



Council

Mon 15 Sep
2025
7.00 pm

Oakenshaw Community Centre,
Castleditch Lane, B98 7YB

If you have any queries on this Agenda please contact
Jess Bayley-Hill

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GUIDANCE ON FACE-TO-FACE MEETINGS

Please note that this is a public meeting and will be live streamed for general access via the Council's YouTube channel.

You are able to see and hear the livestream of the meeting from the Committee Pages of the website, alongside the agenda for the meeting.

If you have any questions regarding the agenda or attached papers, please do not hesitate to contact the officer named above.

Notes:

Although this is a public meeting, there are circumstances when Council might have to move into closed session to consider exempt or confidential information. For agenda items that are exempt, the public are excluded and for any such items the live stream will be suspended and that part of the meeting will not be recorded.

Agenda

Membership:

Cllrs:

Joanna Kane (Mayor)	Sid Khan
David Munro (Deputy Mayor)	Wanda King
Joe Baker	Alan Mason
Juliet Barker Smith	Sachin Mathur
Juma Begum	Gemma Monaco
William Boyd	Rita Rogers
Brandon Clayton	Gary Slim
Claire Davies	Jen Snape
Matthew Dormer	Jane Spilsbury
James Fardoe	Monica Stringfellow
Andrew Fry	Craig Warhurst
Bill Hartnett	Ian Woodall
Sharon Harvey	Paul Wren
Chris Holz	

1. Welcome

2. Apologies for Absence

3. Declarations of Interest

To invite Councillors to declare any Disclosable Pecuniary Interests or Other Disclosable Interests they may have in items on the agenda, and to confirm the nature of those interests.

4. Announcements

To consider Announcements under Procedure Rule 10:

- a) Mayor's Announcements
- b) The Leader's Announcements
- c) Chief Executive's Announcements.

5. Questions on Notice (Procedure Rule 9) (Pages 7 - 8)

6. Motions on Notice (Procedure Rule 11)

7. Executive Committee

Minutes of the meeting of the Executive Committee held on 8th July 2025

Members are asked to note that recommendation 4 at Minute Item No. 18 (Housing Growth Programme) of the minutes of the Executive Committee meeting held on 8th July 2025, has already been agreed as an urgent decision taken on 10th July 2025. A copy of the urgent decision can be viewed at Item 9 on the agenda.

7 .1 Digital Manufacturing and Innovation Centre (DMIC) - Appointment of Contractor for Stage 4 Designs (Pages 21 - 26)

7 .2 Housing Growth Programme (Pages 27 - 54)

Members are asked to note that recommendation 4 detailed in this report has already been agreed as an urgent decision taken on 10th July 2025. A copy of the urgent decision can be viewed at Item 9 on the agenda.

7 .3 Treasury Management Outturn Report 2024/2025 (Pages 55 - 70)

Minutes of the Executive Committee meeting held on 2nd September 2025

NOTE: The exempt minute attached for this item has only been made available to Members and relevant Officers. Should Members wish to discuss this minute in any detail, a decision will be required to exclude the public and press from the meeting on the grounds that exempt information is likely to be divulged, as defined in paragraphs 1, 2 and 3 of Schedule 12 (a) of Section 100 1 of the Local Government Act 1972, as amended by the Local Government (Access to Information) (Variation) Order 2006.

(Paragraph 1: Subject to the “public interest” test, information relating to any individual.

Paragraph 2: Subject to the public interest test, information which is likely to reveal the identity of any individual.

Paragraph 3: Subject to the “public interest” test, information relating to the financial or business affairs of any particular person (including the authority holding that information).)

7 .4 Voluntary Sector Grants Scheme 2026/27 to 2029/30 (Pages 99 - 140)

7 .5 Adoption of Fixed Penalty Charge for breach of Community Protection Notice (Pages 141 - 146)

7.6 Regulator of Social Housing - Inspection Report and Housing Improvement Plan (Pages 147 - 178)

7.7 Quarter 1 2025/26 Finance and Performance Monitoring Report (Pages 179 - 218)

8. Appointments to Outside Bodies

A vacancy has arisen on the Tardebigge Relief in Need and Sickness Charity following Councillor Mathur's resignation from this outside body. Members are invited to appoint a new Councillor to serve on this group until May 2028.

9. Urgent Business - Record of Decisions (Pages 219 - 220)

To note any decisions taken in accordance with the Council's Urgency Procedure Rules (Part 10, Paragraph 15 of the Constitution), as specified.

There has been one urgent decision taken since the previous Council meeting, on the subject of the Council's Housing Growth Programme. (see attached).

10. Urgent Business - general (if any)

To consider any additional items exceptionally agreed by the Mayor as Urgent Business in accordance with the powers vested in her by virtue of Section 100(B)(4)(b) of the Local Government Act 1972.

(This power should be exercised only in cases where there are genuinely special circumstances which require consideration of an item which has not previously been published on the Order of Business for the meeting.)

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Redditch Borough Council

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Questions on Notice

1. Allotments.

Question for the Leader from Councillor Chris Holz

“Recognising that some cash strapped Councils are selling off allotments, does the Leader agree with me that allotments are valuable community assets?”

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MINUTES

Present:

Councillor Sharon Harvey (Chair), Councillor Jane Spilsbury (Vice-Chair) and Councillors Juliet Barker Smith, Juma Begum, Bill Hartnett, Jen Snape, Monica Stringfellow and Ian Woodall

Officers:

Neil Batt, Matthew Bough, Rachel Egan, Rebecca Green, John Leach, Bob Watson and Judith Willis

Principal Democratic Services Officer:

Jess Bayley-Hill

14. APOLOGIES

There were no apologies for absence.

15. DECLARATIONS OF INTEREST

There were no declarations of interest.

16. LEADER'S ANNOUNCEMENTS

The Leader advised that at a meeting of the Overview and Scrutiny Committee held on 7th July 2025 Members had pre-scrutinised the following items due to be debated at the Executive Committee meeting that evening:

- Digital Manufacturing and Innovation Centre (DMIC) – Appointment of Contractor for Stage 4 Designs
- Housing Growth Programme
- Acquisition of Properties report

The Committee had endorsed the proposals detailed in the report but had not agreed any additional recommendations for the Executive Committee's consideration.

Members were also advised that at a meeting of the Budget Scrutiny Working Group held on 3rd July 2025, the following items on the Executive Committee's agenda had also been pre-scrutinised:

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- Financial Outturn and Quarter 4 Performance Monitoring Report 2024/25
- Treasury Management Outturn Report 2024/25

The Budget Scrutiny Working Group had not proposed any recommendations in respect of either report for the Executive Committee's consideration.

On behalf of the Executive Committee, the Leader thanked Members of the Overview and Scrutiny Committee and the Budget Scrutiny Working Group for their hard work in reviewing these reports.

17. DIGITAL MANUFACTURING AND INNOVATION CENTRE (DMIC) – APPOINTMENT OF CONTRACTOR FOR STAGE 4 DESIGNS

The Regeneration Project Delivery Manager presented the Digital Manufacturing and Innovation Centre (DMIC) – Appointment of Contractor for Stage 4 Designs report for the Executive Committee's consideration.

Members were advised that the project was nearing completion in respect of stage 3 designs and there was a need to move to stage 4 of the process through the appointment of a contractor. A budget of up to £400,000 had been requested for this stage of the process but Members were informed that it was anticipated that the cost would be lower.

