

APPENDIX A



Harlow Council Housing Services Business Plan

2022 – 2052

Housing Services Business Plan 2022 – 2052

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Whilst 2022/23 was ever more challenging, the Housing Service continues to confront the impacts of emerging from Covid-19, wider national impact and adapt to ensure that the support and safety of residents and staff remains the priorities, making best use of limited resources.

With the cost of living/energy crisis continuing and at the top of everyone's agenda, guidance from government and support of residents, we continue to overcome the obstacles and challenges this brings, and provide much-needed services.

Despite this, I am optimistic for the future as we continue to secure government funding to support regeneration, guide development and growth to secure jobs, new housing, further investment through Local Plans and the Corporate Strategy and the challenges that remain following the Grenfell Inquiry.

The Council continues to take maintaining its homes in a safe manner, dealing proactively with damp/mould where it exists, tackling fire safety, compliance, and increasing the energy efficiency of its homes. We continue to invest in these priorities, waiting to hear from Government on how to move forward on the possible introduction of building the new Social Housing Regulation Bill, enhanced regulation arrangements, and any new Tenant / Leaseholder Satisfaction Measures, the review of the Consumer Standards with emphasis on empowering residents/introduction of inspections. The Housing Revenue Account Business Plan continues to outline the short, medium, and long-term priorities within the resources available.

Feedback from Tenants/Leaseholders remains central to the Service when improving service delivery, customer access/contact, and assist in updating action plans and priorities.

In 2022/23, the council also:

- Continue to reduce empty property turnaround times. These have reduced from their high level of 45 days to 25 days in Quarter 3 of 2022/23 (January 2023).
- Helped residents manage finances through available current support services/agencies.
- Celebrated the partnership with Essex County Council and Agincare providing a positive environment for tenants maintaining their independence.

The Careline scheme providing security to vulnerable residents achieving national accreditation.

Income recovery in 2021/22 was difficult due to COVID-19, however, Housing has achieved a strong year end position by exceeding in the top quartile for performance. Work is ongoing due to uncertainties with the pandemic and the cost-of-living crisis.

The priorities for housing and what is important locally are:

- Making more housing available. This includes the house building programme, and discharging in the private sector.
- Tackling the growing need for supported housing.
- Improving choices for those in housing need.
- Improving housing standards, resident's health and wellbeing with energy efficient, modern home facilities, tackling local priorities and statutory requirements.
- Continue to use the Engagement/Involvement Service to promote awareness and provide opportunities to empower residents.

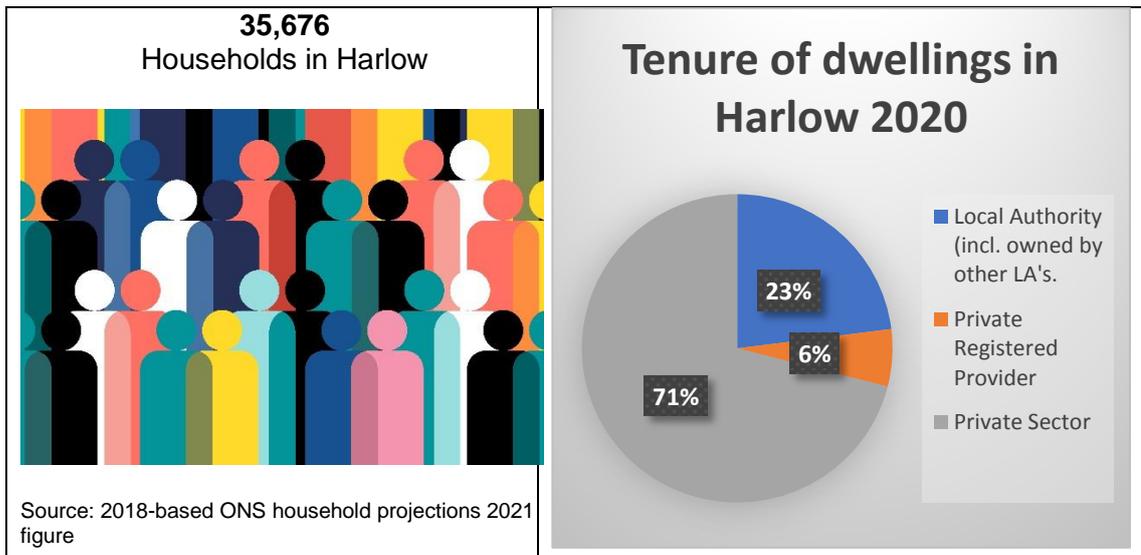
Councillor Alastair Gunn, Portfolio Holder for Housing

1. Introduction

- 1.1 Local Authority housing has its own ring-fenced Housing Revenue Account (HRA). This operates as a “business” of its own, separate to the Councils’ other operations. The HRA takes its income from rents and service charges and spends its money exclusively on building and maintaining housing and providing services to tenants and leaseholders.
- 1.2 The Housing Revenue Account (HRA) Business Plan is one of the central components of the Council’s overall business planning and is underpinned by:
- The Corporate Strategy
 - Housing Strategy
 - Housing Need strategies
 - The Medium-Term Financial Strategy
 - Service and Team Planning
 - Governance arrangements
 - Performance Management
- 1.3 To ensure the Council remains on target, its progress against our strategic ambitions will be monitored through the Council’s Performance Management Framework, which sets out the mechanisms and the range of tools utilised by Officers and Councillors in gathering and reporting the Council’s quarterly performance on service milestones, key performance indicators and the Council’s finances. The Council publishes a statement of its performance each quarter. These reports are presented to Cabinet and when agreed are published on: <http://www.harlow.gov.uk/performance-reports>
- 1.4 National priorities have been changed by successive Governments since the first Business Plan was presented to Full Council back in February 2012. Then, under self-financing, Harlow Council took on a debt of £208.837 million, in settlement of what was a centrally distributed subsidy system. This replaced the negative subsidy under the previous system where around a third of the rental income was paid to the government.
- 1.5 In 2015, Government measures required changes to the self-financing regime, of which only the central setting of rent levels was implemented, requiring Councils to mandatorily reduce dwelling rents by 1% annually from 2016/17 to 2019/20.
- 1.6 Under the ‘Rent Standard 2020’, Councils were permitted to increase rents by no more than Consumer Prices Index (CPI)+1% annually from 2020/21 until 2024/25. However, for 2023/24, the Government capped the rent increase at a maximum 7%. This was due to inflation running at high levels throughout 2022, creating a cost-of-living crisis for most people in Britain. Had this rent cap not been introduced, rents could potentially have increased by 11.1%. The Retail Prices Index (RPI) (which is usually applied to costs in the Business Plan) showed a 12.6% increase. In producing this Business Plan, Harlow has chosen to constrain cost increases to a blended 8% inflation rate. However, in common with many other stock-holding Councils, the fact that RPI outstrips CPI for a second year running, coupled with the fact that some costs (i.e., energy) have increased by significantly more than 12.6%, Harlow has experienced a real financial strain on its HRA Business Plan this year.

1.7 This document sets the Council's Housing Delivery Plans in the context of the changing national and local context. The themes expressed align to the Council's Corporate Strategy and helps to develop funding priorities and risk management. The updated Business Plan is designed to reflect the position and achieve the Housing themes outlined in the Council's Corporate Strategy in a positive manner. The Corporate Strategy was approved in December 2021 and its delivery continues to develop.

1.8 The diagram below shows that Harlow Council remains a significant player in the local housing offer, owning, managing and maintaining more than 25% of the properties in the District. This is why it is so important that the Council sets a standard in the delivery of its Housing Service and the management and maintenance of its stock.



1.9 The next chapter describes the importance that the Council places on consultation and engagement with its tenants, leaseholders and other interested parties to ensure that they can play an active role in developing the business and ensuring that their rents and service charges are spent wisely and in their best interests.

2. Consultation and Engagement

2.1 Consultation

2.1.1 A key aim of the Council's Corporate Strategy is to develop wider community engagement. Therefore, the Housing Service wishes to facilitate an improved engagement with tenants and leaseholders regarding their housing service.

2.1.2 The Council recognises the genuine shared commitment to embrace tenant and leaseholder participation, working together, placing them at the "heart" of what the Council does and shaping and improving services to ensure the Council's housing regulatory role is delivered effectively.



2.1.3 The Tenant and Leaseholder Engagement Strategy takes into account the regulatory arrangements and its implications for the Council, tenants and leaseholders. The strategy forms part of the Council's approach to the social housing regulation built around the concept of "co-regulation". The enhanced Housing Regulator sets the rules and guidelines for co-regulation, requires the Council to demonstrate robust self-regulation incorporating effective tenant and leaseholder involvement through its governance structures.

2.1.4 It is recognised by the Council, there is a requirement to widen representation and develop a strong "tenant voice". This will enable the Council to demonstrate enhanced accountability using traditional and modern methods of engagement.

2.1.5 The current tenant and leaseholder engagement strategy's key objectives are to:

- Widen representation and involvement.
- Continuously review ways of communication and participation.
- Enhance joint working with the development of shared priorities.
- Establish effective and robust performance management across tenant and leaseholder participation activity.

The engagement strategy will be reviewed in the first quarter of 2023.

2.1.6 The updated Business Plan has been produced in consultation with tenant and leaseholder representatives. The Council is committed to tenant and leaseholder participation and believes that this is a way in which they can be involved in the management of their homes.

2.1.7 The HRA Business Plan “principles” and “progress” are reviewed by tenants and leaseholders together with the other landlord’s housing related policies and priorities. This will ensure tenant and leaseholder involvement in:

- Determining priorities.
- Making of decisions about how housing-related services are delivered, including the setting of service standards.
- Scrutiny of their landlord’s performance and the making of recommendations to their landlord about how performance might be improved.
- Management of their homes, where applicable.
- Management of repair and maintenance services.

2.1.8 The Council’s Housing Standards Board and Property and Tenancy Panels will jointly monitor performance, and service delivery against the consumer standards applicable to the Council and regulated by the Regulator for Social Housing.

2.2 What are our Tenants telling us?

2.3 Landlord Survey

2.3.1 Housing Services conducts its Tenant Landlord Survey every two years and a Leaseholder Survey once a year. However, the completion of alternative surveys is important to both the Housing Service and Tenant and Leaseholder Engagements as the results can be used to measure and assist in shaping and developing future services.

2.3.2 The surveys cover questions around the overall tenant and leaseholder satisfaction with Housing Services as a whole. These also ask how satisfied tenants and leaseholders are when receiving housing and communal repairs, cleaning and grounds maintenance, modern homes or major works, service charges, leaseholder management fees and tenant and leaseholder engagement and empowerment. The Surveys also gauge tenants and leaseholders’ perception on different aspects of the Housing Service which include moving home, reporting anti-social behaviour, garages, contact and communication with Housing Services, complaints and value for money.

2.3.3 The last “housing services’ landlord survey” identified the need to further enhance the way it interacts with customers. Almost 30% of respondents stated they would prefer to interact through an electronic method of communication such as the internet. The new Council Customer Services Strategy approved in 2022 helps build a platform to move forward with this requirement, developing a plan and funding priorities.

- 2.3.4 The housing service “online customer portal” continues to develop, providing access to a range of housing services. Online requests to the portal allow repairs, garage applications as well as access to tenant and leaseholder charge accounts, providing advanced visibility of information, easier access to council services and reducing the number of manual transactions being processed. Associated business processes continue to be developed to deal with the contact allowing more effective responses to customer enquiries as part of the Council’s wider Customer Access Strategy.
- 2.3.5 There are a number of areas where improvements can be made to the information available to Council tenants and leaseholders. There are repairs IT interfaces that can share important information automatically. This will be a key service improvement target for HTS (Property and Environment) Ltd to develop in 2023 so that we will continue to enhance the information to the Council and its tenants. The ambition is to increase the number of events which will enable the Council to provide the customer with more information about Council services.
- 2.3.6 Housing services are in the process of updating and realigning their Customer Service Access plans to align to the new Customer Access Strategy. These plans include enhancing customer repairs, taking forward tenant profiling, and reinvigorating the Corporate Customer Service Access Strategy.
- 2.3.7 The main channels for consultation with tenant and leaseholder stakeholders are:
- Housing Standards Board
 - Property and Tenancy Standards Board
 - Leaseholder Standards Panel
 - Harlow Times
 - Housing Digital Tenancy Portal
- 2.3.8 Consultation with Councillors and Officers takes place through the Senior Management Board, Portfolio Holder Meetings and Cabinet.
- 2.3.9 The Housing Service continues to review and update the way it engages with its Tenants and Leaseholders. Surveys of this nature allow the Council to develop a set of priorities based on consultation for future planning. The last survey showed satisfaction levels of was 71.43%. It is intending to align any new survey to the requirements of the new Social Housing Bill which it is expected to receive “Royal Assent” in January 2023.



3. Context: National and Local

3.1 National Context – General

3.1.1 We are still facing significantly higher than usual inflation increases in the cost of living, along with procurement and supply chain issues which are having a direct impact on the landlord service. For a Housing Service, this becomes particularly important where:

- The Council has to set cap rent increases.
- Service charges to tenants and leaseholders are likely to increase due to increases in energy costs and the wider impact of inflation.
- Tenants and leaseholders may have experienced hardship due to “furlough” and loss of jobs.
- There is a backlog of repairs.
- Energy costs and building costs have increased significantly.
- Access to building materials is not straightforward.
- There is a shortage of labour in the building industry.

3.1.2 It is against this backdrop that the current HRA Business Plan has been formulated, recognising that small steps will be made at first and that recovery plans are still in place to bring the service back to “normal”. In future years, the plan becomes more ambitious, delivering more to achieve the goals set out in the Corporate Strategy.

3.1.3 The increasing priority for building safety, energy efficiency, and climate change will continue to impact on the Housing Service with reduced resources. Homes need to be safe, secure, and become more energy efficient. The service needs to make plans in order to operate in a way that will render it carbon neutral by 2030 and will require national funding due to the scale of change required.

3.2 National Context – Housing

3.2.1 The government continues to outline the commitments that social housing residents should be able to expect from their landlord. The long-awaited Social Housing Regulation Bill aims to enhance the consumer standards and housing

regulatory framework focussing on the following themes:

- Building Safety.
- Raising standards and increasing the “tenant voice”.
- Improvements in information provision.
- New tenant satisfaction measures
- Increased accountability, with a “beefed up” housing regulation and a strengthened Housing Ombudsman.
- Increased regulation on consumer standards.

3.2.2. While much of the responsibility for delivering the expectations set out in the new Social Housing Regulation Bill rests with social landlords, its implementation will be underpinned by a strengthened consumer regulation regime that we have been asked to take on as a “beefed up” Regulator for Social Housing (RSH). The new regime will build on our existing reactive “consumer regulation role and standards”, which Harlow Council will be subject to, and includes new Building Safety responsibilities.

3.2.3 What are the changes?

The Bill sets out clear expectations that social tenants should be able to expect good quality homes and services. The new remit, once implemented, will be proactive and involve regular **regulatory engagement**. The expected key regulatory changes following broad areas:

- changes needed to the consumer standards that all social landlords will be required to meet,
- the proactive consumer regulation activity (including, for example, a programme of inspections as outlined in the White Paper) through which we will monitor and assess whether those standards are being met; and,
- agreeing a set of tenant satisfaction measures that will both inform our regulation and help tenants hold their landlords to account.

3.2.4 Until the new legislation is brought in, the existing [consumer standards](#) continue to apply. It is expected for information to be provided by the RSH in April 2023. The immediate focus of the RSH was to seek assurances from social housing providers around their processes and procedures to deal with incidences of damp.

3.2.5 No one in our town should have to live in a home plagued with damp and mould. That should not be a high bar to set and that is why we will be taking real action to address cases. However, it is recognised that it is not always possible to fully eradicate the presence of damp and mould due to a complex multitude of factors. Harlow Council do not have any C1 (serious harm) cases. There are at present outstanding 21 inspections that could possibly meet C2 (less serious/urgent). These are being actively followed up with specialist interventions.

3.2.6 The Council seeks to maintain its stock to decent homes standards in cases of damp and mould, through a combination of planned inspection, and reactive approaches. The Council takes a proactive approach as part of our HRA Business Plan Housing Investment Programme (HIP) including works packages to address building failures, stock condition issues, and energy efficiency

improvements.

- 3.2.7 The Council already recognises the required to prioritise “building safety”. The Housing Investment Programme annually allocates resources, recognises enhancing building safety remains one of the key landlord responsibilities. Enhancing fire safety and reducing the ongoing incidence of damp and mould requires, at times, further investment in its stock.
- 3.2.8 Stock is identified for "annual" planned capital investment from targeted stock condition surveys, in order to develop work programmes. We do also actively encourage tenants to report any cases of mould that they find in their home to allow early assessment with sensitive communication being undertaken with residents. Tenancy visits by housing officers, also give an opportunity to report and discuss damp and mould management issues with support provided, as required. This in order to gain information on the issues being identified whether they relate to the “building fabric” or the need to manage condensation related mould. Advice is given with a “joint commitment” between the council and the tenant in a supportive manner to manage the situation and resolve any ongoing issues. Working with our LATC (HTS (Property and Environment) Ltd), when damp/mould is reported, HTS (Property and Environment) Ltd will undertake immediate repairs at the earliest opportunity, and report where more intensive action is required. Specialist companies are then used, if required, for further intensive work and remedial action taken.
- 3.2.9 We are reviewing identified cases of damp and mould in our properties and will do all it takes to deal with all issues appropriately and immediately. The Council has immediately reviewed procedures and have put in place immediate changes. We are currently working with our LATC (HTS (Property and Environment) Ltd) to better interrogate their responsive repairs data provision over the last three years. This is to be sure a greater level of information, reporting, and possible interventions where repairs for damp and mould has been reported. This will enable us to better understand damp and mould occurrences on an individual property basis through data analysis and make the most appropriate intervention where required.
- 3.2.10 Immediate changes to such enquiries have included:
- A dedicated "Damp work" queue as part of our wider CRM corporate systems. For reports made as a follow up to the Surveyors inspection.
 - Social Media Interrogation (Facebook) – We have a dedicated "Communications" role who have been instructed to review any Facebook inserts of damp reports. Reports are provided to the Housing Portfolio Holder on a regular basis. Reporting templates have been updated to allow earlier re-direction where required from social media in the first instance and photos provided before it will be actioned which will ensure that only those who want to report damp.
 - Any reports made to HTS (Property and Environment) Ltd responsive repairs Centre. Who will send out a damp leaflet following the advice if no improvement then tenant contacts the Councils surveying teams for interventions.
- 3.2.11 It is also intended for a “targeted” cross tenure stock condition survey to be

pursued to update stock condition information, and to align landlord responsibilities to wider strategic housing responsibilities in the private rented sector. Further details of delivery is outlined in section 5.4.4. Corporately the Council's Delivery Plans are being reviewed. The review is due to be completed in April 2023, and the draft HRA Business Plan Delivery Plan will be aligned accordingly.

3.3 Local Context – Harlow

3.3.1 A summary of the key characteristics for Harlow reveal:

- Harlow has excellent rail links – 20 minutes to London Stansted Airport, 35 minutes to London Liverpool Street and 40 minutes to Oxford Circus.
- Harlow's population is projected to grow to 103,000 by 2039.
- The number of homes in Harlow is projected to increase by a further 16,100 by 2033.
- Wage levels are lower for residents than workers.
- The rate of NVQ Level 3+ qualification is lower than the national average.
- Located at the heart of the London Stansted Cambridge Corridor, with the space and the potential to unlock growth in key sectors across the corridor.
- Benefitting from strategic transport connections, with London, Cambridge and Stansted less than 40 minutes away and access to the M11 and M25. Housing potential growth – it is expected from the new Local Plan for 9,200 homes to be included within Harlow itself. It is also expected for a further 6,100 integrating a new coherent expanded urban area which includes (not all of Harlow is included in the Garden Town) the Harlow and Gilston Garden Town.
- UK Health Security Agency new £480m science hub and headquarters, bringing 3,245 new jobs to the town and signalling its growing importance as a location for life sciences.
- £250m investment in Harlow Enterprise Zone, building on Harlow's ICT (Information and Communications Technology) and the Meditech (Medical Technology) Centre creating 1,000 new jobs.
- A proposal is being considered for a new Harlow hospital to be built by 2026 to ensure the hospital is fit for the future and healthcare provision meets the needs of residents.
- A new £81 million junction on the M11 motorway has been completed which will improve connectivity and ease traffic around the town.

