



Tenant Board

26th March 2025

Agenda

1. Declarations of interest (2 mins)
2. Action(s) from last meeting (3 mins)
3. HRA Business Plan (20 mins)
4. ASB scrutiny – Overview and Scrutiny update (15 mins)
5. Complaints scrutiny (15 mins)
6. Greater Places and Community Action Days (20 mins)
7. Any other business (5 mins)



Actions from last meeting



- ▶ NA to take feedback from GC to Compliance team
- ▶ GM to canvas remaining board members for approval of Recharge Policy
- ▶ KL to follow-up on boundary fence recommendation by Police
- ▶ Elaborate on SPOC recommendation in ASB plan
- ▶ Voids data to be included in Dashboards
- ▶ PW to report from Customer Services stigma training
- ▶ Testimonials to be taken from GC by KL

HRA Business Plan

- ▶ Deborah Fenton – Head of Housing



The HRA

Challenges, opportunities and some good news



Presented by
Deborah Fenton,
Director of Housing

What makes us unique?

Two sovereign councils, 7,000 properties

- Predominantly rural areas comprising approx. 200 parishes
- House prices are around 10 to 11 times above the average earnings of residents
- 41% of our homes are not on gas
- Significant number of listed properties
- MSDC has large reserves in its General Fund
- MSDC - first Green Party majority council in Northern Hemisphere



Rent settlement – brings certainty BUT...



HRA Business Plan | Mid Suffolk DC 2024-25 Financing Summary

Year	Year	Opening Loan Balance £'000	Loan Drawdowns £'000	Loan Repayments £'000	Drawdown of Revolver £'000	Repayment of Revolver £'000	Closing Loan Balance £'000	HRA Surplus c/f £'000
1	2024/25	124,794	0	0	288	0	125,082	4,978
2	2025/26	125,082	0	0	10,266	0	135,349	2,870
3	2026/27	135,349	15,000	-15,000	6,909	0	142,258	2,175
4	2027/28	142,258	0	0	7,328	0	149,586	1,361
5	2028/29	149,586	0	0	5,615	0	155,201	770
6	2029/30	155,201	0	0	5,725	0	160,926	445
7	2030/31	160,926	0	0	5,487	0	166,413	724
8	2031/32	166,413	15,000	-15,000	4,200	0	170,613	575
9	2032/33	170,613	0	0	4,284	0	174,897	81
10	2033/34	174,897	0	0	4,370	0	179,267	-412
11	2034/35	179,267	0	0	4,457	0	183,724	-913
12	2035/36	183,724	0	0	4,546	0	188,270	-913
13	2036/37	188,270	15,000	-15,000	4,571	0	192,841	-1,436
14	2037/38	192,841	0	0	4,662	0	197,503	-2,276
15	2038/39	197,503	0	0	4,756	0	202,259	-3,147
16	2039/40	202,259	0	0	4,851	0	207,110	-4,055
17	2040/41	207,110	0	0	4,948	0	212,057	-5,004
18	2041/42	212,057	12,206	-12,206	5,047	0	217,104	-5,398
19	2042/43	217,104	0	0	5,148	0	222,252	-6,628
20	2043/44	222,252	0	0	5,251	0	227,502	-7,883
21	2044/45	227,502	0	0	5,356	0	232,858	-9,166
22	2045/46	232,858	0	0	5,463	0	238,321	-10,479
23	2046/47	238,321	0	0	5,572	0	243,893	-11,826
24	2047/48	243,893	0	-3,500	5,683	0	246,076	-15,982
25	2048/49	246,076	0	0	5,797	0	251,873	-17,322
26	2049/50	251,873	0	0	5,913	0	257,786	-18,699
27	2050/51	257,786	0	0	6,031	0	263,818	-20,115
28	2051/52	263,818	0	0	3,733	0	267,551	-21,524
29	2052/53	267,551	0	-3,500	3,808	0	267,858	-25,578
30	2053/54	267,858	0	-4,831	3,884	0	266,911	-31,517



Rent settlement – brings certainty BUT...



