



CABINET – 25 JULY 2018

SUBJECT: DRAFT CAERPHILLY HOMES ASSET MANAGEMENT STRATEGY

REPORT BY: CORPORATE DIRECTOR OF SOCIAL SERVICES & HOUSING

1. PURPOSE OF REPORT

- 1.1 To outline the proposed asset strategy for Caerphilly Homes following the anticipated achievement of the Welsh Housing Quality Standard in 2020, to ensure the standard is maintained thereafter and the Council's housing portfolio continues to provide affordable, quality homes that meet customers' needs.
- 1.2 The strategy applies to all council owned housing stock which is funded by the Housing Revenue Account, and new council housing.
- 1.3 To seek member approval to proceed with wider tenant consultation on the proposals, with a further report then being submitted to Cabinet, incorporating the outcome of the consultation for final consideration/approval.

2. SUMMARY

- 2.1 Following a ballot of all council tenants in 2012, which resulted in CCBC retaining its housing stock, Caerphilly Homes embarked on a major investment programme to bring all its social housing up to the WHQS by 2020.
- 2.2 As we are now nearing the end of this programme, this report sets out a proposed strategy which is required to determine how the standard will continue to be maintained post 2020 and how Caerphilly Homes will continue to provide existing and new homes which contribute towards meeting demand and the specific needs of our tenants for the future.
- 2.3 This report further proposes that the draft strategy is communicated to all Caerphilly Homes tenants to seek views and comments prior to being finalised.

3. LINKS TO STRATEGY

- 3.1 The delivery of the Welsh Housing Quality Standard (WHQS) programme is coterminous with the aims of the Wellbeing of Future Generations (Wales) Act 2015 which requires public bodies to work towards a shared vision comprising 7 goals and adopt 5 "Ways of Working". The 7 goals and the 5 Ways of Working will underpin the delivery of the programme and include planning and acting for the long term, integration, involvement, collaboration and prevention.
- 3.2 The Welsh Housing Quality Standard (WHQS) is intended to ensure that all local authority and housing association homes are improved and maintained to achieve specified standards. It is a Welsh Government requirement that the WHQS is achieved by 2020. The WHQS identifies

7 specific aims (Welsh Assembly) Government – Revised Guidance for Social Landlords – July 2008).

- 3.3 The Council's Corporate Plan 2018 – 2013 and more specifically Wellbeing Objective 3, address the supply, condition and sustainability of homes throughout the county borough and provide advice, assistance or support to help improve people's health and wellbeing.