Following the presentation of the report, Members commented that the site of the DMIC had not yet started to be developed although demolition works had been completed. In this context, the suggestion was made that it would be helpful to issue communications to the public about proposals for the future development of the site and the timescales for this work. Officers explained that work was in the process of being undertaken in respect of developing draft communications to display on hoardings at the site. As part of these communications, Members commented that it was important to clarify the purpose of the DMIC and the positive impact that this could have on the local economy in the future.

RESOLVED that

- 1) Officers procure a Design and Build Contractor (for Stage 4 Design Work Only for the Innovation Centre) in line with the Council's procurement process up to the value of £400,000;**

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- 2) authority be delegated to the Deputy Chief Executive (Section 151 Officer) and the Assistant Director for Regeneration and Property to complete the procurement process at resolution 1; and

RECOMMEND that

- 3) The contract to be awarded through the procurement exercise detailed at resolution 1 above be funded through the Town Deal Programme.

18. HOUSING GROWTH PROGRAMME

The Strategic Housing Services Manager presented a report on the subject of the Housing Growth Programme.

The Executive Committee was reminded that the Council already had a Housing Growth Programme. The Council received funding in this programme through a process of one-for-one receipts when Council houses were sold. Under current rules, the Council had the right of refusal in the first ten years after a resident purchased a former Council house. In recent months, the Government had announced that changes would be made to the rules in respect of Right to Buy. Whilst the legislation which would contain the detail had not yet been issued, the Government had advised that these changes would include giving Councils a right of refusal over sales of Council houses indefinitely. Eligibility amongst Council tenants to apply to purchase a Council property under Right to Buy was also due to be extended from tenants who had lived in a property for three years to those who had lived in a property for five years or more. In addition, the Government was proposing that any new Council houses built by a local authority should not be eligible to sell for 35 years after development.

The Council would not necessarily want to purchase all properties available under the right of refusal process. There was a particular need for more properties that would be suitable to accommodate families. Sometimes, there were challenges that arose in terms of the Council determining whether to purchase properties under the right of refusal process as often estate agents and solicitors did not highlight that a property subject to these rules was due to be sold until a potential purchaser had been identified and the parties were due to complete the sale.

Under the current terms of the Council Housing Growth Programme, there was a capital budget of £3 million per year to spend on developing or purchasing new Council houses. Once this figure was spent, additional funding could not be accessed without agreement from the Executive Committee. Officers were asking for

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greater flexibility in the Council Housing Growth Programme to enable expenditure over this level where needed and this would help the Council to respond to opportunities on the open market as they arose in a timely manner.

When developing new properties, Officers were aiming to install materials and to use design methods that would ensure that those properties achieved an Energy Performance Certificate (EPC) A rating. This would have both a positive impact on climate emissions and help to reduce the energy costs that needed to be met by tenants living in those properties.

Once the report had been presented, Members discussed the following points in detail:

- The need for the Council to issue communications to owner occupiers living in former Council properties about the authority's first right of refusal on the sale of their properties.
- The target number of properties that the Council was aiming to build by 2030 under the Council Housing Growth Programme.
- The potential for the Council to work with other organisations, such as Homes England, to develop further Council house properties in addition to that target figure.
- The social housing units developed by other Registered Providers in the Borough.
- The extent to which the £15 million Council Housing Growth Programme included properties that had already been developed under the scheme. Officers confirmed that this funding was available to support properties that were due to be added to the Council's housing portfolio in the future.
- The reasons why the Council tended to find out that former Council houses were being sold late in the process when the Council had the first right of refusal. Officers explained that there appeared to be a lack of awareness and therefore the Council was liaising with local estate agents to try to raise awareness.
- The impact that the Council Housing Growth Programme had had on the housing waiting list in the Borough. Officers explained that there had been 2,692 households on the housing waiting list in May 2025 and the relatively low numbers of houses that were being built could only provide accommodation to a small number of these people. Members were also asked to note that households were added to the housing waiting list all the time, so the levels of demand were constantly changing.
- The extent to which the Council retained records of former Council houses that had been sold to residents over the years. The Committee was informed that Right to Buy had been introduced in the 1980s and old records were recorded on

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microfiche. Later records had been recorded electronically and the Council could refer to this when considering the applicability of right of refusal to a particular property.

- The important role of Right to Buy in terms of enabling tenants to get onto the property ladder.
- The likelihood that indefinite right of refusal would only apply to new properties developed or purchased by Councils and would not apply retrospectively.
- The potential for the Council to change a decision in respect of whether to purchase a former Council property under the right of refusal. Officers clarified that it was understood that once a Council had turned down the opportunity to purchase a property that was up for sale then the right to refusal would end.

RESOLVED that

- 1) **The following options for the Council Housing Growth Programme be approved:**
 - a) **commissioning the construction of new Housing Revenue Account housing stock;**
 - b) **purchasing existing housing properties on the open market;**
 - c) **bidding to purchase housing properties provided by developers through the Section 106 process;**
 - d) **purchasing properties 'off plan' from new housing developments;**
 - e) **purchasing housing stock from other Registered Providers of social housing;**
 - f) **regeneration of existing housing stock where additional units are achieved; and**
 - g) **buying back former Council house properties under the Council's 'First Right of Refusal';**
- 2) **authority be delegated to Deputy Chief Executive and Chief Finance Officer and the Assistant Director of Communities and Housing, following consultation with the Portfolio Holder for Housing and the Portfolio Holder for Finance, to approve the financial and development appraisal of each site in Appendix 1 and future development sites; and**
- 3) **the Buy Backs and Acquisitions Policy be approved.**

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The Executive Committee RECOMMEND that:-

- 4) the budget of no more than £15 million previously approved from the HRA Capital budget for the Housing Growth programme to 2030 be applied to the current capital programme to be used flexibly within the capital expenditure limit;
- 5) properties delivered through the Council Housing Growth Programme are let at social rent levels, where permitted and subject to viability;
- 6) in cases where resolution 2 is unviable, to approve rent levels at:
 - a) 65% of the market rent; or
 - b) in cases where resolution 6(a) is unviable, at affordable rent levels of 80% of the open market rent level; and
- 7) that the Council's rent setting policy be updated as per recommendations 5 and 6 above.

**19. FINANCIAL OUTTURN REPORT AND QUARTER 4
PERFORMANCE MONITORING REPORT 2024/25**

The Deputy Chief Executive presented the Financial Outturn and Quarter 4 Performance Monitoring Report 2024/25 for the Executive Committee's consideration.

Members were advised that the report contained historic data. The Council had been reporting a £150,000 overspend in quarter 3 but a balanced position had been reached by the end of quarter 4, although there were some variances within departmental budgets. The capital programme had not been spent according to plan, although work on the DMIC was on track. Delays to the Town Hall refurbishment project had had some impact on capital expenditure, but it was anticipated that this would now be progressed.

By quarter 4 of the 2024/25 financial year the Council had just under £8 million in reserves. This was a healthy financial position for a small Borough Council. However, the Council could not be complacent and there remained work to do, particularly with respect to budget management.

The layout of the performance data that was presented in the report had been reviewed and updated for Members' consideration. The aim of the new format was to present performance data in an easy to read, user-friendly manner.