HRA Business Plan | Babergh DC 2024-25
Financing Summary

Year	Year	Opening Loan Balance £'000	Loan Drawdowns £'000	Loan Repayments £'000	Drawdown of Revolver £'000	Repayment of Revolver £'000	Closing Loan Balance £'000	HRA Surplus c/f £'000
1	2024/25	94,419	0	-8,000	0	0	88,419	9,612
2	2025/26	88,419	6,000	-8,000	2,416	0	90,835	1,260
3	2026/27	90,835	0	0	7,315	0	98,150	1,081
4	2027/28	98,150	0	0	3,752	0	101,902	1,098
5	2028/29	101,902	0	0	2,051	0	103,954	1,130
6	2029/30	103,954	0	0	1,678	0	105,632	1,163
7	2030/31	105,632	25,000	-25,000	781	0	106,392	1,186
8	2031/32	106,392	0	0	1,637	0	108,030	1,194
9	2032/33	108,030	0	0	1,559	0	109,589	1,196
10	2033/34	109,589	0	0	1,493	0	111,081	1,198
11	2034/35	111,081	0	0	1,433	0	112,514	1,200
12	2035/36	112,514	46,647	-46,647	841	0	113,355	1,201
13	2036/37	113,355	0	0	2,173	0	115,527	1,203
14	2037/38	115,527	0	0	2,157	0	117,685	1,205
15	2038/39	117,685	0	0	2,288	0	119,973	1,189
16	2039/40	119,973	0	0	2,258	0	122,231	1,155
17	2040/41	122,231	0	0	2,249	0	124,480	1,120
18	2041/42	124,480	0	0	1,611	0	126,092	1,084
19	2042/43	126,092	0	0	2,213	0	128,305	1,049
20	2043/44	128,305	0	0	2,209	0	130,514	1,031
21	2044/45	130,514	0	0	2,187	0	132,702	1,030
22	2045/46	132,702	0	0	2,146	0	134,847	1,030
23	2046/47	134,847	0	0	2,103	0	136,950	1,030
24	2047/48	136,950	0	0	1,353	0	138,303	1,030
25	2048/49	138,303	0	0	1,983	0	140,286	1,030
26	2049/50	140,286	0	0	1,935	0	142,221	1,030
27	2050/51	142,221	0	0	1,884	0	144,105	1,030
28	2051/52	144,105	0	0	0	0	144,105	1,564
29	2052/53	144,105	0	0	0	0	144,105	3,085
30	2053/54	144,105	0	0	0	0	144,105	4,043



Capital Spend

Mid Suffolk DC HRA	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30
Capital Programme Budget	Forecast	Budget	Budget	Budget	Budget	Budget
	£'000	£'000	£'000	£'000	£'000	£'000
Planned Maintenance & Response						
Social Housing Decarbonisation Match Funding	1,104	2,383	2,556	1,278	-	-
Environmental (Neighbourhood) Improvements	75	218	222	227	231	236
Disabled adaptations to council dwellings	424	538	549	560	571	583
Kitchens	872	1,161	1,184	1,208	1,232	1,256
Bathroom	584	538	548	559	571	582
Windows/Doors/Garage Doors	764	701	715	730	744	759
Smoke Alarms /Carbon Monoxide Detectors/Internal Fire Doors/Fire Detection/Emergency Lighting/Warden Call	170	368	860	343	350	357
Insulation/Heating/Domestic Elec	1,214	1,176	1,200	1,224	1,248	1,273
Roofing/R-Water Goods &FSB	1,281	3,345	3,939	4,018	4,866	4,963
Fencing	120					
Estate Improvements /Sheltered/Roads & Paths		1,315	1,289	1,315	22	22
Asbestos		98	100	102	104	106
Damp & Mould		46	47	48	49	50
Total Housing Maintenance	6,608	11,887	13,210	11,610	9,986	10,186
Other Capital Spend (ICT Projects etc)	335	550	310	133	133	133
New build programme including acquisitions	7,687	3,951	856			
Total HRA Capital Spend	14,630	16,387	14,376	11,743	10,119	10,319