4. THE REPORT

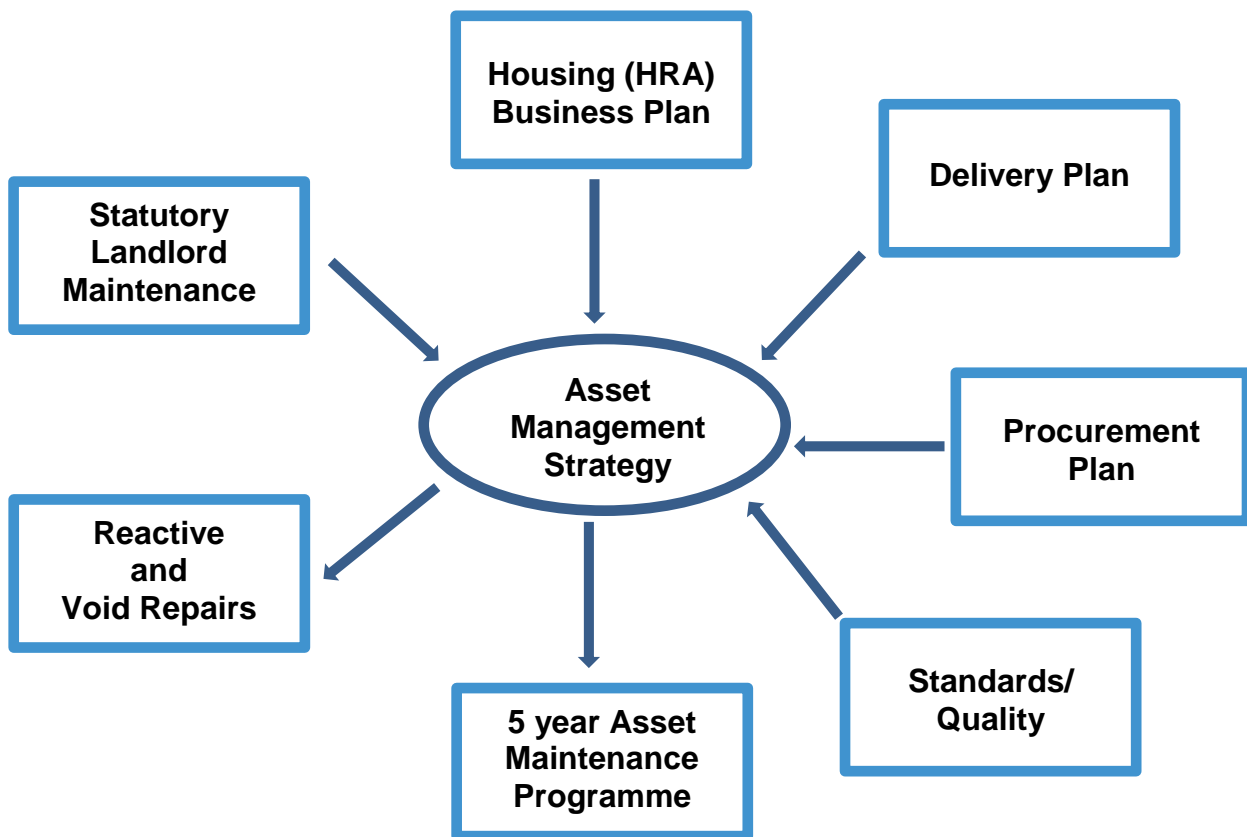
- 4.1 The long term vision for housing in Wales was set out by the National Assembly for Wales in the National Housing Strategy "Better Homes for People in Wales 2001" which states that:-
"all households in Wales are given the opportunity to live in good quality homes."
- 4.2 To help realise this aim, they published the Welsh Housing Quality Standard (WHQS), which requires all social landlords to improve their housing stock to meet this standard by 2020.
- 4.3 Following a ballot of all council tenants in February 2012, there was a clear vote in favour of the housing stock being retained by the Council.
- 4.4 A major investment programme commenced with the aim of not only improving the existing housing to meet the WHQS, but also to maximise the socio-economic benefits associated with delivering a multi-million pound improvement programme.
- 4.5 As we are now entering the final two years of the programme, the following strategy is being proposed to ensure that the standard, once met, will continue to be maintained, and that existing and new homes will be provided to contribute towards meeting demand and the specific needs of our tenants for the future.

Proposed Strategy

- 4.6 This strategy sets out proposals following the achievement of WHQS by 2020, to ensure the standard is maintained thereafter and the Council's housing portfolio continues to provide affordable, quality homes that meet our customers' needs.
- 4.7 The strategy applies to the asset management of all existing and future council housing which is supported by the Housing Revenue Account.
- 4.8 To deliver this strategy the following key issues have been identified:-
- a) **Asset Management** - To assist with the delivery of the WHQS programme a new asset management database was acquired called Keystone. This system helps to manage the maintenance and improvement of our housing stock by maintaining a record of our portfolio, identifying the investment required for each property and the financial commitments required to achieve the standard required, i.e. WHQS and to support the ongoing maintenance of the standard post 2020.
 - b) **Delivery Plan** – whilst the asset management database can provide information at an individual property level, a delivery plan needs to be agreed to ensure that any future planned maintenance programmes are provided as economically and efficiently as possible. The provision of new Council housing also needs to be considered and included within a delivery plan.
 - c) **Procurement** – the existing procurement strategy needs to be reviewed to ensure the approach taken not only supports the delivery plan as effectively and efficiently as possible, but also ensures value for money and maximises community benefits from the investment.