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Following the presentation of the report, Members discussed a number of points in detail:

- The work that had recently been undertaken to submit the Council's 2024/25 accounts according to deadline.
- The recent changes to rules for procurement in the public sector and the impact that this had had in local government. Members commented that concerns on this subject had been raised by delegates who had attended the recent Local Government Associations (LGA) Conference.
- The concerns that had been raised at the LGA conference that some contractors added a premium cost when bidding for contracts from Councils.
- The work of the Council's Procurement Team to update the Contract Procedure Rules at the Council.
- The need to achieve value for money (VFM) through procurement. Members were asked to note that this did not necessarily mean accepting the cheapest quote as sometimes lower quotes might not be realistic and could place projects at risk.
- The need for appropriate contract management arrangements to be in place alongside officers following the Council's procurement rules.
- The need for suppliers that were awarded Council contracts to have appropriate insurance and to operate in an ethical manner.
- The hard work of the Financial Services team. Members thanked the Financial Services team for their hard work and also asked for their thanks to the Portfolio Holder for Finance to be recorded in the minutes.
- The additional transparency arising from the new approach to reporting performance data that had been adopted at the Council. Members thanked the Policy team for their hard work on introducing the new approach to performance monitoring.
- The fact that performance data had been presented in a way that was grouped around the Council's priorities.
- The benefits arising from the new approach to presenting performance data for Portfolio Holders, who would find it easier to monitor the performance of services within their remit.
- The Council Tax collection data reported in the performance monitoring information and the reasons why the reported 96 per cent collection rate differed from recent reports in the local press. Officers clarified that the Council was aiming to collect 97 per cent of Council Tax as a minimum by the end of the financial year. The figures reported at quarter 3 might have been lower but this did not mean that the Council would not be on track to meet the 97 per cent target by the end of the

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financial year. Furthermore, the Committee was informed that Council Tax collection rates were often lower in parts of the country with higher levels of deprivation. In this context, Redditch Borough Council was performing very well in respect of collecting Council Tax.

- The levels of sickness absence that had been reported in the performance data and the extent to which this represented a worrying trend. The Committee was informed that the Council had recently changed the way sickness absence data was recorded and therefore the data could not necessarily be viewed as representing a recent increase in sickness absence. However, sickness absence data was being specifically reviewed and a report would be available to view using Power BI in due course.

RESOLVED that

- 1) **the 2024/25 outturn position in relation to revenue budgets be noted as a revenue underspend of £4k and that this excluded the Balance Sheet Monitoring for the Treasury Monitoring Report as this would be taken as a separate report;**
- 2) **the proposed carry-forward of Homelessness Prevention Grant funding to fund the Neighbourhood Tenancy Restructure be noted;**
- 3) **the 2024/25 outturn position in relation to Capital expenditure was £7.951m against a total approved programme of £20.508m and that this be noted;**
- 4) **the outturn position in respect of the General Fund Reserves which was at £7.822m on the 31 March 2025 be noted;**
- 5) **the outturn position in respect of Earmarked Reserves be noted;**
- 6) **HRA net revenue expenditure was break even after a lower than planned use of balances at year end and that Capital Expenditure was £3.062m more than budget;**
- 7) **there was an updated procurements position with any new items over £200k to be included on the forward plan; and**
- 8) **the Quarter 4 Performance data for the period January to March 2025 be noted.**

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20. TREASURY MANAGEMENT OUTTURN REPORT 2024/2025

The Deputy Chief Executive presented the Treasury Management Outturn Report 2024/25.

The Committee was informed that a Treasury Management Outturn report had to be submitted each year in accordance with Government and CIPFA accountancy rules. The Council did have long-term debts in the Housing Revenue Account (HRA), which was funded through internal borrowing. The authority had not breached any prudential indicators during the year.

It was important to ensure that the Council remained debt free moving forward. This was necessary to make sure that debts were not passed on to the new Unitary Authority/ies. In other parts of the country that were going through Local Government Reorganisation, the level of debts that would be passed on by existing Councils to the new unitary authorities could potentially leave those new Councils in a position where they would need to be declaring debt burdens from the first date of their existence.

When the Council did undertake borrowing, this involved borrowing from the Public Works Loan Board (PWLb). Where the Council borrowed from the general fund to support the HRA, the authority could not borrow to invest.

Following the presentation of the report, Members noted that the Council's financial position was influenced by the macro-economic context in which the authority operated. A reduction in interest rates had had a positive impact on the Council's finances. However, there were no plans to change the Council's approach to investments, which remained cautious and was concentrated on investing in AAA rated assets.

RECOMMENDED that

- 9) the Council's Treasury performance for the financial year 2024/25 be noted; and**
- 10) the position in relation to the Council's Prudential indicators be noted.**

21. OVERVIEW AND SCRUTINY COMMITTEE

The minutes of the meeting of the Overview and Scrutiny Committee held on 9th June 2025 were considered. Members noted that there were no outstanding recommendations arising from this meeting that required consideration. However, the minutes had not included reference to Councillor Bill Hartnett, who had been in

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attendance, amongst the Portfolio Holders attending the meeting and it was suggested that this typographical error should be addressed in the minutes.

RESOLVED that

subject to the amendment detailed in the preamble above, the minutes of the meeting of the Overview and Scrutiny Committee held on 9th June 2025 be noted.

22. MINUTES / REFERRALS - OVERVIEW AND SCRUTINY COMMITTEE, EXECUTIVE PANELS ETC.

There were no referrals from either the Overview and Scrutiny Committee or any of the Executive Advisory Panels on this occasion.

23. TO CONSIDER ANY URGENT BUSINESS, DETAILS OF WHICH HAVE BEEN NOTIFIED TO THE HEAD OF LEGAL, DEMOCRATIC AND PROCUREMENT SERVICES PRIOR TO THE COMMENCEMENT OF THE MEETING AND WHICH THE CHAIR, BY REASON OF SPECIAL CIRCUMSTANCES, CONSIDERS TO BE OF SO URGENT A NATURE THAT IT CANNOT WAIT UNTIL THE NEXT MEETING

There was no urgent business on this occasion.

24. MINUTES

RESOLVED that

the minutes of the meeting of the Executive Committee held on 10th June 2025 be approved as a true and correct record and signed by the Chair.

25. ACQUISITION OF PROPERTIES

The Strategic Housing Services Manager presented a report on the subject of the acquisition of properties and in doing so explained that the Council had been approached by a developer regarding 12 shared ownership properties that the developer had been unable to sell. Originally, the developer had invited the Council to purchase the properties at a rate of 20 per cent of market value but the authority had concluded that these properties could be offered as social housing. The Council had had the properties valued and would take this information on board in the process. There was a need for the sale to be completed by October 2025, so the timescales for completion were tight. The properties did correspond

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with the type of homes that were in demand on the Council's housing waiting list.

Members discussed the report and in doing so commented that whilst the Council had not originally planned to purchase these properties, this situation demonstrated how opportunities could arise over time that would benefit the Housing Growth Programme and therefore local residents. It was noted that the developer would need to apply for planning permission to convert the properties from shared ownership. The developer would also be responsible for any initial snagging issues as well as during the first 12 months for any defects. Thereafter, a 10-year insurance-backed warranty would apply.

During consideration of this item, Members question whether the difficulties that the developer had experienced when trying to sell these properties as shared ownership units had been specific to that development or were part of a wider issue. Officers explained that this was part of a national issue for smaller developments. Some Registered Providers would only offer to purchase properties in particular locations and this could also have an impact. However, the Council was keen to ensure that there continued to be a balanced housing market in the Borough and this proposed investment would help to support this ambition.