Current Challenges:

- Low skills levels, with poor higher education engagement, low confidence levels, and a rate of NVQ 3+ qualification below the national average.
- Significant funding for infrastructure achieved in principle for including new crossings of the River Stort, West Anglia Mainline upgrades and road improvements.
- Some large housing estates in poor condition, requiring significant regeneration to maintain an inclusive and cohesive community.
- Significant funding is being sought for the town centre with recent residential conversions limiting the potential to create a mixed-use asset at the heart of the town.

- The town's largest employer, Princess Alexandra Hospital, is on a constrained site near the town centre that is not fit for purpose.
- Harlow has a young population, with those under ten accounting for 13% of the population, excluding London Boroughs which represents the 19th highest rate in England and Wales.
- Harlow has a more diverse population than ten years ago. Around 16% of Harlow's population are from the black and minority ethnic groups. This is slightly lower than the national average.
- Harlow's homes were all built around the same time and are aging together. Around a third of Harlow's rented homes are social rented from the Council, the third highest in England and Wales. This remains a huge contextual issue for Harlow as it shapes its regeneration plans.
- 51% of Harlow's homes are terraced houses; the fourth highest rate in England and Wales; and 24% are flats.
- House prices have increased recently, albeit from a low base and average incomes are lower than in many neighbouring areas, making homes even more unaffordable for many.

Recent achievements

3.3.2 The Council has delivered key housing achievements which include:

- An ongoing commitment to improve properties with an annual Housing Investment Programme for both internal and external works.
- The recent works undertaken at the Hides resulted in the Council being shortlisted for the Inside Housing – Housing Development Award 2022.
- Achieved external quality accreditation for its Supported housing service.
- Built and let 18 new council homes in 2022.
- Rolled out an extensive re-roofing programme and made significant reduction in the backlog.
- Concluded Fire Safety works to decommission tower blocks of internal ducting.
- Concluded a programme of water tank refurbishments.
- Concluded the programme of electrical upgrade works to all domestic properties.
- Commenced a roll out of the new Aico Environment sensors.
- Continue to roll out an extensive programme of Fire Safety works.
- We successfully secured grant funding for the fourth year to work intensively to tackle rough sleeping. A 90% reduction has been seen in the number of people sleeping rough in the town. The Council continues to be in the process of building new council homes which has delivered 20 new social housing rented schemes, enhanced approach to partnership working with probation service and streets 2 homes ltd our homelessness partner. Additional nominations from registered providers has supported new homes to be coming available from the housing needs register. A relief of a further additional 65 housing association homes giving local families on the housing needs register additional choice. The expected increase in the use of temporary accommodation has not materialized however it is expected to increase in the coming year.
- The Leah Manning Centre continues to show an increase in service user attendance by 15% when compared to the same period last year.

- The enhancement of Temporary Accommodation continues to progress in line with the planned implementation of the new Quality inspection regime for both the private and public sector improving the quality of accommodation.

Stock condition challenges

- 3.3.3 The Council uses its Stock conditions surveys to manage its assets for assessing and planning its repair and maintenance programmes. In addition to the data collected from surveying inspections and the use of responsive repairs data is used to assist in programming future works programmes.
- 3.3.4 It is important it concludes the amount of resources that are required to sufficiently maintain its homes in order for a programmes and budgets to be identified for planned maintenance over the business plan period within resources forecasted.
- 3.3.5 As part of this year's HRA Business Plan review, the Housing Service has again reviewed its stock condition information. This information is aligned to new enhanced housing regulatory standards, as well as drawing conclusions on the amount of work required from the identified repairs works backlogs. In order to maintain its homes to modern construction/environmental standards, a profiled resource allocation is required to meet the stock requirements. Outlined in Appendix ii(a) are the identified resources required to meet stock requirements.
- 3.3.6 The quantified "catch up" repairs has been forecasted at £3.1m on responsive repairs with a further £27m identified from the HIP. This includes requirements for **enhanced** housing regulatory actions (e.g. fire safety/building safety/decent homes criteria), conclusions on ongoing repair requirements, an analysis of information on building components life cycles/building location and, importantly, any proposals for future use including refurbishment/remodeling or structural alterations.
- 3.3.7 Continued review of these assumptions will be made annually, aligned to available resources, as well as to wider town/estate regeneration priorities, and estate renewal programmes. The profiled maintenance programme, detailed in Appendices ii and iii, includes estimated costs aligned to the wider 30-year projected life cycle maintenance required spend and will be reviewed annually against any national and local housing policy change.
- 3.3.8 As part of the performance monitoring and governance of the HTS (Property and Environment) Ltd contract and stock condition data held, it was identified that there is a large volume of roofing repairs in their "work in progress", where they have identified beyond economical repair and therefore capital investment required. The programme consists of both houses and flat blocks across the town with an annual budget allocation, and work has continued at a pace to reduce the backlog of cases. The roofing programme of renewals was reviewed in October 2022, with the referrals provided by HTS (Property and Environment) Ltd and a further allocation to roofing programme was made increasing the allocation in order to the backlog of cases by April 2023.

Housing Need Challenges

3.3.9 The number of people renting in the private sector is increasing nationally and locally. The private sector remains a core component of the national housing supply. The high cost of buying a home and the sources of social housing mean that many families have to rent privately in the medium to long term. Nearly 50% of growth in the private rented sector, in the last two years, has come from families with children with half of tenants aged 35 years or older.

3.3.10 There are currently 5,556 applicants on the Council's Housing Needs Register as at 6 January 2023, comprising of:

Homeseeker Applicants	73.2%
Homeseeker Applicants (accepted homeless)	1.4%
Transfer Applicants	25.4%

3.3.11 During the year ending 31 March 2022, the Council housed 509 households (own stock), which comprised of:

Homeseeker Applicants	45%
Homeseeker Applicants (accepted homeless)	18%
Transfer Applicants	37%

3.3.12 A Housing Needs "Improvement Plan" for tackling housing need has been established to deal with the backlog of voids, lettings, and putting in place revised business processes.

3.3.13 Whilst there continues to be less resource to meet local priorities, the council will continue to work towards making more housing available in Harlow, with a wider choice of housing types which are genuinely affordable, by helping to improve the choices for those in housing need as well as improving health and wellbeing by improving housing conditions.

3.4 Analysis of Housing Stock

3.4.1 As at 31 March 2022, Harlow Council had a housing stock of 9,095 Council dwellings as shown in the table below. Of these, 11 homes are managed under the shared ownership scheme. A further 2,603 leasehold flats purchased under the 'Right to Buy' scheme are maintained by the Council. Harlow has one of the highest levels of social housing in the East of England, above the national average of 16.7%. This is because of being one of the earliest New Towns in the country and the characteristics that prevail in terms of lower income levels and demographics.

Analysis of Housing Stock	Number
Analysis by Type of Dwelling	
Houses & Bungalows	5,540
Flats and Maisonettes	3,539
Other	16
Analysis by Number of Bedrooms	
Bedsitters	396
1 Bedroom	2,038

2 Bedrooms	3,507
3 Bedrooms	2,807
4 Bedrooms	317
5 Bedrooms	25
Housing Multiple Occupancies	5

4. Our Vision (Corporate Strategy)Housing – Strategic Ambitions

- 4.1 Good quality affordable housing of all tenures that is appropriate for people at different points in their lives is a cornerstone of the Council's new Corporate Strategy.
- 4.2 The Housing Portfolio contributes to a number of the key strategic themes as part of the overall vision to level up the Town, this includes continuing to invest in our homes, tackle housing need, and inequality by delivering housing strategies.
- 4.3 Housing has short, medium and long-term ambitions envisaged to achieve Harlow's aspirations for Housing,

Strategic Outcomes

- 4.4 The following Strategies will support the delivery and outcomes of our strategic aspirations for Housing. These are:
- **Tenant and Leaseholder Engagement Strategy.** Work with residents and deliver services in an open, transparent, and accountable way.
 - **Allocations and Homelessness Strategies.** Ensure action plans are delivered,prioritised, and focussed to meet local housing need.
 - **Affordable Housing Strategy.** Grow by building new homes that are affordableand meet local housing need. More residents in their own home whether its Council or private.
 - **Sub Regional Strategy.** Play a leading and influential role regionally and nationally within the housing sector. Actively seek partnership opportunities withother housing providers.
 - **Housing Regulatory Plan.** Invest in and deliver good housing regulatorygovernance, improving services.
 - **Housing Revenue Account Business Plan.** Invest in securing and keeping thebest talent in housing services. Use housing assets effectively and support sound financial health and sustainability.
 - Focus on the **Supported Housing Service** to ensure a “needs led” service taking advantage of changes to the Social Care legislation and funding associated.

5. Delivery Plans



- 5.1 The statutory basis outlining responsibilities required of a housing landlord are contained within the 'Housing Act 1996', and subsequent legislation.
- 5.2 The housing service delivers Council landlord and associated housing related services formally regulated:
- Tenancy and Property.
 - Asset Management.
 - Compliance.
 - Income maximisation and tenancy support.
 - Managing the housing estates.
 - Managing empty properties.
 - Processing Right to Buy applications.
 - Tenant and leaseholder engagement.
 - Leasehold management.
 - Garage and hardstand management.
 - Enforcing tenancy conditions.
 - Tackling Anti-Social Behaviour.
 - Providing Housing Related Support (HRS) services.
- 5.3 As landlord for 9,077 homes as at 31 December 2022, homes the Council has a responsibility to ensure that it:
- meets statutory regulatory requirements.
 - performs well in its landlord duties (e.g. rent collection, empty propertymanagement, and repairs).
 - has housing that is safe and well maintained and managed.
 - listens to the tenants and leaseholders.

- provides housing support where appropriate.

5.4 The Housing service has the following delivery themes as part of the Council's corporate strategy. The Delivery Plan reported to Cabinet on a quarterly basis is outlined in Appendix i:

Theme 1 - Identify preliminary council owned sites for all tenures appropriate for newhousebuilding. Identify housing needs to inform the type of housing that would be required for new housebuilding. In conjunction with Regeneration, develop a house building plan for identified council owned sites.

5.4.1 The Council is strongly committed to the development of new housing in Harlowthat is affordable and offers choice to all residents. Affordable includes:

- Social-rented.
- Affordable rented.
- Shared Ownership.
- Low-Cost Home Ownership.

5.4.2 Key worker housing offering a mix of tenure will allow people in housing need to access their preferred and most appropriate option and allow the Council to build more homes owing to improved cost viability of a New Build Programme.

5.4.3 All homes built by the Council will meet criteria that will ensure that they are future-proofed and desirable places to live:

- Accessibility - built to "Lifetime Living" standards (i.e. flat, accessible entrance, wide door and corridor space, etc.).
- Appropriate materials used to ensure durability and prevent high repairing liability.
- Carbon-neutral.
- Designing out Anti-Social Behaviour (adequate lighting, no dark areas, anti-graffiti, etc.).
- "Tenure Blind" – whatever the tenure, passers-by will not be able to ascertain whether a property is Social Housing, Affordable or Owned.
- Adequate greening (planting of trees and shrubs) with maintenance plans built in.

5.4.4 The Council has let new Council homes – the schemes at 4 The Hill and Bushey Croft delivering 18 new social-rented homes for families on the Housing Needs Register. An "Estate Renewal Working Fund" has been created to form part of a wider town regeneration strategy.

5.4.5 The updated House Building Programme is being extrapolated to deliver a significant number of new homes over the next few years. This will include opportunities for land acquisition as sites come to the markets. A comprehensive report on progress for the Housebuilding Programme will be reported to Cabinet in March 2023. The Council continues to increase the number of Council homes that it builds. This will assist in meeting the 2023/4 Corporate Strategy ambition over the next three years helping both to meet the local housing need and commence the regenerating of estates respectively.

Theme 2 - Improve the cleanliness of the communal areas in flat blocks.

5.4.6 The Council has completed a review of both the cleaning standards and the current scope and coverage of the Caretaking and Cleansing service. The aim of the review is to improve the consistency of the current cleansing service provided by HTS (Property and Environment) Ltd and consider whether to extend the service to areas identified as requiring intervention. Three pilot sites were identified for consultation but unfortunately despite receiving good feedback about the proposal to extend the scheme, due to the economic crisis residents did not want to proceed at this point in time. In terms of consistency and scope, the schedule of works were changed on a pilot block and was well received by residents. The plan is now to adopt this approach for all blocks. Primarily the changes made were to the frequency of visits and the duration of time spent on site.

Theme 3: Improve the customer experience with the Council's repairs service.

5.4.7 The Council and HTS (Property and Environment) Ltd continue to move towards a developing a set of shared objectives to provide further enhancements to the service they provide for repairs and maintenance to tenants and leaseholders. Throughout 2022/23, improvements have been targeted to the customer service which will be jointly implemented by both organisations, allowing customers to report repairs online, providing enhanced information about the status of a repair and improvements to the way repairs are scheduled and the time taken to complete them. An external review of the "service improvement targets" set out in the HTS (Property and Environment) Ltd's Business Plan 2023 is underway. This will involve new KPI's associated with the HTS (Property and Environment) Ltd service agreement and customer measures is in progress to ensure that they are aligned to the Council's Corporate Strategy.



Theme 4: Continue to make the best use of and invest in our homes, tackling local priorities, prioritising energy efficiency schemes that can make a difference in tackling climate change and fuel poverty in line with the Government's Green Paper.

5.4.8 Climate change continues to become an increasing priority for the authority.

Whilst it is difficult to set targets there is a requirement for setting “overarching principles”. Many of the energy efficiency measures that have been discussed look at reducing CO₂ emissions, however climate change is affecting our weather patterns and we are seeing more frequent high winds and gales, heavy rains and floods in Harlow. This continues to cause significant damage to some of our buildings. The Housing service will look at measures that can be taken to reduce the effects of climate change to its housing stock:-

- Prioritising Energy Efficiency works - Works have now concluded on the upgrades to all communal and district Heating Systems. Works included the installation of heat meters which allowed for individual charging of heat and hot water and improving the energy efficiency of the poorest performing properties which posed a risk of fuel poverty to our tenants.
- Alongside this work, the Council has also continued to ensure its progress towards full compliance with its obligations under the ‘Heat Network (Metering and Billing) Regulations 2014’ – with the levying of individual heating charges to each property instead of a share of the total costs.
- The Council fully recognises the scale and significance of this change for its residents and has closely monitored the impact of this upon households. It has provided additional advice and support, when necessary, in regard to issues of vulnerability and/or affordability.
- Review of all stock’s EPC ratings –focusing on those most at risk by undertaking basic energy efficiency works to provide better insulation works included loft and cavity wall insulation, EWI and new windows and doors.
- Commence roll out of the Aico Environment Sensors.
- Housing Investment Programme – refurbishment continue to focus on developing programmes of works to support energy efficiency measures.
- The Council has submitted an application for the second phase of the Social Housing Decarbonisation fund.
- In addition, continued asset management value continues to be derived from the Harlow Home Energy Study by Rickaby Thompson Associates.
- A new set of principles need to be agreed with the Service Charges panel and potentially with Cabinet as the old principles will no longer be valid from April – all schemes will be Heat Metered. Time and Resource dictate this is not achievable until the earliest April.



Theme 5: Tackling homelessness by providing more choices for those in housing need by increasing the promotion of wider housing options and use of the private sector.

5.4.9 The number of Homeless applications and Harlow’s housing shortage continues to remain high, with the number of local residents on the Council’s Housing Needs

Register continuing to increase showing the demand for housing need locally. There are arguments to remove Band 4 from the Housing Needs Register (HNR) in view of the unlikelihood of the applicants achieving a property. The Council's view is that, whilst it may hold out unrealistic expectations for many, it provides a better idea of unmet demand for the Housing Strategy and local plan.

- 5.4.10 It is recognised locally that London Boroughs, and other councils, continue to place their homeless in temporary accommodation in Harlow. This continues to put added pressure on local support services and planning regulations making best use of limited buildings.
- 5.4.11 The number of homeless households being placed in Temporary Accommodation (T/A) has steadily risen in Harlow. In March 2022 there were 239 and by October 2022 there were 254. However, this number has also been adversely affected by the Covid pandemic and the moratorium on evictions in both the social and private housing sectors. Whilst there continues to be a lack of housing in both the social and private sectors the Council continues to annual review its procurement arrangements for temporary accommodation to ensure best value and suitability and continues to explore alternative options for applicants who are owed an accommodation duty under current homelessness legislation.
- 5.4.12 Based on current volumes, there is an expectation both locally and nationally that T/A numbers will continue to rise by 20% in the next 12 months. It is envisaged that demand on the service will continue to increase.
- 5.4.13 The Government has recently announced a further allocation in funding through the ring-fenced Homelessness Prevention Grant for years 2023/24 and 2024/25, totalling £1,160,551. This is a two-year grant determination to provide certainty to help plan services, support staff and service users. The purpose of the grant provides control and flexibility in managing homelessness pressures and supporting those who are at risk of homelessness, including contributing to ending rough sleeping by increasing activity to prevent single homelessness, reducing families in temporary accommodation through maximising family homelessness prevention, and reducing the use of unsuitable B&Bs for families and ensuring financial viability of services by contributing to the costs of statutory duties, including implementing the Homelessness Reduction Act and supporting with the costs of temporary accommodation.
- 5.4.14 To qualify for assistance, the households are required to satisfy the requirements under the Homelessness Reduction Act 2017 for the Prevention duty to be owed to them. The household must also meet either the vulnerability threshold or have a priority need and fall within the purpose of this grant. Low-income households are classified as those that are entirely reliant on means tested benefits or are in paid employment but have an element of UC being awarded to them.

Rough Sleepers

- 5.4.15 Since the commencement of the Government's Rough Sleeper Initiative (RSI), the council has successfully secured grant funding for the last four years to work intensively within the local area to tackle rough sleeping. In 2022/23 the Council secured RSI funding for a 3 year determination until 24/25 totaling £725,689 for the three year period, whilst this funding will continue to work towards the

governments aspirations for zero rough sleepers by 2027, the funding has been reduced over the three year period, which will have an impact on the outreach work that the council can provide.

5.4.16 Harlow Council has seen over a 90% reduction in the number of people sleeping rough in the town since the annual autumn count in 2020. Due to the ongoing work with our partners Streets2Homes (S2H), the additional funding received from the Government to enhance the initiatives available to this group has reduced the numbers currently to 4 in November 2022.

5.4.17 The following initiatives within the government funding commenced in April 2021:

- Continued employment of a Rough Sleeper Co-Ordinator to manage and monitor the progress of the initiative and to lead and coordinate the enhanced Severe Weather Provision.
- Grant funding to S2H to recruit additional Outreach/Tenancy Support Workers.
- Providing personalised housing budgets to individuals to assist them in securing accommodation.
- Continue to support the S2H hostel at Bromley Cottages, with in-reach, outreach and Tenancy support.



5.4.18 Harlow's Homelessness Partnership Group, which was established in 2010, is in the process of being reviewed with a new approach to partnership working with the Probation Service, S2H, Registered Providers, The Department for Work and Pensions (DWP) and the Citizens Advice Bureau (CAB). The aim is to work both strategically and operationally in partnership to tackle homelessness and target scarce resources to meet local priorities.

5.4.19 In terms of Harlow's strategic housing need, the total new housing requirement set out in the Harlow Local Plan is 9,200 dwellings (2011 – 2033), of which 3,200 should be Social/Affordable (2016-2033). These include social rented, affordable rented, intermediate housing, low-cost home ownership, intermediate housing,

and shared ownership. It is estimated there is a need for mixed sized dwellings for all areas. In Harlow there is a lower need for four or more bedrooms. The need for intermediate affordable housing is more heavily concentrated on smaller dwellings. Smaller properties may also encourage those in larger and family sized dwellings who are under occupying to downsize to a smaller property. With an increasingly ageing population and those who are affected by mobility restrictions, vulnerabilities and poverty, there continues to be an increasing need for suitable accessible properties and housing support services.