- d) **Standards/Quality** – understanding our asset portfolio and our customers’ needs is key to the successful delivery of this strategy. Maintaining existing properties to the WHQS is one aspect, but there will be other legal and regulatory standards to comply with. In addition innovation and sustainability will be required to ensure existing and new housing remains affordable and meets our customers’ needs. The tenants’ Charter for Trust will continue to be supported to ensure satisfactory levels of service are being delivered to our tenants.
- e) **Viability** – the agreed strategy will need to be supported by a financially viable business plan that clearly sets out our income/borrowing requirements to meet the identified investment contained within the delivery plan.

Caerphilly Homes Asset Management Strategy



Background

- 4.9 The proposed strategy assumes the successful achievement of WHQS by 2020, accepting, however, that there will be a number of properties that have not met the standard fully and have been classed as “acceptable fails” and a number of other properties which were not made fully compliant due to no access or refusals.
- 4.10 The WHQS is aimed at improving homes, but also meeting tenants’ specific needs. As such Caerphilly’s tenants were provided with a number of choices and the works were not mandatory, unless there were specific health and safety issues which needed to be addressed.
- 4.11 In this regard, where tenants have failed to provide access or refused to have certain elements of work undertaken to their home, their property was removed from the programme.

As tenant/property circumstances are likely to change on an ad-hoc basis, these individual properties will need to be improved to the standard as and when required, e.g. when the property becomes void.

- 4.12 There were also 6 sheltered housing schemes undergoing feasibility studies to establish if they lend themselves to remodelling to make them fit for purpose. Subject to the outcome of these studies, improvement works may not be progressed until post 2020.
- 4.13 For the remainder of the housing stock which meets the WHQ Standard, these need to be maintained in a planned way to ensure the standard is maintained.
- 4.14 Due to housing demand (current 5,000 applicants on the housing register) there is also a requirement to deliver accessible housing for those with specific needs as well as increasing the supply of council housing.

5. ASSET MANAGEMENT

- 5.1 Understanding our asset portfolio and the investment required in order to meet Caerphilly Homes' strategic aims, as well as complying with all legal and statutory standards, is key for the successful management of our stock data and investment needs.
- 5.2 Our Keystone Asset Management system will facilitate the management of our housing stock, by identifying key component replacement needs based on life cycle estimates. This information will be used to inform our delivery plan, ensuring our assets are maintained at optimum levels by actively and efficiently managing our assets that will be used to inform the housing business plan.
- 5.3 In addition, statutory landlord maintenance responsibilities and reactive repairs service will be managed by our Total Mobile Dynamic System. This is an operational system to record and issue reactive repairs and statutory maintenance work using dynamic scheduling technology.
- 5.4 Both systems will need to be kept up to date with any completed work being inputted in an accurate and timely manner, so that information on properties and individual key components is amended to reflect any changes, e.g. life cycle estimates. It is also critical that the systems work in an integrated way to ensure information is shared to support the delivery of an efficient and effective asset maintenance service.

6. DELIVERY PLAN

- 6.1 The asset management delivery plan can be broken down into the following functions:-

Statutory Landlord Maintenance

- 6.2 There is an ongoing requirement to undertake regular safety checks and maintenance works to ensure our statutory responsibilities are complied with in relation to gas/solid fuel servicing, periodic electrical testing, fire safety check, asbestos, lifts, hoists and water hygiene.
- 6.3 This work will be managed by our Housing Repair Operations (HRO) team utilising the in-house workforce and the services of external specialist contractors where required.
- 6.4 Compliance and performance in relation to statutory maintenance is overseen and monitored corporately via regular Statutory Maintenance Board meetings, and also by the corporate "Ramis" system.

Reactive Repairs

- 6.5 Caerphilly Homes carries out approximately 30,000 repairs per annum which are usually reported by tenants or individuals acting on their behalf. The repair service may result in a

component being renewed and this will be undertaken to ensure the WHQS standard is maintained.

- 6.6 Where a component may have not been renewed as part of the WHQS programme e.g. tenant refusal, but subsequently fails, then it will be replaced and brought up to the WHQS standard by the HRO team.

