & ensure consistency of ASB case mgmt	Complete	Dec 08
24	R4-3a Set clear objectives for estate caretaking, so service can be evaluated	Complete	Dec 08
25	R4-3b Implement objectives identified for estate caretaking	Complete	Jul 09
26	R4-4 Publish timings and outcomes of estate inspections	Complete	Dec 08
27	R4-5 Review cleaning arrangements for flats ensuring consistent service level	Complete	Dec 08
28	R5-1 Establish costs for providing various elements of service	Complete	Dec 08
29	R5-2 Review & revise procurement arrangements to take advantage of contract packaging, joint procurement and partnering	Complete	Jul 09
30	R5-3 Address inefficient ways of working identified in audit report	Complete	Dec 08
31	R5-4 Review options for attracting external funding	Complete	Dec 08
32	R5-5 Establish clear arrangements for tracking savings & efficiencies	Complete	Dec 08
33	R6-1 Develop Operational level performance indicators, reporting mechanisms & escalation procedures	Complete	Mar 09
34	R6-2 Develop benchmarking to enable comparisons with others including the best performers and actively using this information to identify and address service weaknesses	Complete & Ongoing	Dec 08
35	R6-3 Introduce effective monitoring system for complaints which enables tracking of complaints, reporting on response times and for customer satisfaction with complaints handling to be evaluated	Complete	Jun 09
36	R6-4 Involve customers in setting targets & performance scrutiny	Complete	Dec 08
37	R6-5 Introduce regular progress reviews – Housing service improvement	Complete	Dec 08

	plan		
38	R6-6 Fully implement existing IT systems (operational & production of management information)	Complete	Nov 09