RESOLVED that

- 1) the option to acquire a package of twelve affordable housing units from a developer to increase Council housing stock to support the Council Housing Growth Programme be approved;**
- 2) authority be delegated to the Deputy Chief Executive and S151 Officer and the Assistant Director of Communities and Housing, following consultation with the Portfolio Holder for Housing and the Portfolio Holder for Finance, to agree expenditure within the approved budget in the Housing Capital Growth Programme; and**
- 3) the properties be acquired to be let at a social rent commensurate with the Council's Housing Capital Growth Programme.**

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Digital Manufacturing and Innovation Centre (DMIC) – Appointment of Contractor for Stage 4 Designs

Relevant Portfolio Holder		Cllr Sharon Harvey
Portfolio Holder Consulted		Yes
Relevant Assistant Director		Rachel Egan, Assistant Director Regeneration & Property
Report Author: Neil Batt	Job Title: Regeneration Manager Email: neil.batt@bromsgroveandredditch.gov.uk Contact Tel: 07484 546690	
Wards Affected		Central Ward
Ward Councillor(s) consulted		Cllr Sharon Harvey
Relevant Council Priority		Economy and Regeneration
Key Decision		
If you have any questions about this report, please contact the report author in advance of the meeting.		

1. RECOMMENDATIONS

The Executive Committee RESOLVE that:-

- 1. Officers procure a Design and Build Contractor (for Stage 4 Design Work Only for the Innovation Centre) in line with the Council's procurement process up to the value of £400,000.**
- 2. Authority be delegated to the Deputy Chief Executive (Section 151 Officer) and the Assistant Director for Regeneration and Property; and**

RECOMMEND that

- 3. The contract to be awarded through the procurement exercise detailed at resolution 1 above be funded through the Town Deal Programme.**

2. BACKGROUND

- 2.1** In June 2021, Redditch secured an historic investment of £15.6 million Town Deal funding. The Town Deal is the result of the submission to government through the Towns' Fund. The Redditch submission was based on a vision for the transformation of the town summarised in the Town Investment Plan. This investment plan was successful in securing funding for the following projects:

- Digital Manufacturing Innovation Centre (£8,000,000)

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- Redevelopment of Redditch Library Site (£4,200,000)
- Redditch Public Realm (£3,000,000)
- Programme Management Costs (£400,000)

TOTAL: £15,600,000

- 2.2 The decision to cancel the redevelopment of Redditch Library site was taken by the Council in 2024, initially leaving a £4,200,000 underspend. A PAR (Project Adjustment Request) has since been submitted and signed off by the Ministry for Housing, Communities and Local Government (MHCLG) to allocate the majority of this underspend to develop an expanded DMIC with a smaller amount also going towards Redditch Public Realm. The revised Town Deal budget is therefore as follows:

- Digital Manufacturing Innovation Centre (£11,937,000)
- Redditch Public Realm (£3,267,000)
- Programme Management Costs (£400,000)

TOTAL: £15,600,000

Note that a request for extended timescales has also been approved by MHCLG which allows until the end of March 2027 to spend the funding.

- 2.3 Design work for DMIC progressed rapidly throughout 2024 and was previously on track to commence construction in Spring 2025. However, the project was paused whilst options were considered for utilising underspend from the library site and developing an expanded Innovation Centre. A revised programme has been developed with construction profiled to commence in Quarter 4 2025/26.
- 2.4 In consideration of the above, DMIC is currently being redesigned to increase the building in size resulting in additional economic benefits and overall sustainability. The additional design team and project management costs (associated with the expanded development) were agreed by the Executive Committee on 13th May 2025.
- 2.5 Stage 3 Designs are already nearing completion and due to be finalised in July 2025. It is now necessary to appoint a design and build contractor that can work with the project team to complete Stage 4 designs and more accurately determine the likely costs of construction.
- 2.6 Note this paper requests sign off for the appointment of a design and build contractor for Stage 4 designs only. This work will be contracted via a JCT (Joint Contracts Tribunal) Pre-Construction Services Agreement (PCSA) or NEC4 (New Engineering Contract Suite)

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equivalent. A further report will be brought forward for consideration by the Executive Committee, prior to appointment of a contractor for main construction works.

- 2.7 Officers have utilised input from Gleeds costs consultants to estimate the costs of bringing a contractor on board for Stage 4 designs.
- 2.8 Note that the building design will continue to be tailored in line with available budget, utilising cost consultancy input within the design team in combination with the appointed design and build contractors. Contingency sums have been built into the construction estimates, alongside additional contingency held client side, to further safeguard against potential cost increases.

3. FINANCIAL IMPLICATIONS

- 3.1 There are no direct financial implications for the Council in relation to this report as work is covered by Town Deal Funding.
- 3.2 Officers have utilised input from Gleeds costs consultants to estimate the costs of bringing a contractor on board for Stage 4 designs. It is anticipated this work will cost between £250,000 and £300,000, although this remains unknown prior to sourcing updated quotations. This report therefore requests delegated authority to agree a contract value of up to £400,000, thus providing sufficient headroom and contingency.

4. LEGAL IMPLICATIONS

- 4.1 It is proposed that we continue to utilise the Procure Partnerships framework to make the required appointment. The Council's procurement and legal team will remain involved with this process to ensure that best value is demonstrated in line with the Council's Contract Procedure Rules.
- 4.2 Note that a competitive tender exercise for the above work was carried out in October 2024, based on the original building designs. This tender exercise will be reviewed as per Appendix 1.
- 4.3 As above, the work will be contracted via a JCT Pre-Construction Services Agreement (PCSA) or NEC4 equivalent. Officers will work closely with legal services in determining the most appropriate contractual arrangements.

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5. OTHER - IMPLICATIONS

Local Government Reorganisation Implications

- 5.1 There are no direct implications for Local Government Reorganisation.

Relevant Council Priority

- 5.2 The proposals detailed in this report align with the Council's Corporate Priority "Economy and Regeneration". It is a key project for the Council and will support delivery of objectives to support and encourage new start-up businesses, attract businesses to locate in Redditch and increase footfall in the town centre.

Climate Change Implications

- 5.3 AHR Architects are the lead designers of the building and therefore ensure that designs are environmentally friendly and in line with local and national climate change policies. The design has been through a whole life carbon assessment to minimise the embodied carbon within the building. The super structure has been designed to bring maximum efficiency and reduce material weight. Achieved by reducing spans where possible to reduce the size of beams and columns. High carbon materials like aluminium have been avoided in favour of long-life and recyclable products like brick.
- 5.4 The building will follow a fabric first approach to maximise the sustainability credentials through: a regular, efficient form factor; highly insulated walls (0.15 W/m²K), floor (0.15 W/m²K), and roof (0.15 W/m²K); high-performing windows (1.3 W/m²K) and doors (1.6 W/m²K); and passive solar measures to reduce overheating. It will be fully electric and follow its ventilation, heating, cooling and water systems, which will be low-energy, efficient systems that follow sustainable principles. It will be a sealed (air tightness target 3.5m³/hm² @50Pa), mechanically ventilated building that has a high degree of control to individual spaces that seeks to maintain a consistent and comfortable internal temperature. Heat recovery, whilst ventilating the building, is done through individual Mechanical Ventilation and Heat Recovery (MVHR) units within tenant spaces and central air handling for landlord spaces. Air source heat pumps provide low-temperature heating to spaces via fan-coil units or wet radiators depending on the space. The building seeks to gain a NABERS (National Australian Built

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Environment Rating System) accreditation of 4.5 stars in addition to statutory requirements.