- 5.4.20 The HNR shows that 1,240 (as at 6 January 2023) of all households registered are categorised as having an urgent or high need to be allocated a social housing property. The main reasons households want to move is due to both overcrowding, affordability, medical and social needs. Another main reason is parents with no security of tenure sharing facilities. The HNR currently has approximately 5,556 applicants (as at 6 January 2023).

Discharging to the Private Sector

- 5.4.21 Due to the limited supply of suitable housing within Harlow, the Council needs to consider all available accommodation options for applicants who are owed an accommodation duty. Therefore, in line with the Localism Act 2011 and the amended Section 193 of the Housing Act 1996 which gave local authorities the power to discharge the housing duty by way of a private rented sector offer, such as an assured shorthold tenancy for a minimum 12-month period, the council will be looking to incorporate this option into its range of different prevention tools.
- 5.4.22 Extending the Council's options to discharge its homeless duty into the private rented sector will enable it to build on providing a range of different housing options available to assist and prevent households that are faced with homelessness.
- 5.4.23 Accessing the private sector in this way potentially reduces the number of households placed in temporary accommodation and therefore reduces the cost of this provision. It also provides applicants and their families a more settled life style, as some households can remain in temporary accommodation for extended periods of time, due to the lack and availability of permanent accommodation.

Implementing the Domestic Abuse Act 2021

- 5.4.24 The Domestic Abuse Act received Royal Assent on the 29 April 2021. The Act aims to ensure that victims of domestic abuse have the confidence to come forward and report their experiences, safe in the knowledge that the state will do everything it can both to support them and their children and pursue the abuser.
- 5.4.25 The impact the Act will have on housing and accommodation offered is:
- To provide all eligible applicants who are homeless, as a result of being a victim of domestic abuse, to have "priority need" for homelessness assistance.
 - To ensure that where a local authority, for reasons connected with domestic abuse, grants a new secure tenancy to a social tenant who had or has a secure lifetime or assured tenancy (other than an assured shorthold tenancy)

– no change.

Enhancing Harlow's own Temporary Accommodation

- 5.4.26 The Council continues to face very considerable challenges and pressures in relation to its statutory obligations for meeting local housing need, including homelessness. The Council has committed to ending the use of external private temporary accommodation in the form of office conversions or permitted developments to ensure the suitability of the accommodation it provides. This has resulted in progressively increased pressure upon the Council's provision of temporary accommodation, and the budget related to this. – no change
- 5.4.27 In order to assist with these pressures, there is a project to convert an existing temporary accommodation unit at Hare Street Springs into 3 x 2 bedrooms and 1x1 bedroom self-contained flats. The new designs will continue in line with the existing external dimensions of the current appearance of the property. The project is currently in its planning stages, including incorporating energy efficiency and carbon reducing measures, with a view to commence works in 2023.
- 5.4.28 The Council continues to assess further opportunities to enhance its portfolio of Temporary Accommodation as they are identified.

***Theme 6** - Ensure homes are decent, compliant, safe, affordable, and accessible to promote good physical and mental health and wellbeing and which are fit for the future. Deliver plans and strategies for affordable housing. This will include carbon reduction methods such as new boilers, roof installations. Works for the future include retrofit of Hare Street Springs.*

- 5.4.29 The Council continues to use data gathered through a number of sources to establish Programmes of work to its housing stock in order to maintain compliance with the Government's Decent Homes Standard and fulfil its wider regulatory and statutory duties as a responsible landlord.
- 5.4.30 The Council's Housing Investment Programme (HIP) centres upon establishing a set of internal, external and compliance related works packages. These work packages target resources to ensure homes meet the Government's Decent Homes Standard, the Council fulfils its statutory and regulatory duties and that local priorities are tackled. High standards of workmanship in all the programmes are expected to ensure that they are delivered on time, within the budget envelope allocated and to a consistently high customer experience standard, as reflected within contractual Key Performance Indicators (KPI's) for all Service Providers.
- 5.4.31 The Modern Homes Programme has reached over 8,000 homes to date, illustrating the continued ambition and scale of delivery, transforming Council housing in Harlow. There is a robust inspection and performance management framework established which ensures that standards are met, contractors meet performance standards, and value for money can be demonstrated.
- Annual and mid-term reviews are undertaken to ensure the core capital programme of works delivers on the key principles of the Asset Management Strategy. From the stock condition data collected, a comprehensive

programme of works has been developed that will deliver a programme of decent homes works to kitchens, bathrooms, heating upgrades and electrical rewires. The external programme of work will focus on flat block refurbishment works which include roofing, window and door replacement, internal and external fixtures and fittings and redecoration whilst addressing Fire Safety and Energy Efficiency works as part of the wider specification of works.

- The annual review concluded that the scope of works is fit for purpose, having been developed over a period of years and takes account of statutory and regulatory requirements. The scope continues to deliver on all key principles of the Housing Investment Programme. However, following updated stock condition surveys, there has been a requirement to reprioritise sites and blocks within the programme. Generally, the requirement to re-prioritise works has been due to deterioration/wear and tear on the blocks.
- Continued focus and planning on the Council's compliance (health and safety) obligations, including Fire Safety requirements, is a key priority for the Council. Attention continues to focus on high risk buildings which include the 14 high rise blocks, mid-rise blocks (2-5 floors), Houses in Multiple Occupation and Supported Housing stock. Landlord responsibilities are increasing following the introduction of the Building Safety Bill in July 2021 and the regular Fire Safety updates received. Work Programmes are reviewed monthly and reported on quarterly to the Safety Committee. Fire Risk Assessments are undertaken every three years with reviews completed annually in order to prioritise work programmes.
- The Council's Asset Management Strategy recognises that housing assets can also become liabilities which ultimately impact on both the tenant and landlord. An area of significant risk to the Council is the increased number of properties being identified with structural subsidence. The reason for this increase is primarily due to adverse weather conditions over recent years and the effect of maturing trees on properties which have historically been planted in close proximity to the dwellings. The Council is undertaking a tree survey over the next three years which will help identify future 'hot spots'.
- Targeting works, priorities and resources identified in the approved Garage and Hardstand Strategy.
- Enhancing the portfolio of the Council's own Temporary Accommodation with a view to increasing its quantity and quality and reducing the reliance upon Bed and Breakfast and other more expensive external options.
- Maintaining the Council's significant investment in adaptations to the homes of some of our most vulnerable customers (disabled, long term illness etc.) to ensure that tenancies remain sustainable.

5.4.32 The Council achieved full compliance with the Decent Homes Standard in March 2015 and continues to annual report progress in this regard. This position was maintained up until March 2022. Due to the pandemic and periods of national lockdown and suspension of all internal works, the Council failed to attain full compliance. With continued investment, increased supply chain capacity and performance improvement plans in place, the Council is on track to attain full compliance.

5.4.33 However, as a result of government legislation to reduce rents by 1% each year from 2016 until 2020, the Council had to reprofile its housing stock investment and programme delivery (HIP) to meet, rather than as had originally been the

intention to exceed, the Decent Homes Standard. However, it is proposed to return to the ambition of exceeding Decent Homes Standard for Harlow residents from 2023/24 onwards and therefore increased investment of £27m which includes the additional roofing programme and continues to be included in the Business Plan, to be spent over the next six years in order to catch up to this position.

- 5.4.34 Effective contractor management continues to be vital to ensuring optimum value for money is obtained for the Council's capital investment, with tight cost, quality and payment control secured through a continuous rolling monthly process of workshandover, sign-off and valuation, holding contractors to account.
- 5.4.35 The detailed HIP covering the next five years and a full list of short, medium and long-term priorities for asset management are identified in Appendix ii.

Continued focus and planning on the Council's compliance with health and safety obligations.

As a responsible social landlord, Harlow Council has no greater asset management priority than ensuring the health, safety and welfare of its tenants via full compliance with its statutory, regulatory and legal obligations across the full range of issues related to fire, gas, electrical and water safety as well as asbestos management. The immediate focus for social landlords is to respond to damp and mould proactively and review its processes.

- 5.4.36 The Council continues to focus on validating and seeking comprehensive assurance that its approach to fire safety is robust. This has been the case in regard to positive feedback, as regular joint inspections to the Council's 14 High Rise Tower Blocks and other multi-storey Flat Blocks continue to be undertaken by Essex Fire and Rescue Service and Council Officers.
- 5.4.37 The Council, though, has continued to further prioritise and increase its asset management focus on both further fire safety-related activities and other compliance (health and safety) areas, including:
- The decommissioning of the warm air ducts and replacement of the central heating systems at the four remaining towers continues and is due to complete in Spring 2023.
 - Continued operation of a comprehensive programme of electrical safety inspections and upgrading of communal electrical installations via ring-fenced, dedicated compliance capital funding.
 - Damp work is predominately funded from the housing repairs budget and is also funded from wider programmes within the wider external works programmes,
 - The identified cases of roofing replacement backlog has been incorporated into additional programmes for 22/23. It is anticipated programmes will be in place in the last quarter of 2022/23.

Works identified in the Garage Strategy

- 5.4.38 The Council's Housing Garage and Hardstanding Strategy was first updated in 2007.

- 5.4.39 The strategy recognised the large portfolio and prioritised it according to retention, disposal, and redevelopment of further affordable housing. An investment appraisal was completed in 2014 which identified and strengthened sites for retention and/or disposal.
- 5.4.40 The budgetary resources available to this area of work were significantly reduced in 2016/17 in preference to works within domestic tenanted properties, and this position continues with an annual budget of £315,000 set for 2022/23 and £338,450 for 23/24.
- 5.4.41 This budget has been used for a programme of works – both refurbishment of existing garages as well as demolition and their replacement with hardstanding areas – derived from the original Garage Strategy across the town. Derelict garage sites also form part of the Council’s wider regeneration approach which seeks to maximise scarce land resources, identifying sites for a House Building Programme.

Maintaining the Council’s significant investment in adaptations to the homes of some of our most vulnerable customers (disabled, long- term illness etc.) to ensure that tenancies remain sustainable.

- 5.4.42 Work to disabled adaptations continues to be marked by levels of demand which substantially exceed the budgetary resources available.
- 5.4.43 As a result, a budget of £700,000 was allocated to these works for 2022/23 with £750,000 to be maintained within the Council’s medium term financial planning for its Housing Investment Programme for each year through to (and including) 2026-27.
- 5.4.44 Service Reviews, covering all aspects of service and delivery structure and process, continue, in order to seek to ensure that the Council - and the vulnerable tenants and their families for whom adaptations work is so vital - is obtaining maximum Value for Money and efficiency, making best use of the stock. This will in particular focus moving forward upon an expanded role for and involvement from, the Council’s Housing Management function within decision-making and customer communication in individual disabled adaptation cases.

Supporting the development of HTS (Property and Environment) Ltd

- 5.4.45 The Corporate Strategy supports a comprehensive review of HTS Group Ltd.
- 5.4.46 An updated Business Plan for HTS Group Ltd was presented to the Shareholder in February 2022 which was aligned to the Council’s new Corporate Strategy. The plan identified “improvement plan themes” for the repairs and environmental services. The independent report by Plan B will establish “joint” repairs and maintenance service improvement targets for HTS (Property and Environment) Ltd.
- 5.4.47 The HRA Business Plan will be regularly reviewed to ensure Capital and Revenue programmes of work are maximised, offer value for money, within the legal standing order and procurement restraints.

- 5.4.48 The Shareholder also expects further progress for the Improvement/Recovery Plans established for both housing and environmental maintenance. The plans must demonstrate the required improvements to the “customer experience” and delivery for the work required. This should set targets for tangible enhancements to the customer repair/access management processes over the next twelve months with a six-month review period.
- 5.4.49 The Shareholder recognises that further work is to be undertaken to assess the impact of moving HTS (Property and Environment) Ltd’s Annual Service Charge (ASC) to a more tax efficient model including the removal of service rebates alongside the introduction of other commercial charges. It will also annually review the ASC and services agreement to ensure corporate strategy ambitions, and any emerging priorities. It will also assist HTS Group Ltd in becoming more commercial taking advantage from market sources to fund expansion plans and new projects.



Theme 7 - Continue to tackle poverty and inequality by delivering housing strategies. All neighbourhoods to be desirable places in which to live with homes that are safe, secure, and appropriate for people at different points in their lives.

Tenancy Strategy

- 5.4.50 The Council is required to have a Tenancy Strategy setting out its approach to tenure. The Housing Service is proposing to vary its current tenancy conditions this year, applying to existing and new tenancies, and a draft of the proposed agreement has been sent to all Council tenants as part of the statutory consultation process prescribed by the Housing Act 1985. The current tenancy conditions were last varied in 2012, and the proposed new agreement addresses changes in legislation within this time, including some parts of the Localism Act 2011, The Prevention of Social Housing Fraud Act 2014 and The Anti-Social Behaviour, Crime and Policing Act 2014 as well as strengthening provisions linked to fire safety. See Appendix v.
- 5.4.51 This was approved in 2019 and, together with a new Allocations Policy, helps to determine the priorities used for allocating Council housing. The policy has given greater freedom to establish local approaches to those who can join the Housing Needs Register and what priority the Council can award. The Council no longer manages an open waiting list to which any person can apply.
- 5.4.52 The Council wishes to promote mutual exchanges whereby tenants can swap with another tenant with permission from the landlord. This assists in tackling housing need and pressures on the Council’s Housing Needs Register.

5.4.53 The Council also offers financial support to existing Council tenants wanting to move to a smaller Council home. The aim of the scheme is to free-up larger accommodation in the town for families in need. The scheme is voluntary with financial incentives offered depending on the number of the bedrooms released. Existing Council tenants wishing to downsize are given a higher priority when bidding for homes.

Providing Supported Housing

5.4.54 Harlow Council's Supported Housing Service consists of 16 sheltered housing schemes, one extra care scheme for the frail elderly, and a community support function for 600 clients living in their own homes throughout the town.

5.4.55 The Sheltered Housing Service plays an important role in this 'Wellbeing' Strategy.

5.4.56 Reductions in housing support place increasing pressure on supported housing services. However, the Council wants Harlow to be a great place to grow older with people living happy, healthy and independent lives with the Council playing a leading role in tackling the underlying root causes of poor health and the issues that affect wellbeing.

5.4.57 Older People can expect to live longer, maintaining their independence for longer, seeking care and support services later in life. In Harlow this age profile is projected to increase dramatically.

5.4.58 Therefore, it is appropriate to continuously review and reshape services to meet the changing needs with an emphasis on housing support services.

5.4.59 Implementation of the five year Supported Housing Plan has the following themes:

- Increase the number of telecare alarm units installed year on year.
- Introduce pre-tenancy assessments ensuring appropriate allocation to meet tenant need.
- A recommendation that all properties specifically identified to house older people over the age of 55 should have emergency alarms installed as an integral part of the tenancy.
- Conversion of the farmhouse at Sumners Farm Close into four one bed disabled access flats, linked to the main independent living scheme.
- Continue to procure and provide an out of hours mobile response service for tenants living in sheltered housing and in receipt of telecare services.

Delivering Housing Related Support (HRS)

5.4.60 The Council realises the importance of delivering HRS services as part of the older people's health and wellbeing agenda, particularly in promoting independence and avoiding inappropriate hospital admissions. Supported Housing has an effective framework moving forward, dealing with reducing resources both within the Council's General Fund and HRA. This is in addition to being able to balance priorities against the wider priorities of the Council's landlord services, including sustaining tenancies through the work of the Tenancy Support Service with the Housing Management Team, dealing with the most

vulnerable tenants that require support and assistance.

Tackling Anti-Social Behaviour

5.4.61 Tackling anti-social behaviour continues to be a high priority for the Council. Early intervention is key and, by ensuring resources are targeted appropriately, it enables the Council to deal efficiently and effectively with complaints. Taking a multi-agency approach (involving the Police, Social Care, schools and other support agencies) is attributed to the continued success in reducing the number of complaints and need for enforcement action. Promoting Tenants Moves Incentive scheme and mutual exchanges to support Housing Need and make best use of stock.

5.4.62 The main priorities are:

- Promoting the support provided by the Council to assist, particularly to down-size.
- Make efficient and effective use of existing Council housing stock.
- Increased priority given to Council tenants wishing to move to smaller properties.
- Demonstrating value for money.
- Increasing housing options to meet housing need.

Universal Credit (UC)

5.4.63 The Council continues to be a Trusted Partner of the UC Full-Service Landlord Portal, enabling Officers to verify claims for housing costs quickly and requesting managed payments more easily.

5.4.64 Since its implementation, the number of Council tenants claiming UC has continued to grow, with the number increasing dramatically from February 2020, as a result of the coronavirus pandemic. As at the end of November 2022, 3,279 tenants were recorded as having made a claim for UC, amounting to 36.88% of Council tenancies. This compared to 1,820 tenants (or 20.17% of tenancies) registered as claiming UC at the end of February 2020.

5.4.65 The HRA Business Plan 2022-2052 includes a provision for bad and doubtful debts.

Collecting Rent and Service Charges

5.4.66 The Council's "can't pay/won't pay" approach actively helps residents with dedicated money advice, early intervention, a range of support, not just financial but including wellbeing, through the Welfare Panel, and targeted income management, along with the promotion to take up direct debit payments. The Council continues to have clear and transparent processes and procedures for dealing with arrears recovery, will continue to work in line with its "can't pay/won't pay" ethos when managing debt in relation to support and enforcement.

5.4.67 The Council continues to improve on rent and service collection rates.

1. 98.44% of rent collected in 2021/22
2. 98.63% of leasehold service charges were collected in 2021/22.



5.4.68 Set out in Appendix ii (b) is the HRA Business Plan Delivery Plan which shows a short, medium, and long term activities to deliver the Councils Corporate Strategy.

6. The Finances

6.1 The HRA Business Plan has been costed in light of all of the aspirations, corporate themes and delivery of a day-to-day housing service as described above, ensuring affordability, deliverability and ambition are appropriately balanced. The plan is financially sustainable in terms of both the 30-Year Operating Account and the 30-Year Capital Programme.

6.2 Appendix iii(a) shows the Operating Account, which takes into account the 2022/23 revised budget and the 2023/24 budget. The following points are worthy of note:

- The 2023/24 rent increase is capped at 7%. After this, rent increases for 2024/25 until 2026/27 revert to Consumer Prices Index (CPI) + 1%. From 2027/28 onwards, increases of CPI + 0.5% are assumed (with the expectation that the Government will issue a new rent standard at this time).
- The Retail Price Index (RPI) at September 2022 was 12.6%. All costs and income other than rents would usually be increased in line with this. However, the 2023/24 budget in the Business Plan has been capped at 8% in order to align with the rent increase. In addition, ongoing efficiencies amounting to £611k have been identified in 2022/23, with a further £175k identified in 2023/24.
- A revaluation of the pension fund has led to the removal of £1.333m per annum until 2026/27, when it has been reinstated.
- Provision to pay for £3.1m of backlog revenue repairs has been added to the Repairs and Maintenance budget for 2022/23 and 2023/24.
- In the first two years, there are relatively larger revenue contributions to fund the Capital Programme (£7.191m in 2022/23 and £3.583m in 2023/24). By the end of 2023/24, the balance on the account falls the minimum required (3.529m), so thereafter, the revenue contributions are restricted to the level that can be afforded by the Operating Account.
- The minimum balance is set by reference to an “industry average” of £389 per dwelling. Predicted balances on the account stay at, or close to, this level from 2023/24 through to 2051/52.
- Capital charges steadily increase until 2030/31 as current loans are replaced, and new loans taken out to fund the Capital Programme. From 2032/33, some loan repayments can be afforded.