Void Properties

- 6.7 As mentioned previously, although the WHQS programme is anticipated to be completed in 2020, a number of properties would not have been brought up to the required standard for a number of reasons, e.g. no access, refusals, timing or cost of the remedy.
- 6.8 When a property becomes void it will be assessed by our surveyor to establish if it is fully WHQS compliant. Any elements failing to meet the standard will be identified and the required work undertaken during the void period.
- 6.9 In addition, the accessibility of a property will also be considered and where practical and economically viable, work will be carried out to improve access in order to meet the increasing demands for such properties.
- 6.10 A certificate will be issued to the new tenant at the time of allocation to provide details of the energy performance of the property and compliance with WHQS.

Asset Maintenance Programme

- 6.11 In order for the housing stock to be maintained to the WHQ Standard an asset maintenance programme needs to be put in place from 2020. The Keystone asset management database will be used to inform any planned programme by providing information on the life cycle of all key internal and external components, based on completion of the main WHQS programme.
- 6.12 In preparation, a validation exercise is currently being undertaken to ensure that each key component within the property has been provided with an estimated date for its replacement, improvement based on guidance issued with the WHQS, manufacturers' advice and physical assessment by our in-house surveyors.
- 6.13 The asset maintenance programme for external works is to be arranged based upon a 5 year repair or replacement cycle. Properties completed in relation to external works during 2015/16, or earlier, will therefore be included in the planned programme for 2020/21; properties completed in 2016/17 will be planned for 2021/22, etc.
- 6.14 The specification of works for each property will be based on timely physical surveys, to take account of changing conditions. However, the surveyors will be assisted with information from our Keystone asset management system, which will identify projected component life cycle replacements based on previous surveys/works. This information will also assist with financial forecasting and inform the housing business plan.
- 6.15 Surveys for the main WHQS programme will reduce from December 2018, which will release surveyors who can then be utilised to undertake asset maintenance surveys to those properties identified for such works in 2020/21. This will enable packages of work to be collated and competitive tenders invited during 2019, utilising our existing Dynamic Purchasing System, based on the specification of work, identified by our surveyors for each property. This will include external redecoration.
- 6.16 In relation to internal works, although the main WHQS internal works programme did not commence until 2014, some properties benefitted from such works in advance of this, i.e. 2010.

- 6.17 The shortest lifespan for the internal elements is kitchens which are anticipated to remain in good condition for 15 years. Based on WG guidance, bathrooms should remain in a satisfactory condition for 25 years, electrical wiring and heating systems 30 years. Therefore a planned maintenance programme for internal works is not required to commence until 2025, i.e. 2010 plus 15 years.
- 6.18 There will, however, be some exceptions in relation to electrical wiring where a number of properties/streets may have only benefitted from partial rewires. Safety checks will be carried out to these properties every 5 years in compliance with electrical regulations and a separate programme of rewiring will be initiated where required.
- 6.19 Although heating systems are estimated to remain satisfactory for up to 30 years, it is recognised that boilers may fail between 7 to 15 years. Rather than implementing a planned approach to the replacement of boilers, it is considered to be more economical to replace such appliances as and when they fail or become uneconomical to repair. Annual servicing of heating systems will assist in making an informed decision on boiler replacements.
- 6.20 Surveys will be required to commence in 2023/24 to determine the extent of works required in each property based on the condition of each key component. A property schedule will be provided by Keystone based on the contract completion dates which were populated when a property/street was originally upgraded/improved.
- 6.21 The method/extent of internal works would be determined based on the condition of individual components of each property. It is not the intention to replace all key components based purely on age, as condition will be the overriding factor.
- 6.22 In addition to the above any external or internal element which becomes defective or prematurely fails prior to its planned replacement date will be rectified via our response maintenance service or tendered as a specific project. In addition, all components would be assessed to ensure WHQS compliance when a property becomes void.
- 6.23 Subject to a review of the procurement strategy, currently it is intended that packages of work will be collated and competitive tenders obtained via the Dynamic Purchasing System during 2024 to enable works to commence in 2025. This process will continue for each year thereafter based on the properties identified by Keystone which will continue to inform future programmes of work.

Remodelling of Sheltered Housing Schemes

- 6.24 Following the outcome of surveys, combined with the lack of demand for a number of our sheltered housing schemes, questions were raised as to whether six of our schemes were fit for purpose. The majority of these schemes had access issues and contained bedsits.
- 6.25 A separate report will be submitted for Cabinet approval, detailing the outcome of the feasibility studies and the full extent of work proposed.