- 5.5 Note that the designs have allowed space for a photovoltaic (PV) array on the roof of the building.

Equalities and Diversity Implications

- 5.6 There are no direct equality or diversity implications arising as a result of this report.

6. RISK MANAGEMENT

- 6.1 There is an up-to-date risk register which is held by the project team and reviewed at Town Deal Board meetings.

7. APPENDICES and BACKGROUND PAPERS

Background Papers:

“Digital Manufacturing Innovation Centre – Proposed Project Changes” report to the Executive Committee considered on 13th May 2025:
[Agenda for the Executive Committee 13/05/2025](#)

“Appointment of Design Team and Project Managers – Towns Fund Schemes”, report to the Executive Committee considered on 9th January 2024: [Link to the covering report to the Executive Committee - 9th January 2024](#)

Town Investment Plan: [Town Investment Plan submission | Redditch Town Deal](#)

Executive

8th July 2025

9. REPORT SIGN OFF

Department	Name and Job Title	Date
Portfolio Holder	Cllr Sharon Harvey	
Lead Director / Assistant Director	Rachel Egan (Assistant Director Regeneration and Property Services)	June 11 th 2025
Financial Services	Debra Goodall (Assistant Director Finance and Customer Services)	11 th July 2025
Legal Services	Nicola Cummings, Principal Solicitor – Governance Claire Green, Principal Solicitor – Contracts, Commercial and Procurement	16 th June 2025
Policy Team (if equalities implications apply)	Rebecca Green	N/A
Climate Change Team (if climate change implications apply)	Matthew Eccles	

Executive

8th July 2025

Redditch Council Housing Growth Programme

Relevant Portfolio Holder		Councillor Bill Hartnett
Portfolio Holder Consulted		Yes
Relevant Assistant Director		Judith Willis
Report Author	Job Title: Amanda Delahunty Contact email: Contact Tel:	
Wards Affected		All
Ward Councillor(s) consulted		
Relevant Council Priority		Communities and Housing
Non-Key Decision		
If you have any questions about this report, please contact the report author in advance of the meeting.		

1. RECOMMENDATIONS

The Executive Committee RESOLVE that: -

- 1) The following options for the Council Housing Growth Programme are approved:**
 - a) Commissioning the construction of new Housing Revenue Account housing stock;**
 - b) Purchasing existing housing properties on the open market;**
 - c) Bidding to purchase housing properties provided by developers through the Section 106 process;**
 - d) Purchasing properties ‘off plan’ from new housing developments;**
 - e) Purchasing housing stock from other Registered Providers of social housing;**
 - f) Regeneration of existing housing stock where additional units are achieved; and**
 - g) Buying back former Council house properties under the Council’s ‘First Right of Refusal’.**
- 2) Authority be delegated to Deputy Chief Executive and Chief Finance Officer and the Assistant Director of Communities and Housing, following consultation with the Portfolio Holder for Housing and the Portfolio Holder for Finance, to approve the financial and development appraisal of each site in Appendix 1 and future development sites.**

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- 3) The Buy Backs and Acquisitions Policy, Appendix 2, be approved.

The Executive Committee RECOMMEND that:-

- 4) That the budget of no more than £15 million previously approved from the HRA Capital budget for the Housing Growth programme to 2030 be applied to the current capital programme to be used flexibly within the capital expenditure limit.
- 5) Properties delivered through the Council Housing Growth Programme are let at social rent levels, where permitted and subject to viability.
- 6) In cases where resolution 2 is unviable, to approve rent levels at:
- a) 65% of the market rent; or
 - b) in cases where resolution 6(a) is unviable, at affordable rent levels of 80% of the open market rent level.
- 7) that the Council's rent setting policy be updated as per recommendations 5 and 6 above.

2. BACKGROUND

- 2.1 The Executive agreed a Council Housing Growth Programme in January 2017. The Council has signed up to an agreement with the Government to retain Right to Buy receipts for the provision of additional affordable housing known as 1-4-1. This has a requirement that the receipts are spent within 5 years or they have to be returned to Central Government with interest.
- 2.2 The receipts must be used to provide additional affordable housing. For the two financial years 2024-2025 and 2025-2026:
- The maximum permitted contribution from Right to Buy receipts to replacement affordable housing will increase from 50% to 100%.
 - Right to Buy receipts will be permitted to be used with section 106 contributions.

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- The cap on the percentage of replacements delivered as acquisitions each year (currently 50%) will be lifted.

2.3 To increase stock a number of options have been identified as follows:

- Commissioning the construction of new HRA stock
- Purchase properties
- Purchase from developers through s.106 bidding
- Purchase properties 'off plan' on developments
- Purchase stock from other Registered Providers
- Regeneration of existing stock where additionality is achieved.
- Buy backs of former Council properties under the 'First right of refusal'

2.5 Our target through the housing growth programme is to achieve 230 additional units by 2030. We have achieved 107 already and have a plan to deliver 56 and therefore need to secure an additional 67 to achieve this target. The Housing Growth Programme has so far delivered the below number of properties split into the elements of the agreed programme.

**Delivered
Programme**

Delivery Method	Number of Properties
New construction	19
Buy Backs	66
S.106	19
'Off Plan'	0
Regeneration of existing stock	3
Purchase from RP	0
TOTAL	107

**Current Delivery
Programme**

Delivery Method	Number of Properties
New construction	53
Buy Back	5
s.106	0
'Off Plan'	0
Regeneration of existing stock	3
Purchase from RP	1
TOTAL	62

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3. OPERATIONAL ISSUES

- 3.1 The Council has employed two Housing Development Officers to take forward the Council Housing Growth Programme at pace.
- 3.2 The Council are currently reviewing potential new development sites that will come forward to a later Executive Committee meeting for inclusion in the Council Housing Growth programme.

4. FINANCIAL IMPLICATIONS

- 4.1 The HRA business plan have provision of £15 million up to 2030 for additional stock.
- 4.2 The geopolitical landscape has changed considerably since 2017. In 2017 build costs were circa £1,500 per square metre. Therefore, we have re-evaluated the costs to develop the Redditch Borough Council owned sites. Officers have estimated the number of properties each site will possibly achieve subject to planning permission.
- 4.3 In addition we are anticipating a significant upturn in Right to Buy (RTB) receipts due to Government changes to the RTB discount and we are working with Homes England and the West Midlands Combined Authority (WMCA) to access any additional funding that may become available.
- 4.4. Looking at the current market, new build properties are costing circa £2,648 per square metre. Officers have estimated the cost of building out the Council development sites as £10,617,419.
- 4.5 Members have indicated a desire to look at Modern Methods of Construction (MMC). MMC are innovative building techniques that aim to improve efficiency, quality, and sustainability in the construction industry. These methods often involve offsite manufacturing and or modular construction, and the use of advanced materials and technologies. MMC will provide certainty regarding cost, time and quality but may be more expensive than traditional construction costs, used to project the site costs above.
- 4.6 Officers are proposing that all properties delivered through the programme are to be let at social rent levels subject to viability in respect of the repayment of any capital funding being repaid within a set period of 30, 40 or 50 years. If this proves not to be viable then we propose 65% of the market rent. If at 65% this still proves not viable then we will opt for affordable rent levels. This is determined at 80% of

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the open market rent level following the Governments Affordable Rent framework.

5. LEGAL IMPLICATIONS

- 5.1 Housing Act 1985 part 2 permits local authorities to build/acquire new housing.