6.3 Appendix iii(b) shows the Capital Programme. This takes into account the investment in a New Build Programme in 2022/23 and over the following two years. For the first ten years, the core Housing Investment Programme (HIP) remains at the same level as was estimated in 2021/22, with the addition of £2m to catch up on roofing repairs. The points to highlight are:

- No new borrowing is required in 2022/23 but borrowing will begin in 2023/24 (£15.347million). New borrowing will be required over the following three years and is mainly related to the New Build Programme.
- In some of the later years, there will be new borrowing, albeit at a lower level.
- A programme will need to be developed, to use Right to Buy One for One Replacement receipts (RTB 141). Otherwise, the Council will need to repay them to Government.
- A careful balance needs to be struck between opting for Homes England

grant or using RTB 141 to ensure that the Council maximises its resources in the future.

- 6.4 Appendix iii(c) sets out all of the assumptions made in putting together the HRA Business Plan numbers, together with a commentary on why these assumptions were made and the risks and mitigations associated with them. The last column of the table indicates where there has been a change in the assumption from that included in the 2021/22 HRA Business Plan.
- 6.5 It should be noted that borrowing will rise from £208.837m in 2022/23 to £241.714m in 2050/51. There is some scope for repayment, but this will be kept under review. It is worthy of note that, whilst it may be preferable to repay debt, a debt of £241.714m equates to £27,000 per property in 2051/52. Today, the average tenanted property value is £140,000, so the average value far outstrips the level of debt envisaged.

7. Issues, Risks and Opportunities

7.1 Financial

7.1.1 The main issues and risks identified in making the assumptions set out in Appendixiii(c) are:

- That the Government changes its rent standard or applies a rent cap again – the HRA operating account is quite constrained, and this will put more pressure on it.
- That RPI outstrips CPI again as it has for the 2022/23 and 2023/24 – if this happens, then it willalso further constrain the HRA operating account.
- That tenants and leaseholders struggle to pay the 7% increase in their rent, orstruggle to pay the higher service charges brought about by increases in costs (around energy costs in particular).
- That, owing to a calculated higher Major Works investment to maintain the stockat Decent Homes Standard, the Council has to increase its depreciation charge to the account in the future – this will constrain flexibility around the operating account and could lead to the Council being unable to borrow to fund its Capital Programme. Depreciation adjustments are in accordance with Council FinancialRegulations.
- That the cost to build new properties is rendered unviable due to increases in building industry costs and interest rates, coupled with the relatively low proposed rent levels.
- That there is a fine balance between using RTB 141 receipts and using Homes England Grant Funding to support new developments – the Council needs to maximise its resources and try to avoid repaying RTB 141 monies (particularly where the delay in repayment will have incurred interest).
- That interest rates are higher than predicted when replacement loans or new loans are required.
- That debt is not repaid over the 30 years, although the debt outstanding is adequately asset-backed.

An assessment and mitigation for each of these risks is included in the Appendix.

7.2 Housing Service

7.2.1 The generic service risk register is outlined in Appendix IV. In summary, the mainstrategic risks for the housing service are:

- *Lack of adequate council housing;* If the council does not provide sufficient and adequate council housing it will not be able to fulfil housing need. Continued investment in the existing council housing stock together with building new council homes is required to fulfil housing needs, maintain Decent Homes standards, and improve housing conditions and housing options for tenants.
- *Supply Chain Disruption;* If suppliers are unable to provide contracted services, then Harlow Council may be unable to comply with its obligations with regards to those services. Repairs, maintenance, landscape and streetscene services are currently contracted to HTS Group. If this

supplier become unviable or are unable to provide their contracted level of services, Harlow Council may need to arrange alternative provision to meet its obligation to residents.

- *New Build Schemes*; Due to their being only nine schemes over three years included in the HRA Business Plan 2022-2052, if the programme is not extended beyond this timeline, there is a high risk that there will have to be a repayment of the RTB 141 receipts to Government, with interest. There may also be an issue with match-funding the RTB 141 receipts as the Business Plan is tightly constrained throughout the next 30 years without any allowance for further borrowing.

7.2.2 The Corporate risk register and reporting is included in the quarterly performance monitoring as part of the Joint Finance and Performance Report is presented to Cabinet with progress.

7.3 The Social Housing Regulation Bill (2023/23)

7.3.1 The new Bill sets out the actions the Government wish to ensure that residents in social housing are safe, are listened to, living in good quality homes and have access to redress when things go wrong.

Overarching requirements

- Strengthen the consumer standard including safety.
- Identify a nominated Officer to lead on Health & Safety requirements.
- Identify a Senior Officer responsible for compliance of the consumer standard.
- Remove “serious detriment test”.
- Introduce Local Authority routine inspections every 4 years.
- Improve resident engagement.

Chapter 1 – Safe in your home:

- Introduce mandatory Smoke and Carbon Monoxide alarms.
- Introduce a responsible person to lead on Fire Safety Measures.
- Provide residents with two way communication on home safety.
- Identify accountable person, through the Building Safety Bill for each higher risk building to produce and implement a resident engagement strategy to promote engagement with tenants & leaseholders on safety of the building.

Chapter 2 – Know how your landlord is performing:

- Regulator to introduce a set of tenant satisfaction measures.
- Report annually to each tenant a breakdown on how income is spent and tenantsatisfaction levels.
- Produce an annual report on tenant satisfaction levels and comparisons.
- Regulator to produce an additional core set of tenant satisfaction measures, which will be Repairs, Building Safety, Engagement and ASB.

- Identify a responsible person to ensure the organisation is complying with consumer standards.

Chapter 3 – Complaints:

- Run an awareness campaign on the Council’s complaints process, i.e. social media, leaflets, newsletters.
- Local Authority to comply with Housing Ombudsman’s complaint handling code, aligning new with the Corporate complaints process.

Chapter 4 – Treated with respect:

- Remove “serious detriment test” and introduce routine inspections every 4 years.
- Inspections to be 3 stages, 1. Desk top review carried out annually. 2. Risk based routine inspections. 3. Re-active investigations/inspections.
- Regulator to review all consumer standards to ensure up to date. Local authorities to establish a policy on how to tackle Domestic Abuse.

Chapter 5 – Voice heard by your landlord:

- Improve engagement and show thinking in terms of strategy and actions.

Chapter 6 – Good quality homes & neighbourhood to live in:

- Review decent homes standard to see if it needs updating, to now include ASB and CCTV.
- Provide mental health training for staff.
- Create a policy to deal with managing cases of domestic abuse.
- Ensure allocations policy provides the armed forces with priority access to the Housing Needs register.

Chapter 7 – 1st Step to ownership:

- Funding developments.
- 10 Year repair free for major repairs for shared ownership.

7.3.2 Proposals in the White Paper, when it becomes legislated, will make clear the standards the Council would need to adhere to. It is unclear when there will be a legislative timetable to include this and wider building safety requirements. The Business Plan will need to be reviewed at that time in terms of resource requirements.

7.4 Opportunities

7.4.1 Rent Review

Under the former rent restructuring mechanism, a Formula Rent was calculated

for each property with the aim for actual rents to eventually match the Formula Rent. This was abandoned in 2015/16, but Councils are allowed discretion to set rents at the Formula Rent level whenever a property is relet. In setting its 2022/23 budget, Harlow Council agreed to adopt this policy. The average weekly Formula Rent for 2022/23 was £98.86, compared to a social rent of £97.36, so a difference of £1.50. If all rents were set at target, this would equate to an additional £710k per annum. Clearly, it would take time to achieve this level of income, but, assuming a turnover of around 3% per annum, this would equate to additional income of £21k in the first full year, building up as time goes on.

7.4.2 The Council would need to set a new rent policy in order to move to target rents, so it is proposed to undertake a review of the rent policy during 2022/23.

7.4.3 At the same time, consideration will be given to setting some rents on newly acquired or newly built properties at affordable rent levels. This will improve viability on schemes and create a “mixed tenure”.

Discharge into the Private Sector As set out in paragraph 5.4.5 above, the Council has an option to discharge its homeless duty into the private rented sector. It is recommended that this option is exercised by Harlow, as accessing the private sector in this way potentially reduces the number of households placed in temporary accommodation and therefore reduces the cost of this provision. It also provides applicants and their families a more settled life style, as some households can remain in temporary accommodation for extended periods of time due to the lack and availability of permanent accommodation.

7.4.4 The Council will commence a major programme of house building, aligned to regenerating Harlow’s estates. This will attract further private investment and provides a once-in-a-generation opportunity to spread opportunity and level up Harlow. Furthermore, it will provide the opportunity to house more Harlow families in high-quality new homes.

8. HRA Business Plan Summary and Conclusion

- 8.1 In summary, the 2022-2052 Housing Business Plan sets out the intentions of the Housing Services teams to ensure that the short term, medium term and long term, objectives as expressed in the Council's Corporate Strategy are met.
- 8.2 It is robust and affordable across the 30-year planning timeframe and financial and performance targets have been agreed by all relevant stakeholders.
- 8.3 Although it will be reviewed and updated on an annual basis, the underlying principles and priorities contained within it will remain, and proactive management will ensure that budget and performance targets, stock condition and targets for the supply of new homes are met.
- 8.4 Of paramount importance is good consultation with tenants and leaseholders to ensure that they understand, can influence and agree with the direction of travel of the business.

Appendix i: HRA Business Plan Delivery Plan

Housing Delivery Plan 2023-2024

Strategic Ambitions	Strategic Outcomes	Strategic Themes	How will Success be Measured?	Completion Date	Lead Director
Identify preliminary council owned sites for all tenures appropriate for new house building.	Housing Revenue Account Business Plan. Invest in securing and keeping the best talent in housing services. Use housing assets effectively and support sound financial health and sustainability.	Social Cohesion	Publish revised pipeline House Building Programme and determine financing	21/03/2023	Andrew Murray
Tackling homelessness, by providing more choices for those in housing need increasing the promotion of wider housing options and use of the private sector.	Allocations and Homelessness Strategies. Ensure actions plans are delivered, prioritised, and focussed to meet local housing need.	Social Cohesion	Implement revised Action Plan from Homelessness strategy	31/10/2023	Andrew Murray
Tackling homelessness, by providing more choices for those in housing need increasing the promotion of wider housing options and use of the private sector.	Allocations and Homelessness Strategies. Ensure actions plans are delivered, prioritised, and focussed to meet local housing need.	Social Cohesion	Aligning new Rough Sleeper Strategy to strategic Temporary Accommodation Plan/review	31/10/2023	Andrew Murray
Ensure all procurement activities support the Council's Carbon Reduction Plan.	Activities that contribute to the Carbon Reduction Plan are reflected across the Council.	Safeguarding the Environment	Aligning Housing Investment Programme themes and measurements to new Climate Change Strategy	31/07/2023	Andrew Murray

Strategic Ambitions	Strategic Outcomes	Strategic Themes	How will Success be Measured?	Completion Date	Lead Director
Continue to make the best use of and invest in our homes, tackling local priorities, prioritising energy efficiency schemes that can make a difference in tackling climate change and fuel poverty in line with the Government's Green Paper.	<p>Housing Revenue Account Business Plan. Invest in securing and keeping the best talent in housing services. Use housing assets effectively and support sound financial health and sustainability.</p> <p>Good quality affordable housing of all tenures that is appropriate for people at different points in their lives as a cornerstone of a successful and growing Town.</p> <p>The Council's 'community leadership' role strengthen through the production of a Climate Change Strategy for Harlow</p>	Safeguarding the Environment and Social Cohesion	Produce an Annual Housing Investment Programme (HIP) for improvements to housing stock (strategic)	31/03/2023	Andrew Murray
Improve the cleanliness of the communal areas in flat blocks.	Housing Revenue Account Business Plan. Invest in securing and keeping the best talent in housing services. Use housing assets effectively and support sound financial health and sustainability.	Social Cohesion	Inspection regime established (HTS) and to be ensure HTS deliver the scope and specification according to standard	01/03/2024	Andrew Murray

Strategic Ambitions	Strategic Outcomes	Strategic Themes	How will Success be Measured?	Completion Date	Lead Director
Improve the cleanliness of the communal areas in flat blocks.	Housing Revenue Account Business Plan. Invest in securing and keeping the best talent in housing services. Use housing assets effectively and support sound financial health and sustainability.	Social Cohesion	Extension of scope pilot One off block cleansing on demand and as required. ongoing	31/03/2023	Andrew Murray
Improve the customer experience with the Council's repairs service	Tenant and Leaseholder Engagement Strategy. Work with residents and deliver services in an open, transparent, and accountable way.	Social Cohesion	Improvement actions identified and resources allocated.	30/11/2022	Andrew Murray
Improve the customer experience with the Council's repairs service	Tenant and Leaseholder Engagement Strategy. Work with residents and deliver services in an open, transparent, and accountable way	Social Cohesion	Independent assessment November 2022 Service Improvement Targets to be established	30/06/23	Andrew Murray
Improve the customer experience with the Council's repairs service	Tenant and Leaseholder Engagement Strategy. Work with residents and deliver services in an open, transparent, and accountable way.	Social Cohesion	Action Plan updated	31/09/2023	Andrew Murray

Strategic Ambitions	Strategic Outcomes	Strategic Themes	How will Success be Measured?	Completion Date	Lead Director
Enable an improved conversation between the Council and tenants/leaseholders to help shape the continued development of housing services, allowing people to take a more active role in policy making.	Tenant and Leaseholder Engagement Strategy. Work with residents and deliver services in an open, transparent, and accountable way.	Social Cohesion	Tenant and Leaseholder Strategy reviewed. Revised tenant and leaseholder engagement strategy to be aligned to the new Social Housing Bill. New customer satisfaction measures to be published by Government April 23.	31/11/2023	Andrew Murray
Enable an improved conversation between the Council and tenants/leaseholders to help shape the continued development of housing services, allowing people to take a more active role in policy making.	Tenant and Leaseholder Engagement Strategy. Work with residents and deliver services in an open, transparent, and accountable way.	Social Cohesion	Tenant and leaseholder Action Plan updated	28/02/2023	Andrew Murray
Enable an improved conversation between the Council and tenants/leaseholders to help shape the continued development of housing services, allowing people to take a more active role in policy making.	Tenant and Leaseholder Engagement Strategy. Work with residents and deliver services in an open, transparent, and accountable way.	Social Cohesion	Housing Works programmes communicated	30/06/2023	Andrew Murray

Strategic Ambitions	Strategic Outcomes	Strategic Themes	How will Success be Measured?	Completion Date	Lead Director
Enable an improved conversation between the Council and tenants/leaseholders to help shape the continued development of housing services, allowing people to take a more active role in policy making.	Tenant and Leaseholder Engagement Strategy. Work with residents and deliver services in an open, transparent, and accountable way.	Social Cohesion	Report to Housing Standards Board and Panels	Quarterly	Andrew Murray
Tackling homelessness, by providing more choices for those in housing need increasing the promotion of wider housing options and use of the private sector.	Allocations and Homelessness Strategies. Ensure actions plans are delivered, prioritised, and focussed to meet local housing need.	Social Cohesion	New Govt Grant allocated	31/03/2023	Andrew Murray
Tackling homelessness, by providing more choices for those in housing need increasing the promotion of wider housing options and use of the private sector.	Allocations and Homelessness Strategies. Ensure actions plans are delivered, prioritised, and focussed to meet local housing need.	Social Cohesion	Harlow Homelessness Partnership Framework reported quarterly	31/03/2022	Andrew Murray
Tackling homelessness, by providing more choices for those in housing need increasing the promotion of wider housing options and use of the private sector.	Allocations and Homelessness Strategies. Ensure actions plans are delivered, prioritised, and focussed to meet local housing need.	Social Cohesion	Align Supported Housing Plan to new Government Guidance	31/3/24	Andrew Murray

Appendix ii(a): Housing Investment Programme

Programme	2023/24	2024/25	2025/26	2026/27	2027/2028
ASC Fixed Prices	£1,090,000	£1,138,600	£1,161,400	£1,184,600	£2,007,000
Internal Works	£4,355,000	£2,600,000	£2,800,000	£4,000,000	£2,600,000
External works including Energy Efficiency	£3,852,367	£7,000,000	£7,000,000	£5,000,000	£4,000,000
Energy Efficiency / Fuel Poverty	£100,000	£100,000	£100,000	£100,000	£100,000
Lift Replacement	£100,000	£-	£-	£-	£-
Fire Safety	4,457,700	£4,600,000	£3,000,000	£3,000,000	£3,000,000
Aids and Adaptations	£1,000,000	£1,000,000	£1,000,000	£1,000,000	£1,000,000
Compliance (Water Gas and Electric)	£1,459,588	£1,000,000	£1,000,000	£1,000,000	£ 500,000
Garage Refurbishment	£350,000	£500,000	£332,650	£370,500	£350,000
Garage GF Contribution	-£155,000	-£136,050	-£136,050	-£136,050	-£136,050
Roofing	£2,000,000	£2,000,000	£1,500,000	£1,500,000	£1,000,000
Contingency	£250,000	£250,000	£228,000	£260,000	£158,000
Asbestos Removal	400,000	£400,000	£400,000	£400,000	£300,000
CDM	£100,000	£100,000	£50,000	£50,000	£50,000
Damp	£600,000	£600,000	£ 100,000	£600,000	£400,000
Structural	1,000,000	£1,000,000	£500,000	£500,000	£540,000
H&S	£100,000	£100,000	£100,000	£100,000	£100,000
IT	£400,000	£100,000	£50,000	£80,000	£ 30,000
Water Tanks	£50,000	£50,000	£50,000	£50,000	
Energy Delivery Programme - Yr 1 only	£1,000,000				
Communal boilers	£103,443				
Planned works - ASC	£ 300,000				
Joyners Field Cladding	£1,735,924				
Property conversion	£ 842,103				
	£25,491	£22,604	£19,236	£19,059	15,998
Total Core Programme	£25,491	£22,604	£19,236	£19,059	15,998,950

Appendix ii(b): Housing Asset Management – Short, Medium and Long Term Work Plan

The following priorities form the basis of the Housing Asset Management Plan:

Short Term: Up to 5 years

Maintain compliance of the Council’s Housing Stock with the Government’s Decent Homes Standard.

Ongoing programme of works delivered to homes to ensure they remain compliant with the Decent Homes Standard by replacement of failing components associated with boilers, kitchen and bathroom renewals and electrical rewires. Programmes continued to be developed through use of the stock condition data.

Continuation of the Council’s External Works Programme against a revised specification.

The programme of works consists of an annual programme of large-scale works schemes at a number of flat blocks. A review of the scope, operation and impact of the works programme has been undertaken to ensure the programme is aligned to the Housing Investment programme and customer feedback. Due to the escalating cost of works and feedback a comprehensive review of the scope of works for the programme was undertaken and it was determined through this that the Council would revert to a component failure only programme of works. Key factors in determining the change to the scope of works centered around budget allocation and the increased cost of materials, which has required the Council to review priorities to deal with the increased demand for roofing works.

Ensure the Council, as a responsible landlord, continues to meet its duties in complying with all statutory, legislative and regulatory requirements in regard to Health and Safety. This will include:

- Prioritising of works associated with Damp/mould.
- Roofing works – ensuring properties are wind and water tight and that roofing works are treated as a priority.
- Annual review of the repairs scope of works to ensure scope is fit for purpose.
- Review lighting requirements within communal areas and garage blocks to ensure assets remain compliant.
- Completion of all recommended and required works resulting from the Fire Risk Assessments and the commissioning

- of annual review of all Fire Risk Assessments for all flat blocks, prioritised by the number of floors within the block.
- Annual review of the provision of information and advice to customers in regard to the risks associated with and best practice approach to the management of asbestos containing materials within their home.
- Update the specification of works associated with the programme of installing and servicing/testing of Smoke Detector and Carbon Monoxide following changes to the new statutory requirements.
- Full upgrading of all communal and domestic electricity supply installations to modern, required standards backed by an up to date Electrical Installation Condition Report.
- Undertake a programme of works to upgrade/renew communal water tanks.
- Continued roll out of the Fire Safety works for tower blocks.
- Continued a proactive programme of Fire Safety works to Supported Housing schemes.