Accessible Housing

- 6.26 As part of the WHQS programme work, in addition to achieving the standard, work was also undertaken to meet the specific needs of the tenant which includes a variety of adaptations. In order to achieve long term benefits from the adaptations, properties have been categorised based on their level of accessibility.
- 6.26 Following the establishment of the Common Housing Register all attempts will be made to allocate properties to suit the specific needs of potential tenants. The categorisation of properties will therefore assist this process whereby our Occupational Therapist will assess the physical/medical needs of applicants and use this information to match households to suitable properties.

- 6.27 This process will make best use of adaptations already made, thereby reducing the need for new adaptations and avoid the need to remove those that have previously been carried out. This will also speed up the allocations process for those with specific needs.
- Energy Improvements (EWI)**
- 6.28 In delivering the WHQS programme, property surveys have identified the requirement for works to some of our properties to resolve dampness and in a number of cases this has led to the removal of cavity wall insulation (CWI).
- 6.29 As part of the process in removing CWI, this has resulted in scarring to the existing external render and the loss of insulation aimed at improving living conditions for our tenants.
- 6.30 A separate improvement programme is therefore proposed to be introduced from 2020 with the aim of carrying out energy efficiency works, which would include the installation of external wall insulation to those properties that have previously suffered from damp problems resulting in the removal of cavity wall insulation.
- 6.31 To support the delivery of such a programme, officers would actively source alternative grant funding which would be subsidised by funding from the HRA.
- 6.32 Other energy initiatives will also be pursued to maximise the energy efficiency of our housing stock, thereby reducing carbon emissions and contributing towards addressing fuel poverty.

New Council Housing

- 6.33 Both existing and new homes need to be provided to ensure that they meet current and future demand, taking into account government reforms including rent policy, changes to the welfare system, legislative changes, e.g. homelessness, energy efficiency and sustainability.
- 6.34 It is essential that our assets and therefore this asset management strategy, supports Caerphilly Homes objectives for growth and development. There are a number of ways this can be achieved, including identifying opportunity assets by undertaking a review of land held in housing ownership, e.g. garage sites, open spaces, to identify opportunities to deliver new homes and regenerate towns and communities. This review is currently ongoing and will inform the identification of opportunity assets which will form the basis of a separate report to Cabinet.
- 6.35 Subject to maintaining a financially viable business plan, options for providing new council housing is actively being considered. A separate report has been prepared for consideration by Cabinet to establish support and the likely scale for the delivery of new council housing which will be based on contributing to our Local Housing Market Assessment.

7. PROCUREMENT

- 7.1 The above delivery plan needs to be supported by an efficient and effective procurement strategy, that has the capacity to deliver on all the work-streams, considers quality as well as cost in providing value for money and supports the local economy.
- 7.2 Whilst existing arrangements will continue to support the statutory landlord maintenance and reactive repairs service for void properties, a review of the strategy is required to support the proposed new work-streams of the asset maintenance programme, remodelling sheltered schemes, energy improvements and new council housing.

8. STANDARDS/QUALITY

- 8.1 Whilst a number of specific standards for housing are prescribed by Welsh Government, Building Regulations, Codes of Practice, statutory and health and safety regulations, additional standards have been set locally.
- 8.2 As mentioned above, our procurement strategy will continue to include quality as part of our evaluation criteria with the aim of contracting with reliable and reputable companies who deliver good quality work and customer service.
- 8.3 The tenants' Charter for Trust will be reviewed following experiences obtained through the delivery of the WHQS improvement programme, to ensure this remains fit for purpose.
- 8.4 Customer satisfaction surveys will be conducted on a regular basis to obtain feedback from our customers on the services they receive. The feedback will be analysed so we learn from any positive or negative responses.
- 8.5 Performance monitoring will continue through the identification of key performance indicators (KPIs) for each work-stream. Performance outcomes will be reported to the Caerphilly Homes Task Group and Policy and Resources Scrutiny Committee at least on an annual basis.
- 8.6 Health and Safety performance will be monitored corporately by the Statutory Maintenance Board on a quarterly basis.