6. OTHER – IMPLICATIONS

Local Government Reorganisation

- 6.1 This development programme should not be impacted by local government re-organisation. The Government have announced they will continue to deliver high quality and sustainable services for residents.

Relevant Council Priority

- 6.2 The provision of additional council housing positively impacts on all strategic purposes:
- Economy, regeneration and prosperity
 - Green, clean and safe
 - Community and Housing

Climate Change Implications

- 6.3 The sites will all be constructed utilising Modern Methods of Construction (MMC). All the homes will be Energy Performance Certificate (EPC) category A as a minimum ensuring maximum energy efficiency. This in turn will help our tenants better manage fuel costs in the current cost of living crisis, along with minimising the impact upon the environment.
- 6.4 Biodiversity reports and net gain calculations will highlight areas to help us improve the sites' final Biodiversity Net Gain (BNG) and inform us of how much BNG credits the Council will need to make elsewhere if required.

Equalities and Diversity Implications

- 6.5 Increasing the Council's housing stock will assist in the provision of affordable housing in the Borough to meet housing need.

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- 6.6 In commissioning the construction of new HRA stock the Council will be able to provide housing that can meet specific needs for adapted properties.

7. RISK MANAGEMENT

- 7.1 There are a number of risks to implementing the Council Housing Growth Programme which are in the table below:

Risks	Mitigation
Failure to achieve planning permission	<ul style="list-style-type: none">• A dedicated planning officer will work with the development team to advise specifically on planning issues and recommend solutions• Appointment of experienced development agents
Local resident objections to building on sites	<ul style="list-style-type: none">• Local residents will be consulted and kept informed of proposals to ensure that officers are aware of any potential objections and may work to ameliorate concerns
Risks associated with using consultants	<ul style="list-style-type: none">• Ensure that the appointment of both the Development Agent (and its consultants) and, subsequently, contractors are robust and include an appropriate element of assessment of the parties' ability to undertake the roles and their quality• Ensure that the Council's risks are minimised through the legal agreements• Ensure Evaluation Criteria at Pre-Qualification Questionnaire (PQQ) and Tender Stage are comprehensive, with key factors weighted appropriately• Ensure that the Development Agent and consultants have sufficient Professional Indemnity Insurance
Overspend for House Building Programme	<ul style="list-style-type: none">• Include sufficient provision for contingencies• Ensure effective project management arrangements, to include identification of potential overspends early

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	<ul style="list-style-type: none"> Report to Portfolio Holder for Housing quarterly on progress (works and costs)
Abnormal build costs associated with the sites may be discovered	<ul style="list-style-type: none"> Individual site appraisals including site investigations will be undertaken to ensure that risks are understood and mitigated prior to progressing any site
Failure to spend 1-4-1 receipts by required deadline	<ul style="list-style-type: none"> The Council has previously approved a number of options to increase the housing stock and officers will pursue these other options in tandem with this development programme

8. APPENDICES and BACKGROUND PAPERS**Background Papers**

Council Housing Growth Programme Executive Report 17th January 2017

[Housing Growth Programme Report 2017](#)

Council Housing Growth – Development Sites 23rd October 2018

[Housing Growth Development Sites Report - 2018](#)

Appendices

Appendix 1 – Proposed Development Sites

Appendix 2 - Buy Backs and Acquisitions Policy

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9. REPORT SIGN OFF

Department	Name and Job Title	Date
Portfolio Holder	Councillor Bill Hartnett	17/6/25
Lead Director / Assistant Director	Judith Willis	17/6/25
Financial Services	Bob Watson	17/6/25
Legal Services	Nicola Cummings, Principal Solicitor - Governance	17/6/25
Policy Team (if equalities implications apply)	N/A	
Climate Change Team (if climate change implications apply)	Matt Eccles	17/6/25

Redditch Borough Council Housing Growth Programme

Appendix 1

The packages below are the sites approved for development within the Council Housing Growth Programme. Officers are currently working up schemes for the submission of planning applications. In addition to the below, a planning application has been submitted for 6 dwellings at Loxley Close B98 9JH

Package 1 – Estimated 28 units		
Clifton Close	B98 0HD	5 dwellings
Auxerre Avenue	B98 7QW	20 dwellings
Fladbury Close	B98 7RX	2 dwellings
Greenlands Avenue	B98 7QA	1 dwelling
Package 2 – Estimated 19 Units		
Ibstock Close	B98 0PZ	8 dwellings
Heronfield Close	B98 8QN	3 dwellings
Hawthorn Road	B97 6NQ	2 dwellings
Sandygate Close	B97 5RY	5 dwellings
Foxlydiate Crescent/Rowan Road	B97 6NB	1 dwelling

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BUY BACKS & ACQUISITIONS POLICY

2025-2030

April 2025

Redditch Borough Council

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1.0 Introduction

1.1 In England there are an excessive number of families (1.3million) on the Social Housing registers in February 2025, due to a severe shortage of Social and Affordable Housing. This is an increase of 10% in the last 2 years. There are also more than 354,000 homeless people in England as of December 2024 and more than 98,000 families living in unsustainable, unsuitable, or temporary accommodation as of January 2025. This housing crisis has resulted in a substantial rise in rents and in property prices, disproportionately affecting vulnerable and low-income households.

1.2 The statutory Right To Buy (RTB) Scheme was introduced in the UK by the Housing Act 1980, in which the UK Parliament gave 5 million qualifying council housing tenants, in England and Wales, the opportunity and 'Right to Buy' their home from their Local Authority (LA) and/or Council at a discounted cost.

For more information on the RTB Scheme on the Redditch Borough Council's Website please refer to:

[Right to buy | Redditchbc.gov.uk](https://redditchbc.gov.uk/right-to-buy)

1.3 More than 2.8 million properties have been purchased from the LA's and Councils under the RTB Scheme since 1980. Although this has generated revenue for LA's and Councils, the discounted rate has not allowed for open market value sale costs, and therefore the council is not making as much money back per property being sold, and it is generally less than the current average build cost of a new property. Therefore, the RTB Scheme has adversely impacted the availability of council properties, causing a lower percentage of stock held by councils, subsequently resulting in extended housing registers and a supply that fails to meet the high demand of council housing.

1.4 Due to continuous changes in Government policies and legislations, that either enhance or diminish the RTB Schemes financial appeal, there have been fluctuations in the interest of the Scheme. All existing and new Council Housing continue to be subject to the provisions of the RTB Scheme as there has not been any Governmental suggestions of any revisions nor discontinuation of the Scheme though the discounts have been reviewed and are currently less generous.

2.0 Policy Framework

2.1 This Buy Backs and Acquisitions Policy will detail the criteria for the acquisition of properties by Redditch Borough Council.

For more information regarding Redditch Borough Councils Buy Back Programme please refer to the following page on our website:

[Redditch Buy Back Programme](#)

2.2 This Buy Backs & Acquisitions Policy aims to enhance the availability of high-quality Council Housing within Redditch Borough, addressing the housing requirements of Redditch residents and reducing homelessness with a long-term goal of eliminating it completely. It will outline a structured strategy with guidelines for the following:

- The re-acquisition of properties previously sold under the RTB Scheme.
- The acquisition of derelict or long-term vacant properties in Redditch.
- The procurement and acquisition of new and existing housing that caters for all the needs of Redditch Council housing register demographics.
- The utilisation of Redditch Borough Council owned land for the development of new Council Housing.

2.3 This Policy will facilitate property acquisition, providing a framework for a smoother process and ensuring that all transactions provide value for money, and align with Redditch Borough Council's broader strategic goals.