Tackling fuel poverty within the Council's tenant base through improvements in the Energy Efficiency of the housing.

Targeted Improvement Works to the worst performing, most energy inefficient housing units (Energy Performance Certificate rated E & F) in order to bring these to rating D/C or above ensuring the Council is compliant with the requirements of the Energy Act 2011 (which states that no properties can be re-let which have an energy rating below Band E after April 2018)

- Completion of the programme of replacement and improvement works for the Council's portfolio of ageing (+30 years) District (10) and Communal (15) Heating Systems, including the installation of heat meters.
- Continuing to explore the opportunities available for potential sources of external funding to Energy Efficiency - An application has been submitted for Phase 2 of the Social Housing Decarbonisation fund.
- Ensure full removal of the remaining inefficient, obsolete Warm Air Unit (WAU) Heating Systems from the Council's estate of High Rise Tower Blocks and their replacement with modern, efficient and controllable gas 'wet' systems – and associated decommissioning of the related SE Ducts.
- Aligned to the projects currently being undertaken, continue with the implementation of heat meters in all properties where heating and hot water is provided by a communal heating system to allow residents to be individually charged for their own consumption, rather than an equal proportion of the entire block.
- Undertake Retrofit pilots within the Milward's estate of a street property.

Continue to meet the Council's statutory obligations to provide Disabled Adaptations to tenant customers in need, whilst also seeking to improve our practice and approach, through:

- Continued investment in the annual capital programme of Aids and Adaptations
- Regular updating of the Council's Disabled Adaptations Policy in order to ensure continued compliance with the latest legislative requirements, clarity for tenant customers and effective integration/linkage with the Council's Allocations and Lettings Process (in regard to optimum use of the housing stock which has already been adapted).

Improve the quality of the Council's existing portfolio of Temporary Accommodation.

- Conversion of the shared house at Hare Street Springs into self-contained units with a pilot scheme on renewables to align with the energy agenda.
- Conversion of a large 6 property into shared temporary accommodation to meet the increase in the demand for temporary accommodation.

Continue to invest in the Council's stock of Garages and Hard Standings within Harlow.

- We continue to invest annually with an allocation of funding within the Housing Capital
- programme. Through a revised approach due to budget constraints the work focuses on repairs and maintenance where possible as opposed to large-scale refurbishment/replacement.
- Garages, parking and energy feasibility study is now in progress with a pilot planned in Potter Street in 2024 which looks at using garage roof space to support the generation of onsite renewable energy through the use of solar panels.
- Development of a programme for the installation of electrical vehicle charging points within estates.

Continue to identify potential sites for redevelopment to align with the Council's key objectives to build housing, providing affordable homes for rent in Harlow and meet housing need.

- Identify potential sites for the Regeneration service to incorporate into the New Build
- Ensure sites are appropriate and realistic for development and that they could be delivered with value for money (e.g. avoiding as far as possible sites with water mains and other service issues that would drive up the delivery cost).

Ensure HTS (Property and Environment) Ltd. and associated Companies deliver effectively the priorities and ambitions set out by the Council within its new Corporate Strategy. These priorities included cashable and non-cashable efficiencies and the following:

- Introduce enhanced processes (time allocation, right first time, customer satisfaction) for the completion of responsive repairs through constant review of Scope of Works;
- Ensure that the Council meets all its statutory, legislative (including via the Right To Repair) and regulatory (in accordance with The Homes and Communities Agency's Homes Standard) obligations;
- Realise efficiency savings and gains through the new Scope of Works for the services provided by HTS (Property and Environment) Ltd, optimum use of ICT systems and reformed delivery structures;
- Operation of enhanced, robust Business Case methodologies for the allocation of Capital Works Projects to HTS (Property and Environment) Ltd in accordance with Schedule 2 of the Service Agreement with the Council.

Enhance the Councils methodology to assess the performance of its existing assets based on a financial evaluation of cashflows relating to the assets in order to understand how assets perform within the Business Plan. The assessment covers housing and garage stock and has been overlaid with non-financial sustainability analysis which will provide a framework for investment decisions.

The Council's Medium Term Asset Management Plan aim is to make best use of its assets by carrying out a review of the property stock and housing land, comparing investment appraisal, likely demand, and unit expenditure. Specifically the following:

- Enhance and refine the process associated with the programme of cyclical painting which addresses immediate priorities of worst condition aligned to the Housing Investment Plan programme of works.
- Evaluate the use and need for bin storage including a replacement and refurbishment programme to sheds and drying areas.
- Tackle unsatisfactory levels of dampness (condensation).
- Hardstanding review aligned to parking requirements.
- Explore opportunities for EV installations within estates.

Address Estate Management issues, including:

- Vandalism and graffiti of public realm.
- Review all estate based schemes to ensure “Design out Crime” is factored in when developing the scope of works to address hot spot ASB areas.
- Develop a program of works to improve the infrastructure within estates ensuring ongoing environmental improvements.
- Limited maintenance and management of public realm.
- Garage and Parking Strategy – to deal with Medium and Long Term priorities for replacement parking.
- Sustainability and Energy Saving Schemes – supporting Government initiatives and ensuring the Council benefits from resources available and is in a position to apply for grant funding to support energy projects as funding streams are released. Key to this is having a pipeline of projects.
- Temporary Accommodation – continue to ensure a supply of good quality accommodation to meet identified demand. Continue to identify opportunities for New Build and exploring options for its funding, delivery and long term ownership.

Appendix iii(a) - Harlow Council's HRA 30-Year Revenue Account Forecast

		Income			Expenditure													
Year	Year	Net rent Income	Other Income	Total Income	Management	Depreciation.	Responsive and Cyclical	Other Revenue spend	Total exp.	Capital Charges	Net Operating (Exp.)	Repay of loans	RCCO	Surplus (Deficit) for the Year	Surplus (Deficit) b/fwd	Interest	Surplus (Deficit) c/fwd	
		£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	
1	2022.23	45,478	6,446	51,923	19,149	-11,543	-12,659	-375	43,726	-6,854	1,343	0	-7,191	-5,848	12,372	56	6,581	
2	2023.24	48,499	6,961	55,460	20,459	-12,417	-14,488	-502	47,866	-7,131	463	0	-3,583	-3,120	6,581	69	3,529	
3	2024.25	51,535	7,449	58,983	21,891	-13,222	-13,012	-537	48,663	-7,704	2,616	0	-2,704	-88	3,529	88	3,529	
4	2025.26	53,196	7,709	60,905	22,657	-13,683	-13,388	-556	50,285	-7,910	2,711	0	-2,802	-91	3,529	91	3,529	
5	2026.27	54,484	7,941	62,424	24,980	-14,015	-13,707	-573	53,275	-8,240	909	0	-1,007	-98	3,529	98	3,529	
6	2027.28	55,532	8,179	63,711	25,729	-14,355	-14,034	-590	54,708	-8,271	732	0	-800	-68	3,529	118	3,579	
7	2028.29	56,599	8,424	65,023	26,501	-14,703	-14,179	-608	55,990	-8,271	762	0	-812	-50	3,579	132	3,661	
8	2029.30	57,684	8,677	66,361	27,296	-15,058	-14,515	-626	57,496	-8,276	589	0	-721	-132	3,661	123	3,652	
9	2030.31	58,788	8,937	67,726	28,115	-15,422	-14,860	-645	59,041	-8,400	284	0	-500	-216	3,652	113	3,549	
10	2031.32	59,912	9,205	69,117	28,958	-15,794	-13,859	-664	59,275	-8,408	1,434	0	-1,352	82	3,549	111	3,742	
11	2032.33	61,055	9,481	70,536	29,827	-16,174	-14,186	-684	60,872	-8,399	1,265	-470	-1,000	-205	3,742	124	3,661	
12	2033.34	62,217	9,766	71,983	30,722	-16,563	-14,237	-705	62,227	-8,378	1,377	-992	-500	-115	3,661	127	3,674	
13	2034.35	63,400	10,059	73,459	31,644	-16,961	-14,573	-726	63,903	-8,406	1,150	-289	-1,000	-140	3,674	122	3,656	
14	2035.36	64,603	10,361	74,963	32,593	-17,368	-14,915	-747	65,624	-8,391	949	-566	-500	-117	3,656	125	3,664	

Appendix iii(a) - Harlow Council's HRA 30-Year Revenue Account Forecast

Year	Year	Income			Expenditure							Net Operating (Exp.)	Repay of loans	RCCO	Surplus (Deficit) for the Year	Surplus (Deficit) b/fwd	Interest	Surplus (Deficit) c/fwd
		Net rent Income	Other Income	Total Income	Management	Depreciation	Responsive and Cyclical	Other Revenue spend	Total exp.	Capital Charges								
15	2036.37	65,826	10,671	76,497	33,571	-17,784	-15,265	-770	67,390	-8,374	733	-361	-500	-128	3,664	126	3,662	
16	2037.38	67,070	10,992	78,061	34,578	-18,209	-15,623	-793	69,203	-8,370	488	-119	-500	-131	3,662	132	3,663	
17	2038.39	68,335	11,321	79,656	35,615	-18,644	-14,556	-817	69,632	-8,358	1,666	-1,278	-500	-112	3,663	146	3,698	
18	2039.40	69,621	11,661	81,282	36,684	-19,088	-14,896	-841	71,509	-8,329	1,445	-406	-1,200	-162	3,698	144	3,680	
19	2040.41	70,929	12,011	82,940	37,784	-19,543	-15,243	-866	73,436	-8,307	1,197	-833	-500	-136	3,680	137	3,680	
20	2041.42	72,259	12,371	84,631	38,918	-20,007	-15,597	-892	75,415	-8,286	930	-571	-500	-141	3,680	158	3,697	
21	2042.43	73,612	12,742	86,354	40,085	-20,482	-15,960	-919	77,446	-8,269	639	-155	-500	-16	3,697	181	3,862	
22	2043.44	74,986	13,124	88,111	41,288	-20,967	-16,329	-947	79,531	-8,267	313	0	-500	-187	3,862	186	3,861	
23	2044.45	76,383	13,518	89,902	42,526	-21,463	-16,707	-975	81,671	-8,267	-36	0	-500	-536	3,861	204	3,529	
24	2045.46	77,804	13,924	91,727	43,802	-21,969	-15,410	-1,004	82,186	-8,253	1,288	-774	-500	14	3,529	206	3,748	
25	2046.47	79,247	14,341	93,589	45,116	-22,487	-15,765	-1,035	84,403	-8,237	949	-165	-1,000	-216	3,748	166	3,698	
26	2047.48	80,714	14,772	95,486	46,470	-23,016	-16,128	-1,066	86,679	-8,255	552	0	-500	52	3,698	148	3,898	
27	2048.49	82,205	15,215	97,420	47,864	-23,557	-16,497	-1,098	89,016	-8,276	128	0	-500	-372	3,898	158	3,684	
28	2049.50	83,720	15,671	99,392	49,300	-24,109	-15,340	-1,131	89,880	-8,295	1,217	0	-1,100	117	3,684	161	3,963	
29	2050.51	85,260	16,141	101,401	50,779	-24,674	-15,690	-1,164	92,307	-8,352	742	0	-900	-158	3,963	158	3,962	

Appendix iii(a) - Harlow Council's HRA 30-Year Revenue Account Forecast

Year	Year	Income			Expenditure							Net Operating (Exp.)	Repay of loans	RCCO	Surplus (Deficit) for the Year	Surplus (Deficit) b/fwd	Interest	Surplus (Deficit) c/fwd
		Net rent Income	Other Income	Total Income	Management	Depreciation.	Responsive and Cyclical	Other Revenue spend	Total exp.	Capital Charges								
30	2051.52	86,824	16,626	103,450	52,302	-25,250	-16,048	-1,199	94,799	-8,431	219	0	-800	-581	3,962	157	3,538	

Appendix iii(b) - Harlow's 30 Year Capital Programme

		Expenditure			Financing						
Year	Year	Major Works & Imps	New Build Development Costs	Total Expenditure	Borrowing	RTB 141 Receipts	Other RTB Receipts	Other	MRR	RCCO	Total Financing
		£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000
1	2022.23	21,774	3,161	24,935	0	1,228	1,646	3,541	11,329	7,191	24,935
2	2023.24	25,491	13,400	38,891	15,347	5,320	1,710	300	12,631	3,583	38,891
3	2024.25	22,604	17,365	39,969	14,959	6,946	1,838	300	13,222	2,704	39,969
4	2025.26	19,236	0	19,236	546	0	1,906	300	13,683	2,802	19,236
5	2026.27	19,059	0	19,059	1,772	0	1,965	300	14,015	1,007	19,059
6	2027.28	15,998	0	15,998	0	0	2,026	300	12,872	800	15,998
7	2028.29	18,398	0	18,398	0	0	2,090	300	15,196	812	18,398
8	2029.30	18,835	0	18,835	0	0	2,155	300	15,659	721	18,835
9	2030.31	19,281	0	19,281	447	0	2,222	300	15,812	500	19,281
10	2031.32	19,738	0	19,738	0	0	2,292	300	15,794	1,352	19,738
11	2032.33	18,810	0	18,810	0	0	2,363	300	15,147	1,000	18,810
12	2033.34	20,546	0	20,546	0	0	2,437	300	17,309	500	20,546
13	2034.35	20,756	0	20,756	0	0	2,512	300	16,944	1,000	20,756
14	2035.36	20,698	0	20,698	0	0	2,591	300	17,308	500	20,698
15	2036.37	21,223	0	21,223	0	0	2,671	300	17,752	500	21,223
16	2037.38	21,489	0	21,489	0	0	2,754	300	17,935	500	21,489
17	2038.39	21,311	0	21,311	0	0	2,840	300	17,671	500	21,311
18	2039.40	25,023	0	25,023	0	0	2,928	300	20,595	1,200	25,023
19	2040.41	22,764	0	22,764	0	0	3,019	300	18,945	500	22,764
20	2041.42	22,583	0	22,583	0	0	3,113	300	18,671	500	22,583
21	2042.43	23,802	0	23,802	0	0	3,209	300	19,793	500	23,802
22	2043.44	25,641	0	25,641	0	0	3,309	300	21,532	500	25,641

Appendix iii(b) - Harlow's 30 Year Capital Programme

		Expenditure			Financing						
23	2044.45	23,273	0	23,273	0	0	3,411	300	19,061	500	23,273
24	2045.46	28,709	0	28,709	0	0	3,517	300	24,392	500	28,709
25	2046.47	29,370	0	29,370	0	0	3,626	300	24,444	1,000	29,370
26	2047.48	28,975	0	28,975	1,209	0	3,738	300	23,228	500	28,975
27	2048.49	27,332	0	27,332	0	0	3,854	300	22,679	500	27,332
28	2049.50	31,437	0	31,437	1,077	0	3,973	300	24,988	1,100	31,437
29	2050.51	32,155	0	32,155	2,186	0	4,096	300	24,674	900	32,155
30	2051.52	32,888	0	32,888	2,316	0	4,222	300	25,250	800	32,888

Appendix iii(c) - Harlow Council's 30 Year Financial Forecast – Key Assumptions

Cost/Income Type	Assumption	Rationale	Risk	Effect/Mitigation	Different From 2021/22 Plan?
Stock Numbers and Average Rents	Stock numbers (starting stock 9,098) and average rents and the breakdown have been obtained from the Orchard system .	The rent system is the place where accurate records of both pieces of information would be held.	N/A	N/A	No
Rent Inflation	For 2023/24, the rent increase is capped at 7%. For 2024/25 until 2026/27, Consumer Prices Index (CPI) +1%, then CPI + 0.5% thereafter.	The Government has capped rent increases at 7% for 2023/24, then announced the reversion to a CPI +1% policy from 2024/25. However, after this, it may change.	We have already experienced changes in Government Policy that have had a huge detrimental impact on the HRA Business Plan (including the rent-capping this year).	Any change in rent uplift policy has a significant and long- term impact on the plan, but, as it will be reviewed annually, this risk will be mitigated as necessary.	Yes – the rent-capping was a change from the continuation of the CPI +1% policy expected last year.
Management, Maintenance and Other Cost Inflation	For 2023/24, inflation has been capped at 8%. Retail Prices Index (RPI) thereafter.	RPI is usually used for cost inflation, but inflation has had to be capped for 2023/24 due to the rent increase cap.	If RPI outstrips rent increases again (as was the case for 2022/23 and now 2023/24), then services may have to be reduced/cut.	If the approach taken in the Business Plan is not sustainable, then the HRA could become unviable, but this will be reviewed as necessary.	Yes – inflation has been capped for 2023/24 due to the rent increase cap.

Appendix iii(c) - Harlow Council's 30 Year Financial Forecast – Key Assumptions

Cost/Income Type	Assumption	Rationale	Risk	Effect/Mitigation	Different From 2021/22 Plan?
Rental Income	Rental Income starts at £45.478m in 2022/23. Service Charge Income is £5.705m.	These figures come from the rent system.	There is a risk that, for 2023/24, a rent increase of 7% plus significant energy increases could prove unaffordable for some tenants and leaseholders.	The position will need to be monitored closely in order to ensure rent and service charge collection remains stable.	No
Management and Maintenance Costs	Management and Maintenance Costs in 2022/23 are predicted to be £31.947m. In 2023/24, the budget will be £35.043m.	The 2022/23 figures are taken from the base budget plus carry forwards plus Quarter 2 monitoring, 2023/24 figures are reflected in the Straw Budget.	N/A	N/A	The rationale is no different, but there have been some significant variations to the budget (a reduction in pension costs and an increase in backlog repairs).
Capital Programme – Major Works	£21.8m in 2022/23, £25.5m in 2023/24 and £22.6m in 2024/25, reducing to circa £19m for the following seven years.	The programme has been maintained at the investment level agreed last year.	N/A	N/A	Yes – the plan now includes an additional £2m for roofing.
Capital Programme – Estate Renewal and New Build	Nine new build schemes (of which two are complete) delivering 73 new homes are included in the plan. The total investment required is £33.926m.	The Council has a priority to build new Council Housing and this pipeline kickstarts its delivery ambition over the next three years.	The unit costs to deliver the schemes is relatively high, interest rates to borrow to fund them is more costly and rents proposed are relatively low.	The viability of the schemes which have not yet started needs to be updated and affordable to the Council.	Yes – overall costs appear to have increased.

Appendix iii(c) - Harlow Council's 30 Year Financial Forecast – Key Assumptions

Cost/Income Type	Assumption	Rationale	Risk	Effect/Mitigation	Different From 2021/22 Plan?
Capital Programme – Acquisition	No acquisitions are assumed in the HRA Business Plan.	The Council prefers to spend its capital resources on New Build rather than acquisition in order that there are more properties available to those in need.	N/A	N/A	No
Depreciation	£11.543m in 2022/23 rising by inflation each year.	Based on depreciating the stock over 54 years using a Weighted Relative Useful Life methodology.	The Major Repairs Reserve is currently running at a lower level than the value of the Major Repairs Programme.	The Council will consider its depreciation policy at the point of renewal of the current valuation contract and may undertake valuation based on componentisation and individual asset lives.	No
Right to Buy (RTB) Sales/Other Stock Reductions	RTB Sales – 52 in 2022/23, 50 per year thereafter. No properties will be demolished.	RTB Sales based on previous three years' average.	Low risk to the Business Plan unless there is a significant increase.	N/A	Yes – the previous figure for RTB sales was 43 per year.
Operation of the Government's Right to Buy One for One Replacement Scheme (RTB 141)	RTB 141 receipts have been applied to support new build.	This not only uses RTB 141 receipts appropriately, but also assists in the viability of schemes and prevents repayment to Government.	The Council needs to ensure that it is using up its RTB 141 receipts in order to prevent returning them to Government (with interest).	The Council has purchased a RTB model, which it keeps up to date, in order to be able to plan ahead and understand its financial position in relation to the scheme.	No

Appendix iii(c) - Harlow Council's 30 Year Financial Forecast – Key Assumptions

Cost/Income Type	Assumption	Rationale	Risk	Effect/Mitigation	Different From 2021/22 Plan?
Interest Rate on Borrowing	Each current loan has a fixed interest rate which is reflected in the plan. Replacement and new loans attract an interest rate of 4.5% during the first three years, then 4% in 2025/26, then 3.5% thereafter.	Current loan interest rates are fixed. The medium-term interest rates applied to new loans are considered reasonable.	Interest rates may have gone up at the point when refinancing is required.	As the loan portfolio is diverse, additional interest on one loan at a time is likely to be manageable within the Business Plan (unless interest rate increases are significant).	Yes – early years' interest rates are higher than the 3.5% predicted last year.
Interest Rate on Balances	0.38% in 2022/23, 1% in 2023/24 rising to 2% from 2024/25 onwards	The 2022/23 rate is the sort of rate that has been received on investments for some considerable time, but rates are now predicted to increase.	Low risk to the Business Plan.	N/A	Yes – the interest rate on balances is now expected to be higher in future.
Repayment of Debt	Current loans are repaid when they become due, but a new loan (30-year maturity) is taken out as soon as any current loan matures (at the predicted interest rate for the year). New loans are taken out as necessary to fund the current Capital Programme and some repayments (totalling £7m) can be made in future.	The value of a housing portfolio should outstrip the debt outstanding and therefore there is no need to repay principal. The current debt of £208.837m equates to £22,954 per property.	There is always a risk associated with not repaying principal and it would be preferable to do so.	If housing values fall significantly, then there could be a problem with the loans outstanding. These currently stand at £208.837m. The HRA Stock Valuation is currently £1,365.000m.	Yes – no repayments were predicted last year.