9. TENANT INVOLVEMENT

- 9.1 Caerphilly Homes is committed to an open and transparent consultation process in the delivery of its services, which includes maintaining and improving tenants' homes.
- 9.2 An extensive consultation exercise was conducted prior to embarking on the delivery of the WHQS programme which will result in over £200m being invested in the housing stock. In order to ensure that the benefits of this investment continue to be realised for the future, it is imperative that we have an agreed asset management strategy in place that ensures our tenants' homes are maintained to satisfactory standards, that homes remain affordable and meet our existing and future tenants' needs.
- 9.3 Tenants will continue to be at the heart of our overall approach to the delivery of high quality housing services. In this respect it is important that tenants have an opportunity to comment on the proposed strategy. Therefore it is suggested that wider consultation takes place with our tenants by publishing a summary of the proposed strategy within the next available newsletter and inviting feedback which can be used to help inform the finalised strategy.

10. VIABILITY

- 10.1 The asset management strategy will be aligned to the Housing Business Plan and approved by Cabinet.
- 10.2 The proposed Delivery Plan must be fully funded and affordable within the Housing Business Plan, which will include any borrowing requirements. Current projections and assumptions incorporated into the plan indicate that this strategy is viable.
- 10.3 In this respect, the maintenance of valid and accurate asset data is essential to inform the integrity of the Business Plan, future expenditure forecasting and remaining lifecycles of stock condition elements and the reconciliation of project completions will be routinely carried out.
- 10.4 Prior to committing to any new projects a full financial appraisal will be undertaken and where required specific reports submitted for relevant approval.

11. WELL-BEING OF FUTURE GENERATIONS

11.1 The delivery of the WHQS improvement programme is coterminous with the aims of the Wellbeing of Future Generations (Wales) act 2015, in particular the 5 ways of working:-

- **Long Term:** the report includes continued investment and performance to achieve WHQS by 2020. This investment provides long term improvements to the property, community and to the tenants' health and well being.
- **Integration:** The programme looks to integrate property and environmental improvements that will benefit and transform lives and communities throughout the county borough. It further brings together a variety of stakeholders to deliver long term sustainable benefits for lives and communities.
- **Involvement:** Tenants and local residents are being consulted on the proposed property improvements and environmental works along with various initiatives that are part of the WHQS programme delivery.
- **Collaboration:** The programme delivery is focused on internal collaboration, wider partnership arrangements with suppliers and contractors, joint working with the community and various other groups. The delivery of community benefits and tenant engagement by all involved with the WHQS programme is a key focus and is clearly demonstrable within its delivery.
- **Prevention:** The works to improve lives and communities will help tackle local unemployment. It will further improve the look and feel of the environment and help prevent anti-social behaviour. Improving standards and quality, will aid future programmed maintenance and potentially reduce reactive maintenance schedules.

12. EQUALITIES IMPLICATIONS

12.1 An EIA screening has been completed in accordance with the Council's strategic Equality Plan and supplementary guidance. No potential for unlawful discrimination and/or low level or minor negative impact has been identified; therefore a full EIA has not been carried out.

13. FINANCIAL IMPLICATIONS

13.1 The HRA borrowing cap is £180m which includes pre-existing historical debt and the debt for the subsidy buy-out. The Business Plan currently allows for some £34m flexibility before the borrowing cap is breached. Members must be advised, however, that the WHQS programme is ongoing and circumstances can change as surveys and work on our existing stock is carried out.

13.2 The maximum borrowing of £34m would be affordable by the HRA, but this is based on the following assumptions which are outside the direct control of officers or members and therefore they could be subject to change.

- MRA allocation from WG anticipated to continue at current levels, e.g. £7.3m.
- General inflation over the five years up to 2025 has been assumed as 2%. This is based on the UK government's current inflation, but could be subject to change due to the economic climate, Brexit, legislation, etc.
- Rent increases are projected at 3.60% for the 2018/19 financial year in order to comply with WG rent policy, but this has then been reduced to 3% for each subsequent year. A

new rent policy is awaited from WG so at this time rent increases are difficult to predict, although there has been a significant reduction in England.