2.4 Although this Policy will not address the loss of social housing resulting from the initial implementation of the RTB Scheme, it will provide Redditch Council with the opportunity to enhance and expand its housing stock, to reflect the changing demands and needs for Council Housing.

2.5 It is important to note that this Policy will not be applicable to the requirement of mandatory acquisition of properties that could be part of Redditch Council's regeneration initiatives, as it is only intended for the acquisition and re-acquisition of Council Housing by Redditch Borough Council.

2.6 The aim of this Policy is to:

- Enhance the availability of high-quality Council Housing within Redditch Borough.
- Establish a framework for evaluating feasibility and cost-effectiveness, by optimising rental revenue, alongside continuing to prioritise the optimal housing requirement needs of Redditch Borough residents.
- Initiate formal procedures for the acquisition of Buy Backs and other residential properties, for the intended use of Council Housing, allowing Redditch Borough Council to respond promptly as opportunities present themselves.
- Facilitate the reinvestment of Right to Buy (RTB) Receipts, ultimately aiding in the reduction of impact caused upon the council due to initial RTB property sales.
- Increase inclusivity by ensuring provision is made for individuals and families with additional support and accessibility requirements.

- Minimise the quantity of derelict or vacant properties within Redditch Borough.

3.1 Legal Authority and Context

3.2 Redditch Borough Council's primary statutory authority for housing provision, which is outlined in legislation Section 9 of the Housing Act 1985, provides for the empowerment of Local Authorities to convert existing structures, acquire residential properties and construct new residential properties on designated land, all for the intended use as Council Housing stock. Whilst there is not any explicit authority to buy properties for the purpose of converting them into flats or apartments, the acquisition of such properties under Section 56 of the Housing Act 1985, with the inclusion of flats and the alteration of properties under Section 9.2 of the Housing Act 1985 makes it permissible to do so for the intended purpose of providing housing accommodation. Section 17 of the Housing Act 1985 provides for the purchase of land, by a council, for housing development through utilisation of funds from the Housing Revenue Account (HRA).

3.3 Local Authority authorisation has been granted for the acquisition of property to complete any of its necessary functions, and/or to aid the enhancement, improvement, and development of the Borough, through the Local Government Act of 1972. Further to this, 'wellbeing' powers, allowing for the Local Authorities and Councils to undertake any actions deemed likely to promote or enhance the environmental, economic, or social wellbeing of the Borough, were granted in the Local Government Act of 2000, encompassing the Local Authorities to spend funds and acquire property for designated projects and/or capital initiatives.

3.4 England's Right of First Refusal Housing Regulations 2005 states a Local Authority is under no obligation to repurchase properties, however, Redditch Borough Council can exercise Right of First Refusal for any ex-council properties sold under the RTB Scheme.

4. Acquisition Criteria

4.1 Redditch Borough Council may evaluate the potential acquisition of various property types, by the following criteria, provided that such purchases are financially feasible and yield sustainable, social, and strategic advantages for the Council and the residents and community of Redditch Borough:

- Properties that were previously sold by Redditch Borough Council under the RTB legislation and are subject to the Right of First Refusal covenant, as well as those which are not subject to the Right of First Refusal covenant.
- Vacant properties that have typically remained unoccupied for at least 6 months or more, which may or may not include properties previously sold under the RTB Scheme.

- Properties that cater to the needs of Redditch Council list demographics, including, but not limited to, individuals or families with additional support and accessibility requirements, where the acquisition can provide economic benefits by lowering revenue and capital expenditures, which again may or may not include properties previously sold under the RTB Scheme.
- Newly constructed properties within private housing developments intended for the provision of Social and Affordable Housing.

4.2 Redditch Borough Council will typically consider acquiring property that fulfil of the following criteria:

- Enhancement of Redditch Borough Council's Housing stock of council housing to address the housing requirements of the Borough.
- Where the acquisition supports the achievement of Redditch Borough Council's goals as well as the provision of Council services and/or delivery of the UK Governments goals.
- Where the acquisition will have a primary connection to enhancing the environmental, social, and economic well-being of the Redditch Borough.
- Where the acquisition will have financial advantages in decreasing revenue budgets and overall capital expenditure; however, it will ultimately generate revenue income and promote capital growth.
- Where the acquirement is of any derelict and/or vacant properties which will result in improvements to the property and supports stronger community and council relationships.
- Strategic acquisition for regeneration, development, or redevelopment purposes of Redditch Borough.

4.3 Due to the limited availability of social and affordable Housing, Redditch Borough Council will focus on acquiring properties that were previously sold under the RTB Scheme, specifically those that are suitable for families and individuals with specific needs and suitable for consequent adaptations and requirements for comfortable living; i.e., disabilities (physical and/or mental), and elderly or those with mobility issues.

4.4 The factors will be considered when evaluating all potential acquisitions:

- Pre-Acquisition Viability and Suitability Assessment (see Appendix 3), including advantages of the acquisition for the Council.

- Financial Aid Availability: RTB Receipts from RTB Sales, HRA funding, section 106 reserves and the availability of any other grants or funding which may be applicable in acquisitions.
- Economic impact through the analysis of the acquisitions potential to reduce revenue and capital expenditures.
- A review of comparable rental rates and management fees if necessary - including market/discounted rental value based on internal surveyor's comments/costings on the existing condition of a potential Buy Back upon inspection of the property.
- Total projected cost - valuation post remedial works, renovations, and/or refurbishment (with the valuation being conducted by a RICS qualified surveyor), including any additional acquisition costs (i.e.) legal and/or outsourcing fees, as well as on-going maintenance costs, and defect remediation. The acquisition will need to either comply with, or be brought up to, the Decent Homes Standard (DHS). This can be done as a desktop exercise by the RICS surveyor where there are capacity issues, utilising a fully completed viewing proforma by a Housing Development Officer and associated photographic evidence.
- Purchase price – Consideration of the acquisition cost including a 5% increase in value to facilitate negotiation if necessary.
- Assurance that the property is available for sale with vacant possession and is free from encumbrances (e.g., outstanding legal charges) to eliminate the risk of Housing Regulations and Legislations being broken, as well as consideration of the duration an unoccupied property has remained vacant (whether this has any impact on grant subsidies) and the effect the acquisition of such property will have on Redditch Borough Councils resources.
- Location and management considerations including proximity of the property to existing housing stock for effective management, which is typically within 5 miles of HRA properties.
- An assessment and understanding of whether the property is located in an area known for crime or anti-social behaviour, where acquisition could foster safer communities and improve the local environment, as well as ensuring the safety of new council tenants/occupiers of the property.
- If the property is an ex-council property previously sold under the RTB Scheme, it is likely to be in demand and easily occupiable, however if it is a new acquisition, it will need to be evaluated by the Strategic Housing Team giving consideration of whether the acquisition would improve the local area and ensure community cohesion and sustainable neighbourhoods.

- Assessment of housing requirements, including property attributes, local demand, and the housing need. Evaluation of size, type, and construction to guarantee that all acquisitions are suitable and address local needs.
- Determination of the applicability of the Right of First Refusal in relation to the acquisition.
- Whether the acquisition supports the aims of Redditch Borough Council Buy Backs and Acquisitions Policy.

5.0 Exceptional Circumstances

5.1 Redditch Borough Council may evaluate the option of acquiring vacant properties that have remained unoccupied for under six months, provided that the purchase is financially sound and offers strategic advantages to both the Council and the broader community.