Appendix iii(c) - Harlow Council's 30 Year Financial Forecast – Key Assumptions

Cost/Income Type	Assumption	Rationale	Risk	Effect/Mitigation	Different From 2021/22 Plan?
Minimum Revenue Balance	£3.529m.	Based on £389 per dwelling for unforeseen emergencies.	Low risk to the Business Plan.	N/A	Yes – the previous minimum revenue balance was set at £4.563m.

Appendix iv: Housing Services Risk Register

Risk Description	Possible Triggers	Possible Consequences	Risk Mitigation/Control	Officer	Action(s)	Resource	
1. Staff personal safety.	Lone working.	Death or ill health.	<ul style="list-style-type: none"> ✓ Operate Staff Alert List Partnership links with MAPPA, Police and Social Services Issue of mobile phones to staff working out of the office. ✓ Bespoke assessment of safe working practices where required. ✓ Safety Committee. ✓ Accident/incident reporting and investigation. ✓ DSE assessments. 	SHMT	1.1 All SHMT managers to carry out lone worker risk assessments for their lone workers.	Staff Time	
	Potential violent customers.	Increase in sickness absence.			1.2 Risk assessments of all new applicants to be carried out at the point of letting.	Staff time	
	Hazardous premises.	Loss of confidence.			Deterioration in staff morale.	1.3 All HPMT managers need to ensure that all lone workers are signed up and on the system.	Staff Time
		Increase in compensation claims from staff.			Reputational damage.	1.4 Carry out a full Departmental review, section by section, to understand risks.	Staff Time
		Impact on service delivery.					

<p>2. Failure to meet contractual obligations.</p>	<p>Lack of appropriate performance & contract management. Not complying with procurement requirements.</p> <p>Not monitoring contract renewal dates.</p>	<p>Accidents/damage caused by lack of or poor health and safety practice of contractors. Failure to deliver statutory and contractual obligations.</p> <p>Deterioration in service delivery. Increase in number of complaints / compensation / negligence / liability / claims. Poor service performance against Delivery Plans. Deterioration in staff morale. Not legally compliant.</p> <p>Financial cost to Council.</p>	<ul style="list-style-type: none"> ✓ Effective procurement and contract management procedures in place including regular contractor meetings. ✓ Materials and installations are specified to meet relevant standards. ✓ Monitoring of workmanship by Clerk of Works, Surveyors & Property Officers. ✓ Regular review of the contracts register. 	<p>SHMT</p>	<p>2.1 Complete asset database</p> <p>2.2 Update stock condition information.</p> <p>2.3 Review of Repairs and Maintenance contracts.</p>	<p>Staff time</p> <p>Staff time</p> <p>Staff time</p>
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<p>3. Failure to comply with housing regulatory, statutory standards.</p>	<p>Lack of adequate training or failure to comply with policies & procedures.</p> <p>Lack of appropriate performance management .</p> <p>Low staff morale.</p> <p>Inadequate supervision and management procedures.</p> <p>Fraud & corruption by staff, contractors or tenants (e.g. tampering with electric supply/meter).</p>	<p>Failure to deliver statutory and contractual obligations.</p> <p>Deterioration in service delivery.</p> <p>Increase in number of complaints / compensation / negligence / liability / claims resulting in financial cost and/or reputational damage to Council.</p> <p>Poor service performance against PAP&SAP Measures.</p> <p>Deterioration in staff morale.</p> <p>Not legally compliant.</p> <p>Breach of Data Protection Act.</p>	<ul style="list-style-type: none"> ✓ Effective supervision and management controls in place including; one to ones, team meetings, appraisals, training, recruitment & selection, capability etc. ✓ Performance management framework being developed and implemented. ✓ Corporate audit plans in place and service specific management audits in place. ✓ Promotion of corporate policies, including; Anti-Fraud & Corruption Strategy, Bribery Act 201, Internal Audit guidance notes, Whistleblowing Policy, Money laundering Policy, Employee Code of Conduct. ✓ Compliance with Standing orders, Code of Financial Practice. ✓ Separation of duties and declarations of interests. ✓ Effective budgetary control. ✓ Electronic devices have integrated security systems so that systems cannot be accessed if they are stolen. 	<p>SHMT</p>	<p>3.1 Continuously update all policies and procedures to ensure that they are up-to-date, relevant and compliant..</p>	<p>Staff time</p>
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<p>4. Significant loss of staff & systems</p>	<p>Significant reduction in staff numbers for example due to; strike, sickness, pandemic etc.</p> <p>Staff unable to attend usual place of work for example due to; closure of building, petrol strike, severe weather etc.</p> <p>Staff unable to access electronic systems necessary to conduct their duties for example due to; Failure of WDC system or support, Power failure, System problems, including hacking/ cyber security threats & cybercrime.</p>	<p>Failure to meet statutory obligations.</p> <p>Inability to provide services at normal levels.</p> <p>Pressure on remaining staff leading to deterioration in staff morale.</p> <p>Legal action.</p> <p>Additional costs to employ temporary staff.</p> <p>Reputational damage. Death or ill health</p>	<ul style="list-style-type: none"> ✓ The Service Area Crisis Plan has been updated to ensure sufficient plans are in place to maintain service in the event of significant loss of staff or systems. ✓ Mobile (home) working practices in place. ✓ Proactive assessment of upcoming events including reviewing Weather warnings sent by Community Protection and putting in place appropriate mitigations. 	<p>SHMT</p>	<p>4.1 Investigate the opportunity of implementing agile working arrangements so that we are more flexible work force and business processes.</p> <p>4.2 All critical business continuity processes reviewed annually.</p>	<p>Staff time</p> <p>Staff time</p>
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<p>5. Risk of fire in council blocks of flats.</p>	<p>Fire in communal area of a block which spreads to other parts of the building.</p> <p>Damage by fire to a building.</p> <p>General acts or omissions by anyone.</p> <p>Accidental or deliberate ignition of fuel.</p> <p>Electrical fault.</p> <p>Gas explosion.</p>	<p>Loss of confidence and reputational damage.</p> <p>Improvement notices.</p> <p>Prohibition notices.</p> <p>Fines, compensation and imprisonment.</p> <p>Ill-health and /or death.</p> <p>Damage to property.</p>	<ul style="list-style-type: none"> ✓ Fire risk assessments updated and reviewed. ✓ Compliance services testing programmes (gas/electric/fire/asbestos /evacuation procedures and firefighting equipment). ✓ Communications to tenant and leaseholders. ✓ Fire risk assessment priorities and resourced. 	<p>SHMT</p>	<p>5.1 Continue to operate testing programmes.</p> <p>5.2 Monitor and review fire risk assessment programmes.</p> <p>5.3 Review content and performance of FRA's.</p>	<p>Staff time</p> <p>Staff time</p> <p>Staff time</p>
<p>6. Unsustainable Business Plan</p>	<p>Significant variances in the assumptions that underpin the Business Plan.</p>	<p>Reduction in services.</p> <p>Reduction in delivery of house building.</p>	<ul style="list-style-type: none"> ✓ Regular review of Business Plan performance which is reported to Cabinet quarterly. ✓ Business Plan is updated annually and reported to Cabinet and Council for approval. ✓ All significant decisions are evaluated and impact on the Business Plan is considered, reviewed, and sensitivity analysis applied. 	<p>SHMT</p>	<p>6.1 To update the Stock condition information as required to ensure that the Business Plan is based on robust data and future liabilities are fully understood.</p>	<p>Staff time</p>

7. Government changing the laws on self-financing and rent policy.	Unable to deliver agreed Business Plan commitments.	Business Plan becomes unsustainable.	<ul style="list-style-type: none"> ✓ Keep abreast of National policy developments and any changes in Government thinking. ✓ Any change in the Law that affects all Councils. 	Andrew Murray	7.1 Ensure that properties are maintained to sufficient standards to mitigate the risk of failing and to be responsive to any further legislative (White Paper) requirements.	Staff time
8. Unable to respond to emergency careline call from lifeline users.	IT system failure Power failure Loss of control centre (Tunstalls)	Death or ill-health Reputational damage Litigation	<ul style="list-style-type: none"> ✓ Business Continuity arrangements formalised with external providers (Tunstalls) ✓ Corporate ICT available. ✓ Business resilience reviews (TSA accreditation) external accreditation established. 	SHMT	8.1 Regular review of core performance monitoring against targets 8.2 Contract review period	Staff time Staff time

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Tenancy Agreement

DRAFT

Updated: January 2023

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1. DEFINITIONS

This section sets out the meaning of some of the words used within this tenancy agreement.

Allocations Scheme – The Council’s allocations scheme (as amended from time to time) setting out how it lets its homes. A copy is available on the Council’s website.

Anti-social behaviour - Behaviour or conduct causing or likely to cause nuisance, annoyance, harassment, alarm or distress to a person residing, visiting or otherwise engaging in a lawful activity in the locality of your home.

Assign/Assignment – A method for transferring your tenancy to someone else, including by way of mutual exchange with another tenant.

Communal areas/ Common Parts – All parts of the property which are shared with other residents, for example, shared hallways, shared stairs, shared landings, shared gardens.

The Council – Harlow District Council; also includes officers of the Council and agents or contractors acting on the Council’s behalf.

Family member – The definition of family member is that set out in the Housing Act 1985, unless stated otherwise.

Fixtures and fittings – All appliances and furnishings (not removable furniture) including those for supplying or using gas, electricity and water.

Improvement – Any alteration, addition or structural alteration to your home to make it better or to change it that is made by you or on your behalf, which was not there when you moved in. For example, additional building work inside or outside your home, the erection of aerials or satellite dishes, the installation of new kitchens or bathrooms or fires etc. This also includes new or replacement sheds and/or fences.

Introductory tenancy – An introductory tenancy is a periodic weekly tenancy granted under the Housing Act 1996. An “introductory tenant” is a tenant under an introductory tenancy, and the “introductory period” is the duration of the introductory tenancy (usually one year, but this can be extended in some circumstances).

Joint tenancy – any tenancy awarded to 2 or more persons.

Legislation - A law or a set of laws that have been passed by Parliament; this includes Acts of Parliament (such as the Housing Act 1985) as well as Codes, Orders, Regulations and Rules.

Locality – The local area where you live. The area will include property which is privately owned or rented and property which is owned or managed by the Council or housing associations and may include local shops, and facilities, for example schools, and open spaces.

Lodger – A lodger is a person who lives in your home but does not have exclusive rights to any part of it.

Personal property – All personal items which belong to you or a member of your household including curtains, furniture and floor coverings such as carpet.

The property/your home – The dwelling house, flat, maisonette or other dwelling in which you live, including any garden or land which is for your use exclusively, but excluding any communal areas.

Secure tenancy – In the context of this tenancy agreement this means a secure periodic weekly tenancy granted under the Housing Act 1985. A “secure tenant” and other similar terms should be construed accordingly.

Sub-let/sub-tenant – Letting another person (called the sub-tenant) live in all or part of your home. You are not allowed to sub-let the whole of the property and may only sub-let part of the property with the Council’s prior written permission.

Succession – When a tenant dies, and either the existing tenant or someone else living at the property, such as a spouse or family member, takes over the tenancy.

Tenancy Agreement – This agreement which is a legally binding contract. It consists of this booklet and your signed agreement.

Terms and conditions – Any or all of the sections of this tenancy agreement.

Tort Notice – Notice served under the provisions of the Torts (Interference with Goods) Act 1977.

Written permission – Confirmation in writing from the Council giving you permission to do something. Any permission sought will not be unreasonably withheld, but may be given subject to reasonable conditions and may be withdrawn if those conditions are not met. Permission must be given in writing to be valid permission and must be obtained prior to the carrying out of the action(s) for which the permission is sought.

You/tenant – The tenant and if you are a joint tenant, any one or all of the joint tenants.

Your household – You, your family and any other people living in your home including any adult family members, other adults, children under 18 years old, lodgers, sub-tenants and visitors to your home.

2. ABOUT YOUR TENANCY AGREEMENT

2.1 References to Acts and Regulations in this agreement are references to the legislation applicable at the date of this tenancy agreement or as subsequently amended, or such relevant legislation that is in force after repeal of the Acts and Regulations referred to herein.

2.2 References to Council policies and procedures within this agreement are Harlow Council Housing Services Business Plan 2022-2052

referenced to the policies and procedures that are applicable at the date of this tenancy agreement or as subsequently amended from time to time, or such relevant policies and procedures that are later introduced as they relate to this tenancy agreement.

- 2.3 This tenancy agreement is a legal contract describing the terms and conditions of your tenancy and your rights and responsibilities as a tenant. You should read the agreement and conditions thoroughly and keep them in a safe place. If there is anything you do not understand please contact your Housing Officer via Contact Harlow or seek legal advice before you sign this contract.
- 2.4 This tenancy agreement describes either your secure tenancy under the terms of the Housing Act 1985, or your introductory tenancy under the Housing Act 1996. Whichever tenancy you have, it is important for you to know your rights and responsibilities.
- 2.5 It is important you understand that if you break any of the terms or conditions of this agreement the Council may take enforcement action against you. This could ultimately result in the termination of your tenancy and you and your household losing your home.
- 2.6 You are responsible for the behaviour of every person in your household including children and people living in or visiting the property. You are responsible for their behaviour in the property, in communal areas and in the locality around the property including shopping centres and other public areas.
- 2.7 Where any term or condition of this tenancy agreement requires you to get written permission from the Council, such permission will not be unreasonably withheld, but it may be given subject to reasonable conditions and may be withdrawn if those conditions are not met and **must** be obtained prior to the carrying out of the action(s) for which the permission is sought.
- 2.8 **TRUSTEES**
Any tenancy given to someone under the age of 18 is conditional upon a responsible person signing this Agreement on their behalf as a trustee. That person accepts that any Notices or demands for payment served under this Agreement can be served on the trustee until the tenant reaches the age of 18.

3. TENANCY FRAUD

The Council is committed to the identification and prevention of housing and tenancy fraud. Tenancy fraud is when a tenant provides false information to gain a property, sublets the property to someone else, or does not use the property as their only or main home.

The Council will share relevant information with third parties for the purposes of preventing, investigating and tackling tenancy fraud. When sharing personal information, we will comply with all aspects of the UK General Data Protection Regulations (GDPR) and the Data Protection Act (DPA) 2018.

Please see Clause 23 for further information about the Council's obligations as a data controller, how the Council will process your personal data and your rights in relation to the personal data we hold about you.

3.1 Tenant Identification

You agree to the Council or its managing agents taking a photograph of you when signing for your tenancy. Copies of your photograph will be kept on your housing file. This is to assist the Council in preventing housing fraud in relation to Council properties.

3.1.1 The Council may conduct periodic home visits to the properties it rents to tenants. If requested by the Council you must provide proof:

- of your identity and the identity of anyone living with you; and
- that you are living in the property as your only or principal home.

3.2 False statements

You or someone acting on your behalf must not make a statement which:

- You know is false
- You thought could be false; or
- Involves you in any way supplying information which may deceive an officer of the Council or its agents in allocating you this property.

3.3 Unlawful Subletting

Under the Prevention of Social Housing Fraud Act 2013 it is a criminal offence for a secure tenant to sub-let or part with possession of the property in breach of their tenancy agreement.

Section 7.3 of this agreement sets out your tenancy conditions in relation to sub-letting. Where a tenant breaches these conditions the Council may seek possession of the property, and the Council may also prosecute the tenant under the Prevention of Social Housing Fraud Act 2013, which could include seeking an unlawful profit order.

4. INTRODUCTORY TENANTS

If you have transferred to this property from another secure Council tenancy, or from another registered social landlord then you will automatically be a secure tenant and should refer to section 5.

This section applies to introductory tenants only.

4.1 If you are an introductory tenant your tenancy agreement will be completed to show the date that your tenancy will become a secure tenancy, provided that there are no breaches of this Agreement.

4.2 An introductory tenancy is a **12-month trial period** (unless it is extended) to allow you to show that you can comply with the terms of a Council tenancy. If

you keep to the terms of this tenancy agreement, and the Council has not started possession proceedings during the introductory period, then you will automatically become a secure tenant at the end of the introductory period.

- 4.3 If you do not comply with the terms of your introductory tenancy, the Council has the right to extend your introductory tenancy by an additional six months. Before taking this action, the Council will give you notice of its intention to do this, and you will have the right to request a review of the decision to extend your introductory tenancy.
- 4.4 If you do not comply with the terms of your tenancy agreement the Council can also apply to the Court for a possession order, and seek your eviction from the property. Before applying to Court the Council has to give you notice and tell you the reasons why it is evicting you and you will have the right to request a statutory review of the decision.

As an introductory tenant you have fewer legal rights than a secure tenant, and it is more straightforward for the Council to evict you if you do not keep to the terms of this tenancy agreement.

- 4.5 While you are an introductory tenant you do not have the right to:
- Take in lodgers
 - Carry out improvements to the property
 - Transfer the tenancy (other than by an assignment under Housing Act 1996 – see 7.1 below)
 - Exchange properties with another tenant
 - Exercise the Right to Buy the property.

5. SECURE TENANTS

This section applies to secure tenants only.

- 5.1 As a secure tenant you must comply with the terms and conditions of this tenancy agreement or the Council could take legal action against you.
- 5.2 While you are a secure tenant the Council can only end your tenancy by applying to Court for an order for possession for any of the valid reasons set out in the Housing Act 1985 (these are called Grounds). The Court will only grant a possession order if the Council can prove it has a valid reason to ask for possession. For some of the reasons the Council also has to prove it is reasonable for the Court to make a possession order or that there is suitable alternative accommodation available for you, or both.
- 5.3 Before making an application to Court for possession the Council will usually serve you with a Notice giving the reasons why it is seeking possession. You will have the chance to put your case to the Court if an application for possession is made. In limited circumstances the Council may be able to apply to Court without serving a Notice first, for example if there has been serious

anti-social behaviour or there is an urgent risk to a person or property (this is not an exhaustive list).

Absolute grounds for possession

- 5.4 In limited circumstances, specified within the Housing Act 1985, the Council does not have to prove to the Court that it would be reasonable for the Court to make a possession order. These are known as Absolute Grounds for possession, and apply if you or a member of your household have been proven to have committed certain criminal offences or anti-social behaviour. In these cases the Council only has to prove the Ground to the Court. Before applying to Court under an Absolute Ground, the Council has to give you notice and tell you the reasons why it is evicting you and you will have the right to request a statutory review of the decision.