Capital Spend

Babergh DC HRA Capital Programme Budget	2024/25 Forecast £'000	2025/26 Budget £'000	2026/27 Budget £'000	2027/28 Budget £'000	2028/29 Budget £'000	2029/30 Budget £'000
Planned Maintenance & Response						
Planned Maintenance	-	-	-	-	-	-
Social Housing Decarbonisation Fund	1,142	2,527	2,769	1,385	-	-
Neighbourhood Improvs	250	216	220	224	229	233
Horticulture & Play Equip	380	30	30	-	-	-
Kitchens	932	1,204	1,229	1,253	1,278	1,304
Bathroom	597	629	642	655	668	681
Windows/Doors/Garage Doors	866	788	804	820	836	853
Smoke Alarms /Carbon Monoxide Detectors/Internal Fire Doors/Fire Detection/Emergency Lighting/Warden Call	185	682	348	355	362	369
Insulation/Heating/Domestic Elec	1,311	1,262	1,288	1,313	1,340	1,366
Roofing/R-Water Goods &FSB	1,297	5,882	5,999	3,187	3,251	3,317
Disabled adaptions to council dwellings	424	533	544	554	566	577
Estate Improvements /Sheltered/Roads & Paths		1,380	21	21	22	22
Asbestos		97	99	101	103	105
Damp & Mould		46	47	48	49	50
Total Housing Maintenance	7,384	15,276	14,037	9,916	8,702	8,877
Other Capital Spend (ICT Projects etc)	335	559	322	141	144	146
New build programme including acquisitions	777	3,180	1,645			
Total HRA Capital Spend	8,496	19,015	16,005	10,057	8,846	9,023



What are the challenges

?

- Current condition of stock, SCS
- Awaabs Law
- Retaining staff (LGR)
- Internal Constraints due to LGR
- Revenue



Why cant we build?



Year	Year	Opening Loan Balance £000	Loan Drawdowns £000	Loan Repayments £000	Drawdown of Revolver £000	Repayment of Revolver £000	Loan Balance £000	Profit
1	2024/25	124,794	0	0	288	0	125,082	4,978
2	2025/26	125,082	0	0	10,286	0	135,349	2,870
3	2026/27	135,349	15,000	-15,000	6,909	0	142,258	2,175
4	2027/28	142,258	0	0	7,328	0	149,586	1,361
5	2028/29	149,586	0	0	5,615	0	155,201	770
26	2048/49	246,076	0	0	5,787	0	251,863	-11,222
28	2049/50	251,873	0	0	5,913	0	257,786	-18,699
27	2050/51	257,786	0	0	6,031	0	263,818	-20,115
28	2051/52	263,818	0	0	3,733	0	267,551	-21,524
29	2052/53	267,551	0	-3,500	3,808	0	267,858	-25,578
30	2053/54	267,858	0	-4,831	3,884	0	266,911	-31,517

What are the opportunities

?



Convergence



Tolerance



Stock rationalisation



Government Grant

THANK YOU FOR LISTENING



**Babergh &
Mid Suffolk**
District Councils





ASB scrutiny – Overview and Scrutiny update

Overview and Scrutiny recommendations

1. That the Overview and Scrutiny Committee commends the work undertaken by the Tenant Scrutiny Board and is assured that this work is meaningful and that tenants are successfully influencing services.
2. That future Tenant Scrutiny Board reports presented to the Overview and Scrutiny Committee contain data on meeting key performance indicators and tenant satisfaction measures.
3. That Officers further review the 'Our Tenants' webpage to ensure that all appropriate information is included, such as support for overall tenant wellbeing.
4. That the Tenant Handbook is amended to outline accessibility adjustments and the different languages available at the top of the document.
5. That the Joint Overview and Scrutiny Committee supports Tenancy Services' business case for procuring up-to-date housing management digital solutions.



Complaints Scrutiny plan



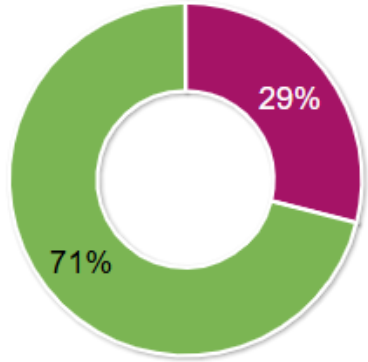
- ▶ Introduction Today
- ▶ Supply full information Tomorrow
- ▶ Review by members Next month
- ▶ Provide feedback April Board meeting
- ▶ Customer Journey Mapping May
- ▶ Workshops May / June
- ▶ Prioritise findings June
- ▶ Action plan June
- ▶ Overview and Scrutiny 14th July / 11th August