- A provision for bad debt, including void rent loss, has also been incorporated into the projections. 6% has been allowed for within 2018/19, but this has been increased to 7% for the following years, to take into account the implementation of Universal Credit and increased levels of financial hardship on our customers.
- Staff costs have been assumed to rise by 2% over the next 4 years but increased to 2.5% from year 5.
- Maintenance and construction cost increases of 3% have been incorporated into the business plan, which again is built on historical and current trends. Such increases are subject to market conditions, legislation and Brexit, so are difficult to predict with any certainty.
- A future asset management programme has been costed and budgeted for within the plan, based on historic actual costs and projected future workload. This includes £14m for our general asset maintenance programme, £2m for remodelling one of our sheltered housing schemes each year, £1m per annum for carrying out works of adaptation to our properties based on tenants' specific needs, £2m to support energy efficiency initiatives and provide match funding to possible WG grants and a £1m contingency budget for unforeseen requirements. This equates to a total allocation of £20m p.a. for the delivery of an asset management programme from 2020-25. Obviously the above projections are also linked to the previous assumptions made, so could be subject to change.

- 13.3 The delivery of this strategy has been aligned with the Housing Business Plan and demonstrates that the proposal is affordable within the HRA, with the exception of new build proposals which will be considered separately.
- 13.4 A summary of the Business Plan up to 2025 is provided as Appendix 1 and the proposals made within this strategy have been incorporated together with the assumptions summarised above and as set out in Appendix 2.
- 13.5 Officers will continue to seek alternative funding to support energy efficiency schemes for the Council's housing stock, as this will supplement the current investment being utilised to bring the stock up to the WHQS.

14. PERSONNEL IMPLICATIONS

- 14.1 Continued close management and monitoring of performance of the programme is essential to ensure that its delivery is not compromised in any way. There will be an increase in workload for the in-house team due to the sheltered housing schemes commencing along with the possibility of undertaking some of the work previously planned for Contract Services. Additional resources may be required to ensure performance in achieving the objective is maintained and this has been incorporated into the business plan and will be considered in further detail as the post 2020 work is developed in detail.

15. CONSULTATIONS

- 15.1 All officer responses from consultations have been incorporated in the report.
- 15.2 It is suggested that wider consultation with tenants be conducted and feedback used to help inform a final strategy for consideration by members at a future meeting.

16. RECOMMENDATIONS

- 16.1 Members consider the following principles and provide comments prior to wider consultation with tenants:-
- a) The establishment of a 5 year Asset Management Strategy as set out in this report.
 - b) Agreement in principle to the proposed delivery plan as indicated in Item 6 of this report.
 - c) Members agree the assumptions which have been included in the Business Plan that outlines the affordability envelope and have been set out in Appendix 1 and paragraph 12.2, whilst noting that these may be subject to change which may result in further reports being submitted.
 - d) Separate detailed reports to be submitted in relation to the remodelling of sheltered housing schemes and new Council housing.
 - e) Further report to be submitted following wider tenant consultation.

17. REASONS FOR THE RECOMMENDATIONS

- 17.1 To consider a new asset management strategy to define Caerphilly Homes' approach to maintaining and improving the Council's housing stock and providing new housing to meet demand.

18. STATUTORY POWER

- 18.1 Housing Acts 1985, 1996, 2004, Local Government Measures 2009 and the Well-being of Future Generations (Wales) Act 2015.

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Consultees:

Cllr L Phipps	- Cabinet Member for Homes and Places
Cllr B Jones	- Deputy Leader and Cabinet Member for Finance, Performance and Governance
Christina Harrhy	- Interim Chief Executive
Dave Street	- Corporate Director of Social Services & Housing
Steve Harris	- Acting Head of Finance and S.151 Officer
Jane Roberts-Waite	- Strategic Co-ordination Manager
Fiona Wilkins	- Public Sector Housing Manager
Lesley Allen	- Group Accountant
Rhys Lewis	- Performance and Systems Manager
Lisa Lane	- Interim Monitoring Officer
Ros Roberts	- Performance Manager
Ian Raymond	- Performance Management Officer

Background Papers: Welsh Housing Quality Standard (WHQS)
The Council's Local Housing Strategy

Appendices: Appendix 1 – Business Plan Summary
Appendix 2 – Business Plan Proposals/Assumptions