Right to buy

- 5.5 In certain circumstances, you have the right to buy your home. You should contact the Council via Contact Harlow if you want to know more about your right to buy.

6. JOINT TENANTS

- 6.1 If your tenancy is in joint names you will both have equal rights and responsibilities under the tenancy agreement.
- 6.2 If you hold a joint tenancy, either of you can end the tenancy by serving the Council with a Notice to Quit. This will end the tenancy for both of you, regardless of who serves the Notice. In these circumstances the remaining occupant may not be entitled to remain in the property.

A joint tenancy is a legal contract between the joint tenants and the Council, and each tenant is jointly and individually liable for complying with the terms of the tenancy agreement. These obligations remain for so long as the joint tenancy exists, even where one tenant leaves the property.

Once a joint tenancy is entered into, the parties to the tenancy cannot simply be removed or amended by the Council. In the event of one joint tenant leaving the property, both tenants should seek their own independent legal advice regarding the tenancy.

7. ASSIGNMENT, MUTUAL EXCHANGE, SUB-LETTING AND LODGERS

7.1 Assignment

Assignment means transferring your tenancy to someone else. Secure and Introductory tenants have the right to assign their tenancy to another person but only

in the limited circumstances as set out in the Housing Act 1985 and the Housing Act 1996, and only with the Councils permission. Generally, you can only pass your tenancy to another person if:

- (a) A Court Order is granted in matrimonial proceedings;
- (b) You exchange properties with another Council or Housing Association Tenant (a mutual exchange – see 7.2 below);
- (c) The other person (“the assignee”) is a person who would be qualified to succeed to the tenancy in the event of your death (see section 8 below).

Note: For an assignment to be legally effective under (b) and (c) above a formal **deed of assignment** must be used. More information on this process can be obtained from your Housing Officer.

7.2 Mutual Exchange

7.2.1 If you are a secure tenant you may have the right to swap your property (called a Mutual Exchange) with another tenant of the Council, a housing association or another local council, but you must get the Council’s written permission first and the written permission of any other landlord authority. The Council can only refuse permission or impose conditions on an exchange for the reasons set out in the Housing Act 1985.

7.2.2 If you exchange your property without the Council’s written permission we may take legal action to evict you. You may not be able to return to your original property and may not be offered alternative housing.

7.3 Subletting

Subletting means you granting a tenancy to someone else, or parting with possession of the whole, or part of the property.

7.3.1 You **must not** sublet or part with possession of the whole of the property to anyone else.

7.3.2 You **must not** sublet or part with possession of any part of the property unless you have first obtained the Councils written permission.

If you breach this condition you may lose your home and may also be subject to criminal prosecution under the Prevention of Social Housing Fraud Act 2013 (see section 3.3)

7.4 Lodgers (Secure Tenants only)

7.4.1 If you are a secure tenant you may take in lodgers, and make a reasonable charge, providing your home does not become overcrowded under the Council’s Allocations Scheme definitions.

7.4.2 If you intend to take in lodgers, you must provide the Council with details of

the proposed lodgers.

7.4.3 You should be aware that you, and not the Council, are responsible for making a lodger leave if you want to end the arrangement.

If you are in receipt of Housing Benefit or Universal Credit and you take a lodger into your home you must inform the relevant authority immediately, as this may affect any benefit you receive.

If you end your tenancy, or the Council obtains a possession order ending your tenancy, your lodger and any other person residing at the property must vacate the property with you.

8. SUCCESSION

8.1 Succession

Succession means the transferring of your tenancy to another person in the event of your death. Whether there is a right of succession will depend on a number of factors, including:

- the type of tenancy held,
- whether the tenancy is a joint tenancy,
- the date that the tenancy commenced, and
- whether a previous succession has taken place.

8.1.1 Joint tenants

If you are a joint tenant your tenancy will pass to the other joint tenant upon your death. This will count as a succession.

8.1.2 Introductory Tenants

If you are an introductory tenant, your succession rights are limited to those allowed by sections 131 to 133 of the Housing Act 1996.

In general, this means that if you die whilst your tenancy is an introductory tenancy, your tenancy will pass to:

- (a) Your husband, wife or civil partner if they occupied the property as their only or principal home at the time of your death.
- (b) If you do not have a husband, wife or civil partner the tenancy can pass on to a member of your family who occupied the property as their only or principal home at the time of your death if they also resided with you throughout the 12 months immediately before your death.

8.1.3 Secure Tenants where the tenancy started before 1 April 2012

For secure tenancies which started before 1 April 2012, succession rights are those allowed by section 87 of the Housing Act 1985. In general this means that on your death your tenancy may pass to:

- (a) Your husband, wife or civil partner if they occupied the property as their only or principal home at the time of your death; or
- (b) If there is no such occupier, a family member if they occupied the property as their only or principal home at the time of your death and resided with you throughout the period of twelve months ending with your death.

8.1.4 **Secure Tenants where the tenancy started on or after 1 April 2012**

For secure tenancies which started on or after 1 April 2012 succession rights are those allowed by section 86A of the Housing Act 1985. This means that on your death your tenancy may pass to:

- (a) Your husband, wife or civil partner (or a person who you lived with as if you were husband and wife or civil partners) if they occupied the property as their only or principal home at the time of your death; or
- (b) If there is no such occupier, under this tenancy agreement the Council also gives the express contractual right to a family member if they occupy the property as their only or principal home at the time of your death and resided with you throughout the period of twelve months ending with your death.

8.2 If the successor to the tenancy is not your spouse, civil partner or person living with you as your spouse or civil partner, and the home is larger than reasonably required for them, the Council may request that they move to alternative accommodation that is suitable for their needs, in line with the Council's policies and the provisions of the Housing Act 1985.

8.3 If you succeeded to the tenancy, whether on the death of the previous tenant or by virtue of an assignment, there is no further right to succeed in the event of your death. In such circumstances the Council may allow the person to remain in the property or provide them with alternative accommodation, depending on the circumstances, in line with its Succession Policy.

9. RENT

The rent you pay the Council includes the property rent and any service charges which apply to your home, including any Housing Related Support Charge.

9.1 **You must** pay your rent and any other charges for the property.

Your rent is due every Monday and must be paid every week. You may pay for any longer period such as fortnightly, four weekly or monthly if you prefer, provided that:

- (i) these payments are agreed with your Rent Officer; and
- (ii) such payments are made in advance.

However you choose to pay, you must make sure that your rent account is clear at the end of each week.

9.2 We may (if we consider reasonably necessary) provide the following services for which the tenant will pay a service charge, if applicable:

- Amenity Cleaning;
- Caretaking;
- Cleaning;
- Door Entry System;
- Grounds Maintenance;
- Landlords lighting;
- Housing Related Support (HRS).

The Housing Related Support service charge is a weekly charge payable by tenants living in supported housing schemes and contributes towards the cost of the contact and support provided by the Housing Support and Telecare Officers, monitoring and maintenance of the emergency alarm system and out of hours emergency response service.

9.3 We will provide you with quarterly rent statements detailing relevant changes and rent payments for that period.

9.4 If you are not in employment, or are on a low wage, you may be entitled to assistance with your housing costs through payment of Housing Benefit or Universal Credit or other financial support. If you believe that you may be entitled to financial support in paying your rent, it is your responsibility to:

- make a claim for the relevant financial support;
- ensure that you provide all information required to enable your claim to be processed; and
- notify the relevant authority of any changes of circumstances as required.

9.5 If you are **joint tenants** you are each responsible for payment of all of the rent and/or any arrears. The Council can recover all rent, arrears and other associated charges from any individual joint tenant.

9.6 If you do not pay your rent, or persistently pay it late, the Council may go to Court to obtain either:

- (i) a possession order requiring you to leave the property, or
- (ii) a suspended or postponed possession order allowing you to remain at the property on condition that you make payments towards the arrears, or
- (iii) any other order that the Court considers appropriate.

If Court proceedings are issued you may be ordered to pay the Councils legal costs. These costs may be added to your rent account.

9.7 If any money is to be paid to you by the Council, for example as compensation for damage to your property or as a decoration allowance, the Council reserves

the right to pay that money to your rent account if you are in arrears.

- 9.8 You are also responsible for payment of other housing related costs, including existing Court costs, former tenant arrears and recharges which you owe from the past and have still not paid.

You should be aware that if you rent a council garage, the Council may terminate your garage tenancy if you fail to pay the rent for your home, regardless of whether you are in breach of your garage tenancy conditions.

10. LIVING IN THE PROPERTY

10.1 **You must** live in the property as your only or main home. If you do not use the property as your only or main home the Council will take action to end your tenancy.

10.2 **You must** tell the Council, in writing, if you will be away from the property for more than 28 days (this is so that the Council knows that you have not abandoned the property).

10.3 **You must** get the Council's prior written permission if you intend to be away from the property for longer than three months.

10.4 Where either 10.2 or 10.3 above apply **you must** advise the Council of:

- the date you intend to leave the property;
- the date you intend to return;
- arrangements you have made for payment of rent and for looking after the property;
- an address and phone number where the Council can contact you.

10.5 You must take all reasonable measures to ensure that when away from your home for any period of time that:

- the property is adequately secured to prevent unwanted access by people not invited by you to live there; and
- the property is adequately heated at all times; and
- you turn the water off at the mains if you will be away for a long period during cold weather; and
- you make proper arrangements for the care and welfare of any animals at the property.

Where it reasonably appears that you have abandoned the property the Council may change the locks and take any other appropriate steps to protect the property, and dispose of any personal property left on the premises. The Council may recharge you the reasonable costs of taking these actions.

10.6 **You must not** allow your premises to become overcrowded, as defined by the Housing Act 1985. You must advise the Council of any additions to your household (for example any children born since the start of the tenancy).

10.7 If it is considered that you require the support or assistance of a Tenancy

Support Officer, or other support provider, to maintain your tenancy, **you must** ensure that you co-operate and maintain regular contact with them.

11. ACCESS TO THE PROPERTY

11.1 **You must** allow the Council, or its agents or contractors, access to the property (including accompanying land) at reasonable written notice (usually 24 hours) for the following purposes:

- (i) to carry out repairs, alterations, improvements and maintenance work to the property or a neighbouring property;
- (ii) to carry out annual gas safety checks and servicing;
- (iii) to carry out any other safety checks or surveys as required;
- (iv) to inspect the condition of the property;
- (v) for other management purposes in connection with your tenancy. This may include (but is not limited to) carrying out of tenancy audits, investigating allegations of illegal occupation, dealing with complaints of anti-social behaviour or neighbour disputes.

11.2 If you live in a supported housing scheme we may access your property by forced entry and without notice to you if, after having tried to contact you, we are concerned for your welfare or if you have used your alarm system to indicate that you need emergency assistance.

11.3 **You must not** allow an accumulation of personal property to prevent or obstruct any inspection, or repair works conducted by, or on behalf of the Council or its agents or contractors. This includes belongings stored in loft areas or other storage areas.

11.4 **ACCESS IN EMERGENCIES**

In cases of emergency, such as gas, water or sewage leaks, where buildings or electrics are unsafe or where there are welfare concerns, the Council may enter the property **without** giving you written notice and, if necessary, by force, and whether you are there or not, in order to inspect the property and carry out any repairs required to deal with the emergency.

If the Council does have to force entry we will ensure that your property is left secure and in a safe condition.

You may be charged for any reasonable costs incurred in gaining access to, or securing, the property unless you have a good reason for not allowing us into the property.

12. LOOKING AFTER THE PROPERTY

- 12.1 **You must** keep your home clean and tidy and ensure that it is decorated to a reasonable standard.
- 12.2 **You must** take reasonable steps to keep the property free from rats, mice, insects and other pests.
- 12.3 **You must** keep the property, or communal areas, free from any build up of belongings or rubbish which may amount to a fire and safety risk, or may put your own or other people's health at risk.
- 12.4 **You must** not store or accumulate rubbish in your home including lofts sheds, personal and communal gardens.
- 12.5 **You must** ensure that the floors of the property are covered with carpets or suitable floor covering to prevent unnecessary noise nuisance.
- 12.6 If your home is a flat above the ground floor **you must** obtain the Council's written permission **before** installing laminate or slot and groove wooden flooring in your home. If such flooring is laid without written permission the Council may require you to remove it.
- 12.7 If written permission is granted for the installation of laminate or slot and groove wooden flooring, this will be subject to you installing adequate insulation to the Council's satisfaction to prevent noise transferring to neighbouring properties.

Should written permission be granted for the installation of laminate or slot and groove wooden flooring, but the Council subsequently decide that the flooring contributes to noise nuisance to neighbours, the Council may require you to remove it. In such cases the Council will not be liable for any costs of its removal or its replacement.

Should works need to be carried out to your home which requires any laminate or slot and groove wooden flooring to be removed, or lifted, the Council will not be liable for the cost of its repair, replacement or re-installation.

Should you choose to install laminate or solid wood flooring within your home it is your responsibility to ensure you obtain insurance cover for these items. Some insurers do not consider these as "contents" and therefore may not cover them under your own standard contents insurance policy. For example, the Council's tenant contents insurance scheme will not cover laminate or wood flooring. It is therefore the tenants responsibility to seek additional insurances for laminate/wood flooring.

The Council's buildings insurance policy will not cover these items and any claim for this will be declined.

- 12.8. **You must not carry out any works** which may be unsafe or dangerous to anyone.

12.9 **You must not** erect structures such as sheds or garages anywhere on the property without having first obtained the Councils written permission

12.10. **You must not** erect CCTV either on or within the boundaries of the property without having first obtained the Councils written permission.

13. GARDENS

13.1 If the property includes a garden, or shared garden, **you must** ensure that you keep your garden tidy and free from rubbish and overgrowth. Lawns must be cut, and any hedges trimmed to a reasonable height. Trees, shrubs and hedges must be kept from overgrowing or overhanging into neighbouring properties or public areas so as to cause a nuisance.

13.2 You **must not** store rubbish, furniture, household appliances or any unsightly objects in your garden, or in any shared garden.

13.3 You **must not** cut down any trees or hedges without having first obtained the Councils written permission. You must make paths safe and clear, and any garden or balcony must be kept clean and tidy.

13.4. **You must** ensure that any trees contained within the boundaries of the property are maintained so as not to cause a nuisance or danger to other persons, and so as not to damage any other property.

If you do not maintain your garden, the Council may choose to do the work, but you will be re-charged the reasonable costs of any works carried out. Alternatively, the Council can apply to the Court for an order requiring you to carry out the works, or could take action to repossess your home. In these circumstances the Court would be asked to order you to pay the Councils legal costs of such action.

14. ANTI-SOCIAL BEHAVIOUR AND HARASSMENT

We define antisocial behaviour as behaviour or conduct causing, or likely to cause, nuisance, annoyance, harassment, alarm or distress. Whenever necessary, we will take action against anti-social behaviour in or around the areas where we own properties. We consider this a high priority. We will work with other agencies (e.g. the Police) to deal with such behaviour.

The Council will help if you report any nuisance, annoyance or harassment. We will investigate your complaint in accordance with our relevant policies and procedures and let you know what action we will take.

14.1 **You are responsible** for the behaviour of every person (including children) living in or visiting the property. You are responsible for their behaviour in the property, on surrounding land, in communal areas such as shared gardens, stairs, lifts, landings, entrance halls, bin stores or parking areas, and in the local area around

the property, including shopping areas, bus shelters, playgrounds and other public areas.

14.2 You (or anyone living with you or visiting the property) must not act in any way which is, or is likely to cause nuisance, alarm or distress to any other person. This includes behaviour that is harmful, offensive or annoying, or interferes with the quiet enjoyment of any other person. Examples of nuisance include:

- Noise nuisance, such as loud music, loud televisions, shouting or arguing, banging doors at any time sufficient to cause a nuisance, but in particular between the hours of 23.00pm and 07.00am.
- Using, or threatening to use, violence;
- Offensive drunkenness;
- Using foul and abusive language;
- Selling or being in possession of illegal drugs, drug abuse and leaving drug related litter or needles;
- Dog barking or fouling, or allowing your dog to cause a nuisance or annoyance to others in the locality.
- Using the property for unlawful activity.
- Playing ball games in the streets or close to somebody else's home in a manner which causes, or is likely to cause, a nuisance.
- Damaging or threatening to damage someone else's home or possessions.
- Graffiti of any kind.
- Dumping rubbish.
- Throwing rubbish or items from balconies or windows.
- Displaying offensive material.
- Using technology and/or social media to harass, alarm or distress a person residing, visiting or otherwise engaging in a lawful activity in the locality.

This list is not exhaustive.

14.3 You (or anyone living with you or visiting the property) must not harass any other person. Harassment is the deliberate interference with the peace, comfort, or safety of any person. Examples of harassment include:

- Insulting or abusive language or behaviour referring to someone's race, sex, disability, religion, sexuality or age, or any other actions or behaviours that meet the definition of a hate crime;
- Using physical, mental, or emotional abuse against anyone;
- Intimidating or threatening behaviour;
- Making false or malicious complaints about the behaviour of any other person.

This list is not exhaustive.

14.4 You (or anyone living with you or visiting the property) must not do any of the following:

- Inflict domestic violence or threaten violence against any other person;
- Use mental, emotional, racist or sexual abuse to make any member of your household leave the property.

14.5 You, (or anyone living with you or visiting the property) must not

damage, deface or put graffiti on Council property.

Council employees/agents

14.6 **You (or anyone living with you or visiting the property) must not** threaten violence against, harass, verbally abuse, intimidate or cause nuisance or annoyance to any Council employee or agent or contractor of the Council at your property, in the locality of your property, in any Council office or building or in any part of the Council area. This includes all forms of communication including electronic communication and social media and/or encouraging any other person to carry out any of these actions on your behalf.

15. USE OF THE PROPERTY

15.1 **You (or anyone living with you or visiting the property) must not** use the property, or any communal area, for any illegal or immoral purposes, including but not limited to:

- Selling, using, storing, manufacturing or growing illegal drugs;
- Storing or handling stolen goods;
- Keeping illegal or unlicensed guns or weapons within the property;
- Prostitution.

15.2 **You (or anyone living with you or visiting the property) must not** run any trade or business from the property without having first obtained the Council's written permission.

15.3 **You (or anyone living with you or visiting the property) must not** tamper with gas or electricity supplies or meters.

15.4 **You (or anyone living with you or visiting the property) must not** keep mopeds, motorbikes or mobility scooters inside your home or within communal areas (including but not limited to entrance halls, stairs, landings and communal gardens). If you wish to keep a mobility aid such as a scooter or motorised wheelchair you must obtain the Council's written permission first.

15.5 **You (or anyone living with you or visiting the property) must not** keep or use bottled gas, paraffin, petrol or any other dangerous material in your home or in communal areas.

15.6 **You (or anyone living with you or visiting the property) must not** obstruct any access to your home, or communal areas by leaving motorbikes, prams, pushchairs, bicycles, other mobility devices, domestic appliances, furniture, toys or any other objects there.

15.7 **You (or anyone living with you or visiting the property) must not** place personal belongings, furniture, furnishings (including rugs or carpeting) or other objects in communal areas.

15.8 **You (or anyone living with you or visiting the property) must not** interfere with security or safety equipment in multi-storey flats, communal blocks of flats,

maisonettes or sheltered housing complexes.

- 15.9 **You (or anyone living with you or visiting the property) must not** interfere with lift systems, wedge lift doors open in multi-storey flats or use the lifts to transport mobility scooters or other machinery that could cause damage to the lift. The lift and associated areas are communal and therefore should be treated with respect.
- 15.10 **You (or anyone living with you or visiting the property) must not** jam, prop or leave shared entrance doors open, or fit any lock to any communal door.
- 15.11 **You (or anyone living with you or visiting the property) must not** throw food, refuse or any other object from any window, balcony or walkway.
- 15.12 **You must** dispose of your household rubbish by the manner we provide for you. **You must not** dump rubbish.
- 15.13 **You must not** leave rubbish outside the front of your property any earlier than the night before it is due to be collected.
- 15.14 **You (or anyone living with you or visiting the property) must not** smoke, vape or use e-cigarettes in any communal areas which are enclosed, or substantially enclosed (as defined by the Smoke Free (Premises and Enforcement) Regulations 2006), for example, landings, staircases, lifts etc.
- 15.15 **It is your responsibility to ensure** that you have sufficient storage within your home before purchasing or bringing any item to your home. Where items are placed in our communal areas, the Council will take necessary steps to ensure the removal of items, which may include service of Tort Notices and/or legal action for breach of this agreement.