Complaints Policy

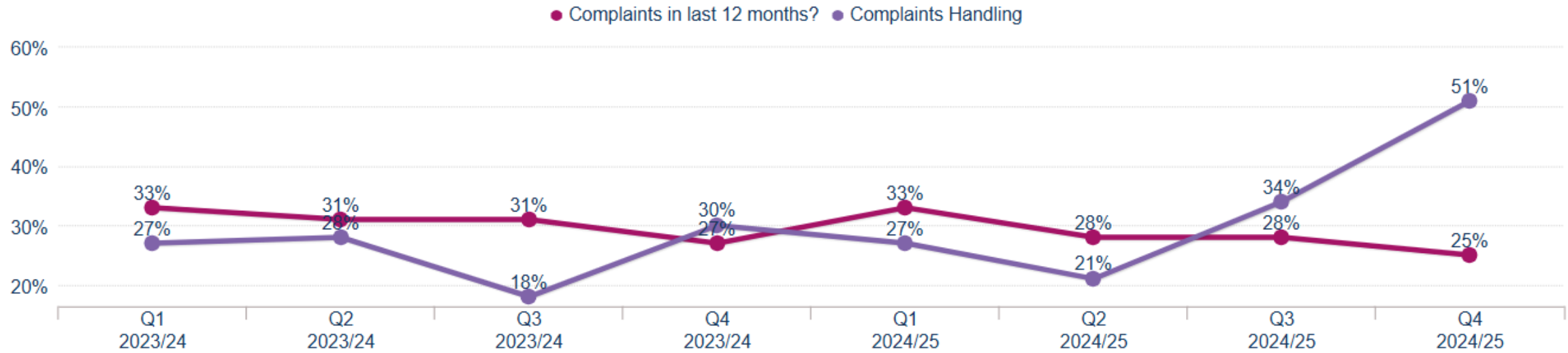
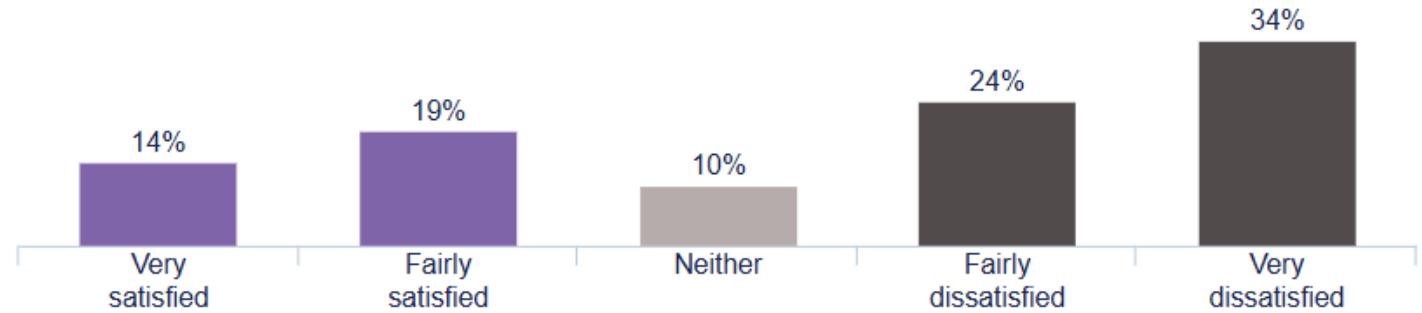


Complaint in last 12 months?



■ Yes ■ No

Complaints Handling Satisfaction



Greater Places update

- ▶ Fund across both Babergh and Mid Suffolk to make tenant-led improvements to communal spaces on HRA owned land in our communities.
- ▶ Currently 7 large projects:
 - ▶ Mid Suffolk - Gainsborough Road - Stowmarket
 - ▶ Babergh - Blackfriars, Sandringham Court, Cavendish and Minden, Elizabeth Court (Sudbury), Rede Way (Great Cornard) and Gayford Court (Hadleigh).
- ▶ Large projects going through our procurement process but there are also a number of smaller ones which don't need to.
- ▶ Project Manager on board - Phil Martin.
- ▶ Any suggestions?



Community Action Days update



- ▶ First of the year took place last month in Holbrook
- ▶ Long Melford, Mendlesham, Great Cornard, Eye, Stowupland, Sudbury and Stowmarket
- ▶ Bramford and Sudbury for data door-knock on Saturdays



Any Other Business



- ▶ Parliamentary launch of Stop Social Housing Stigma:
 - ▶ 6.15pm on 19th May. Attlee Suite in Portcullis House (accessed from Victoria Embankment) and not the main Parliament building.
 - ▶ You will need to bring the invite and ID on the day, and allow 45 minutes to get in.
- ▶ April Board meeting move to Tuesday 29th?