16. PARKING AND VEHICLES

- 16.1 **You (or anyone living with you or visiting the property) must not** park a vehicle anywhere on your property except on a “hardstanding” (a driveway or paved area intended for parking). You **must not** park a vehicle on your front garden or any grassed area.
- 16.2 **You (or anyone living with you or visiting the property) must not** park any vehicle such as:
- a caravan
 - a trailer
 - a motorhome
 - a boat
 - any vehicle you use for business (other than a car or bike)
- anywhere on the property, estate or on any other land we own without the Council’s prior written permission.
- 16.3 **You (or anyone living with you or visiting the property) must not** park

anywhere that would obstruct emergency services.

- 16.4 **You (or anyone living with you or visiting the property) must not** park on any garage forecourts or access roads, or in a way which obstructs access to any garage or hard standing.
- 16.5 **You (or anyone living with you or visiting the property) must not** undertake car or other vehicle repairs in a manner which causes a nuisance to others or park an illegal or unroadworthy vehicle on the land around the property, or on the roads within the locality of the property.
- 16.6 **You (or anyone living with you or visiting the property) must not** park a vehicle on, or drive across, grassed areas within the locality of the property.
- 16.7 **You (or anyone living with you or visiting the property) must not** drive across a kerb to access the property unless this has been lowered in accordance with the regulations of the Highway Authority.

17. KEEPING PETS

- 17.1 If you live in a house, bungalow or ground floor flat, with access to your own garden **you may** keep the following animals in your property **without the Council's prior permission:**

- Up to two cats;
- One dog (except listed dangerous breeds);
- Any small caged animal or bird normally kept as a pet, for example hamsters, guinea pigs, budgies and canaries; or
- Small fish in an aquarium.

If you want to keep a higher number of the animals listed than is permitted above, a different type of animal than is listed above, or you live in any other type of property you must have first obtained the Council's written permission to keep any animal.

If you live in one of the Council's Sheltered Housing Schemes you must have first obtained the Council's permission in order to keep any animal (aside from guide/hearing dogs). Your animal(s) must not be allowed into communal areas (i.e. common rooms, laundry rooms) in case they cause a nuisance or hazard to other residents.

If you ask for the Council's permission to keep animals, the Council will consider your request based on its own merits. This would include such things as the size of your home and garden and the number of people living in your home as well as the type and number of animals you want to keep. The Council will also consider any likely disturbance or nuisance to neighbours.

- 17.2 **You must** ensure that any animals kept within the property, or brought onto the property, are properly controlled and properly looked after and do not cause a nuisance or annoyance to any person.

- 17.3 **You must** ensure that cats or dogs are neutered, unless otherwise agreed in writing by the Council, to prevent breeding and an increase in stray and unwanted animals, and that they are micro chipped to make it easier for them to be identified if lost. **Dogs must be micro-chipped and information kept up to date as required by the Microchipping of Dogs (England) Regulations 2015.**
- 17.4 **You must not** allow your animals to foul any of our properties, communal areas or surrounding land. You must not allow the accumulation of animal waste within your garden or on any Council owned-land and must clear up and properly dispose of any animal waste caused by your animals.
- 17.5 **You must not** keep any animal that is prohibited by law (e.g. Dangerous Wild Animals Act 1976 or Dangerous Dogs Act 1991).
- 17.6 **You or any member of your household are not permitted** to allow breeding of any animals in your home or to run a business breeding, selling or advertising for the sale of animals in or from your home.
- 17.7 **You must** keep your dog on a lead at all times while on Council property, and in the surrounding areas.
- 17.8 **You must** remove any animal you do not have the Council's permission to keep, or which causes a nuisance. **If you do not, the Council may apply to the Court for an order requiring you remove the animal(s), or could take action to repossess your home. In these circumstances the Court would be asked to order you to pay the Council's legal costs of such action.**
- 17.9 **You, members of your household or visitors must** ensure that any animals kept at your home do not prevent an employee, contractor or agent of the Council or other lawful visitor to your property, from gaining access to your home, and that all animals are kept under control to allow such access and to fulfil the purpose of such access.

18. REPAIRS AND MAINTENANCE

The Council **will** comply with its obligations under Section 11 of the Landlord and Tenant Act 1985 in relation to the Property and the Common Parts. This legislation requires the Council to:

- (a) **Keep in repair the structure and exterior of your home (including drains, gutters and external pipes).**
- (b) **Keep in repair and proper working order the installations of your home for the supply of water gas and electricity and for sanitation (including basins, sinks, baths and other sanitary conveniences but not other fixtures, fittings and appliances for making use of the supply of water, gas or electricity).**

(c) Keep in repair and proper working order the installations of your home for space heating and heating water.

The Council will carry out repairs within a reasonable time. When you report a repair to us, we will tell you the target time for finishing the work. If you require a copy of your repair request this can be sent to you. The Council's repairs priorities, scope of repairs and timescales can be located on the Council's website and are reviewed annually.

The Council will clear up after any repair and leave the property in a reasonable condition.

The Council has the right to carry out repairs in the property but we will try not to interfere with your home life. This is your right to 'quiet enjoyment'.

The Council has the right to enter the property, using force if necessary and without notice to you, if there is a risk of anyone being injured in your home or if any other property is at risk of being damaged.

18.1 You are responsible for some repairs to the property. You can get details of the repairs, which are provided under the heading "Tenant Responsibilities" from Contact Harlow on 01279 446655 or via the Council's website:
www.harlow.gov.uk.

18.2 **You must** report to the Council as soon as possible any repairs which are needed if it is the Council's responsibility to carry out those repairs.

If you do not report repairs as quickly as you should and this makes the problem worse or more expensive to repair or causes other problems which the Council then has to repair, you may have to pay the Council the extra costs involved.

18.3 **You must** carry out any repairs which are your responsibility within a reasonable time. If you do not, the Council may choose to do the work and charge you for the reasonable costs of any works carried out or may apply to the Court for an order requiring you to carry out the works. In these circumstances the Court would be asked to order you to pay the Council's legal costs of such action.

18.4 **You must** repair any damage to the property including all fixtures and fittings, caused by you, any member of your household, someone you have allowed into the property, or any animals you own or allow onto the property. It will be your responsibility if you or anyone else living with or visiting you deliberately damages part of the property (including fixtures and fittings). If you change any fixtures or fittings you will be responsible for any future repairs to them

This clause does not apply to repairs for which the Council is responsible. However, the Council will re-charge you if you, or anyone living with or visiting you, causes such disrepair and will not accept any liability for any losses suffered by anyone affected by disrepair arising in this manner.

- 18.5 **You must not** make any improvements, additions or structural alterations to the property without obtaining the Council's written permission first. **You must** make applications where appropriate for Planning Permission and Building Regulations compliance. Following completion of the works **you must** notify us to allow a final inspection of the works.
- 18.6 Any work you carry out **must** be carried out to the Council's specifications or to a specification approved by the Council and must meet any and all applicable statutory and regulatory requirements. **You must** ensure that you have obtained any necessary planning permissions and building control approvals.
- 18.7 Any work or repairs you have carried out at the property **must** be carried out by a qualified and suitably experienced person and must not be carried out in a way that has, or could, cause damage to the property or a neighbouring property, or could cause harm, or a risk of harm, to any person.
- 18.8 You must tell us immediately if any damage to the property is likely to injure, harm or cause nuisance or annoyance to any person, or damage another property.

If you make any improvement, addition or structural alteration to the property without obtaining the Council's written permission first we can require you to

- (i) return the property to how it was before, or
- (ii) carry out the works to a satisfactory standard

Should you fail to do this the Council may choose to do the work and re-charge you for it, apply to the Court for an order requiring you to carry out the works, or could take action to repossess your home. In these circumstances the Court would be asked to order you to pay the Council's legal costs of such action.

- 18.9 If the Council needs to undertake any repair or improvement works to your home, you must provide the Council's agents and/or contractors with clear access to all work areas required. You must remove any possessions, including lifting carpets, if requested to do so and ensure that the property is in a clean and tidy condition. The Council may refuse to carry out works until such time as clean, clear and unimpeded access to all work areas is provided.

TEMPORARY HOUSING DURING REPAIRS

In certain circumstances it may be necessary for you to leave the property temporarily to enable repairs to be carried out. Depending on how long the repair is likely to take we may offer you temporary or alternative housing. **You must leave the property for the period we tell you.**

If you have to leave your property, we will help you move out, including arranging suitable temporary accommodation. We will not be able to carry out certain types of repair at your property until you have left.

19. RECHARGES

You must pay any reasonable costs incurred by the Council as a consequence of your breach, or failure to perform, any part of this agreement. Those things for which the Council may re-charge include, but are not limited to:

- The costs of removing belongings (including animals) or rubbish from the property if you leave, or abandon the property or as a result of your breach of this agreement;
- The costs of carrying out repairs to the property due to damage for which you are responsible, your failure to maintain the property appropriately, or your neglect, or misuse of the property;
- The costs of rectifying any work to the property which you have carried out without the necessary prior written permission of the Council;
- Changing locks and securing the premises if required due to your abandonment, neglect or misuse of the property, and/or as a result of the Council having to force entry to the property due to your breach of this agreement;
- The costs for removal and storage of items from Communal areas following service of Notices under the Torts (Interference with Good Act) 1977 or any other relevant notice;
- The costs for carrying out garden clearance which is your responsibility;
- The costs for carrying out tree management which is your responsibility;
- The costs for carrying out environmental cleaning of both individual properties and communal areas where it is found to be your responsibility and/or as a result of your breach of this agreement;
- any other reasonable costs which the Council incurs due to your breach of this agreement.

This list is not exhaustive.

20. ENDING YOUR TENANCY

If you do not live in the property as your only or main home the Council will take action to end your tenancy by serving you with a Notice to Quit. This also means that you will no longer have a secure tenancy.

If you wish to end your tenancy:

- 20.1 **You must** tell the Council in writing at least **four weeks** before you want to end your tenancy. This four-week period **must** end on a Monday. On the Monday your tenancy ends, **you must** return your keys to the Civic Centre before noon. If you return your keys later than this, we will charge you the full weekly charges for the property until the end of the week in which you return them. If the Monday is a Bank Holiday, you must return your keys to the Civic Centre before noon on the Tuesday after the holiday. We may, in exceptional

circumstances, allow you to end your tenancy without giving four weeks written notice.

If you are Joint Tenants, a Notice to Quit served by either tenant will have the effect of ending the tenancy for both of you. In these circumstances you may not be entitled to remain in the property.

In the event of one joint tenant leaving the property, both tenants should seek their own independent legal advice regarding the tenancy.

- 20.2 **You must** pay your rent and other charges up to the date of the end of your tenancy.
- 20.3 **You must** leave the property in a clean condition, take all your personal belongings and animals with you, and remove all rubbish and furniture from the property (including the garden).
- 20.4 **You must** leave the property, and the council's fixtures and fittings, clean and in a reasonable state of repair. **You must** remove any carpeting.
- 20.5 Before your tenancy ends **you must** remove any alterations you have made to your home for which we have not given you permission and you must repair any damage you have caused in doing this. Prior to your vacation we will inspect the property.

We will charge you the reasonable costs of removing any of your belongings that you leave behind, or for work that is necessary if you fail to leave the property clean and in a good state of repair. The Council may also dispose of any personal belongings left in the property in accordance with the Torts (Interference with Goods) Act 1977 or the Local Government (Miscellaneous Provisions) Act 1982 and you may be charged for the reasonable cost of disposal.

- 20.6 You **must not** leave anybody living in your home when you move out, for example a lodger. If you do, we will take court proceedings to remove them from the property and ask the Court to order you to pay the Council's legal costs.

21. BREACH OF THIS TENANCY AGREEMENT

This Tenancy Agreement is a legal contract between you and the Council. If you breach the terms of this Agreement the Council can take legal action against you, and your tenancy. The Council may make an application to the Court for:

(i) An Injunction Order

This is a Court Order requiring you to comply with the terms of this agreement. If you breach an Injunction order you will be guilty of contempt of Court and may be sent to prison. Examples of situations where the Council may apply for an Injunction order would be if you failed to allow the Council access to the property (as required under Part 11 of this agreement), or if you failed to keep your garden clean and tidy (as required under Part 13 of this agreement). However, the Council may apply for an

injunction order where you breach any of the terms of this agreement,

(ii) A Possession Order

This is a Court order that requires you to leave the property and ends your tenancy. The Council may apply to the Court for a Possession Order if you breach any of the terms of this agreement, or, if you are a Secure Tenant, on certain grounds as provided for in the Housing Act 1985.

If the Council intends to apply for a Possession Order you will be served with a Notice explaining the Council's reasons for taking this action.

If you are a secure tenant the Court will only make a possession order if a Judge considers it reasonable to do so, unless possession is sought under an Absolute Ground (see Section 5.4), or unless otherwise specified in legislation.

22. TENANT ENGAGEMENT AND INVOLVEMENT

As a Council Tenant, you have the right to be involved in and influence decisions relating to the Council's housing-related services, to help to ensure that the services provided are tailored to the needs of our customers. This includes:

- Development of the Council's housing-related policies, and priorities
- Decisions regarding how services are delivered, including the setting of service standards
- Management of repair and maintenance services
- Scrutiny of the Council's performance as a landlord, and
- Providing feedback, to help us improve the services we provide

- 22.1 You have the right to nominate yourself to be a member of the Housing Standards Panels or a Resident Inspector. You can obtain more information regarding these from Contact Harlow, on 01279 446655.
- 22.2 The Council will publish an annual timetable of dates, times and locations for Housing Standards Panels and the Housing Standards Board via the Council's website.
- 22.3 The Council will publish its Housing Annual Report in the Spring edition of the Harlow Times magazine. Should you require a copy of this document, this can be made available from Contact Harlow on 01279 446655 or via the Council's website www.harlow.gov.uk.
- 22.4 The Council **does not** have to consult you about increases or decreases to the rent or other charges **but must** tell you in writing at least four weeks before any rent or other charges are changed.
- 22.5 The Council **must** ask your views about making any other changes to this Agreement, and you will be told in writing if such changes are to go ahead.

23. SERVICE OF NOTICES

- 23.1 Pursuant to Section 48(1) of the Landlord and Tenant Act 1987 the Council notifies you that its address for service is Harlow District Council, Civic Centre, The Water Gardens, Harlow, Essex, CM20 1WG.
- 23.2 Pursuant to Section 196 of the Law of Property Act 1925 any Notice required by law to be served on the Tenant or Occupier shall be validly served if it is left at the property, or if it is posted to the address and not returned by the Post Office.
- 23.3 It is a term of this tenancy agreement that any Notice to Quit served on the Tenant or Occupier shall be validly served if it is left at the property.

24. THIRD PARTY RIGHTS

Your home may (like many others) be subject to rights in favour of adjoining or neighbouring owners and occupiers. Some of these rights may have existed before we acquired the land on which your home is built; and some may have been granted by us when we disposed of the land in question, for example under the Right to Buy scheme. We will give you details if we know that any of these rights are to be exercised.

You must comply with any such right and must not obstruct, impede or interfere with anyone who enters upon your home in the exercise of such right. For example, a person may be entitled to enter upon your home in order to repair or maintain adjoining property.

25. DATA PROTECTION

You are required to provide us with certain personal data in order to enter into this agreement, which is a binding contract between you and the Council, and we need to process this personal data in order to provide you with services under this contract and to comply with our contractual obligations. We also need to collect and process your personal data in order to comply with our statutory duties as a local authority social housing provider and provide you with other necessary services.

As a data controller, the Council processes your personal data in compliance with the UK General Data Protection Regulation 2016/679 (GDPR) and the Data Protection Act 2018 which dictate how we collect, process and share the personal data we hold about you, as well as how long we retain it and your rights in relation to the personal data we hold.

The Council is also under a duty to protect the public funds it administers and, to this end, may use your personal data for the prevention and detection of fraud. We may also share this data with other bodies responsible for auditing or administering public funds for this purpose. For more information please read the Council's Data Matching information available at <https://www.harlow.gov.uk/your-council/accessing-information/data-matching>

You can find out more about this within the Council's General Privacy Notice and the Harlow Council Housing Services Business Plan 2022-2052
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Housing Services Privacy Notice available on the Council's website at <https://www.harlow.gov.uk/your-council/accessing-information/privacy-notice> and <https://www.harlow.gov.uk/housing-services-privacy-notice>.

Glossary

ASC	Annual Service Charge
BMG Research	Public and private sector research organisation (surveys)
CAB	Citizens' Advice Bureau
CPI	Consumer Prices Index
DSE	Display Screen Equipment
DWP	Department for Work and Pensions
EPC	Energy Performance Certificate
FRA	Fire Risk Assessment
GF	General Fund
HCA	Homes and Communities Agency
HIP	Housing Investment Programme
HNR	Housing Needs Register
HRA	Housing Revenue Account
HRS	Housing Related Support
HTS	Harlow Trading Services Ltd, a Local Authority Trading Company wholly owned by the Council
IT/ICT	Information Technology/Information and Communications Technology
KPI's	Key Performance Indicators
MAPP	Multi Agency Protection Panel
MHCLG (now DLUHC)	Ministry of Housing, Communities and Local Government (now Department for Levelling Up, Housing and Communities (DLUHC))
MRR	Major Repairs Reserve
NVQ	National Vocational Qualification
ONS	Office of National Statistics
PAP	Pre-Action Protocol for housing conditions
PPMG	Projects and Programmes Management Group
RCCO	Revenue Contribution Capital Outlay
RSH	Regulator for Social Housing
RSI	Rough Sleeper Initiative
RTB	Right To Buy
RTB 141	Right to Buy One for One – refers to Government's RTB 141 Scheme, where Councils can keep receipts from RTB sales if they replace sold homes with new homes.
S2H	Streets 2 Homes
SAP	Standard Assessment Protocol energy rating
SHMT	Senior Housing Management Team
T/A	Temporary Accommodation
TSA	Tenant Services Authority
UC	Universal Credit

Rent Definitions

Affordable Rent

The Government describes affordable rents as “up to 80% of market rent”. For a long time, these were mainly applied to Housing Associations, but, when councils commenced building or acquiring new homes again (as a result of the RTB 141 scheme), it was recognised that, in order to ensure financial viability, there was likely to be a need to set rents at a level higher than Social Rent. Most councils do not set them as high as 80% of market rent (and this definition in itself is not simple to work out), since this compromises affordability for most tenants, but mainly for those in receipt of Housing Benefit/UC. They instead set them by reference to the Local Housing Allowance and local income levels.

Social Rent

The rent levels applied to HRA properties which have not been newly acquired or newly built since 2012 – Social Rent levels are determined by Central Government using a formula to ensure affordability, both for tenants and for Government (through Housing Benefit/UC allowances) – these rents are lower than affordable rents. Councils can opt to set rents for newly acquired/newly built homes at Social Rent levels (as is the case with Harlow), but this is likely to compromise financial viability.

Market Rent

The rent levels set by Private Sector landlords – these are likely to follow local purchase prices and therefore can vary greatly according to demand/proximity to amenities/refurbishment levels, etc. – even in one Local Authority area. This is why it is so difficult to set Affordable Rents at “up to 80% of Market Rent”.

Further Reading

MHCLG (now DLUHC). Social Housing Regulation Bill 2023
Domestic Abuse Act 2021. Homelessness Reduction Act 2017.
HRA Budget 2023/24. Report to Cabinet, 16 February 2023.
Capital Programmes 2023/25. Report to Cabinet, 16 February 2023.
Capital and Treasury Report 2022/23'. Report to Cabinet, 16 February 2023.
Harlow's Tenant and Leaseholder Engagement Strategy