5.2 According to the Housing Defects Act of 1984, properties classified as having defective construction, may only be eligible for consideration if they have been upgraded to meet the BRE Licensed Repair Standard, or in rare cases, where the property is unsellable on the open market and at risk of remaining vacant for an extended period.

5.3 Redditch Borough Council may evaluate the possibility of acquiring property located beyond 5 miles from HRA stock, provided that such acquisition is financially feasible and offers strategic advantages to the Council.

5.4 The Council is unlikely to pursue property acquisitions in regions with low demand, as the acquisition must be beneficial to the Council.

5.5 In instances where Redditch Borough Council acquires a property in accordance with this Policy, the current owner, and their immediate family, if relevant, will generally not be permitted to continue residing in the property as tenants. and Redditch Borough Council will require vacant possession of a property unless there are exceptional circumstances which are approved by the Section 151 Officer and Assistant Director.

6.0 Refusals/Rejections

6.1 Redditch Borough Council will refrain from pursuing property acquisition under the following circumstances:

- Insufficient funding available, financial unviability or failure to meet non-financial criteria.
- Excessive or impractical refurbishment costs, or additional remediation works required, that will not be covered by any grant or funding Redditch Borough Council have to off-set towards the property.
- Unsuitable property types such as static caravans or mobile homes.

- Unresolved legal claims on the property or land that cannot be resolved during the conveyancing process.
- Legal matters such as title deed restrictions etc, which were not disclosed at the time of putting in an offer.

7.0 Funding

7.1 Property obtained under this Policy may be financed through RTB receipts, HRA Funding, revenue income, as well as potential accumulated commuted sums from section 106 planning agreements (if available), any relevant grant subsidies, Government allocations, or possibly an amalgamation of these funding resources if permissible, along with any other funding options that may arise over time.

7.2 The financial resources allocated to support this Redditch Borough Council Buy Backs and Acquisitions Policy may rely on the capabilities of the HRA and will be evaluated within the context of the overall capital budget, as and when it is deemed necessary by the Strategic Housing Team.

8.0 Financial Considerations and Financial Risk

8.1 The time taken (especially if it is outsourced to an external solicitor) and the frequency and availability of potential acquisitions (which is based on when current owners decide to re-sell their properties), are outside of Redditch Borough Council's control, thereby restricting the ability to budget effectively.

8.2 Prolonged decision-making and acquisition processes (as it is dependent on the legal team availability and/or as mentioned above, the availability of external solicitors) can lead to the costs associated with a sale falling through.

8.3 All prospective acquisitions will undergo a land registry search to verify title deed ownership and ascertain the absence of any outstanding legal encumbrances, along with a Pre-Acquisition Viability and Suitability Assessment as outlined in section 3.2.5. Should the results be unfavourable, the Acquisition will be declined.

8.4 However, should the results of the Pre-Acquisition Viability and Suitability Assessment be favourable, a comprehensive financial evaluation will be conducted in collaboration with the Finance department to assess the Net Present Value (NPV) and the anticipated productivity of the proposed investment, ensuring the feasibility of the acquisition. This evaluation will consider the total costs of acquisition and refurbishment against the projected net income from future rents and applicable service charges. Approval for any acquisition will be granted solely if it aligns strategically with Redditch Borough Councils'

objectives and demonstrates cost-effectiveness. The financial appraisal process serves as the framework for transparently and rigorously justifying any proposed acquisition.

8.5 Redditch Borough Councils' expenditure on each acquisition is contingent upon the availability of funding and the results of the financial assessment. The purchase price must not surpass the open market value, with an additional 5% allowance for potential negotiations. Furthermore, administrative, and legal costs will be taken into consideration, and both the Council and the property owner are responsible for their respective legal fees.

8.6 Property acquired under this Buy Backs and Acquisitions Policy, whether new build or existing dwellings, may be subject to the RTB Scheme legislations, unless they were acquired outside the HRA, or if they are exempt. The application of the cost floor rule offers some protection to Redditch Borough Council as it could potentially reduce the RTB discount amount.

8.7 Council tenants holding secure tenancies have the 'Right to Buy' properties under the RTB Scheme multiple times. However, any discount obtained from a prior purchase, regardless of whether it was made through Redditch Borough Council or another public sector landlord, will be subtracted from the discount available for the next purchase as stipulated in the RTB Scheme.

8.8 Properties acquired by Redditch Borough Council through this Buy Backs and Acquisitions Policy will be incorporated into the housing inventory and assigned to qualified applicants from the Council's housing register at a social or affordable rent, which may reach up to 80% of the market rate and will be limited to Local Housing Allowance rates when relevant, unless an alternative arrangement or agreement is made. This approach aims to optimise rental revenue while maintaining affordability. Any rental income or service charges (if applicable), along with the proceeds from future sales under the RTB Scheme, will be directed into the HRA as and when required.

9.0 Governance and Accountability

9.1 The decision to approve an acquisition will be made as a result of a Redditch Borough Councils' Housing Development Team review and approval, followed by Surveyor's assessment comment and predicted costs for any necessary works if required (for Buy Backs), and confirmation of funding available from the finance team and Treasury, once the proposed acquisition has been approved as financially viable and economically sustainable.

9.2 All potential buy backs and acquisitions will secure the appropriate budgetary and delegated approvals prior to the completion of any transaction. Transactions exceeding a value of £250,000 will necessitate approval from the Redditch Borough Council Executive.

9.3 Appendix 1 outlines Redditch Borough Councils' relevant procedures and the required process for acquiring a property in accordance with this Buy Backs and Acquisitions Policy.

10.0 Monitoring and Review

10.1 Redditch Borough Councils Housing Development Team will be documenting and monitoring all Buy Backs and Acquisitions purchased under this Policy.

10.2 The next planned review and update of this Buy Backs and Acquisitions Policy by the Redditch Borough Council Strategic Housing Team is in 2030. However, if required, due to any changes in Government Legislations, Regulations, and/or Policies, which will impact anything stated in this Buy Backs and Acquisitions Policy, it will be reviewed and subsequently adapted to reflect any necessary changes at any given date before 2030.

Appendices

Appendix 1 – Buy Backs and Acquisitions (Process and Procedures)

Acquisition of Properties Sold Under the RTB Scheme

Redditch Borough Council will implement the following protocol when evaluating offers related to the Right of First Refusal, as mandated by the Housing Act 2004:

Property owners are required to submit a formal offer notice (request to purchase) in writing or via email to the Council Strategic Housing Team. The Strategic Housing Team aims to acknowledge receipt of this notice within five working days if it is feasible to do so.

Upon receiving a formal offer notice, the Council will provide the owner with an application form to complete, which will gather property details and any pertinent information. Offers will be automatically declined if there is insufficient funding, if the acquisition is deemed financially unfeasible, or if it does not satisfy the non-financial criteria outlined in this Policy.

After the Council receives the completed application form, it will have 8 weeks to either accept or reject the offer.

During this timeframe, the Council will assess the viability of the acquisition in line with this Buy Backs and Acquisitions Policy.

This evaluation will involve a land registry search to verify ownership and check for any unresolved legal charges against the property that cannot be resolved during the conveyancing process.

Additionally, a Pre-Acquisition Viability and Suitability Assessment will be conducted, followed by a RICS valuation performed by a qualified surveyor and a visual inspection by an Internal Building Surveyor and Housing Development Officer, to determine the property's condition and the costs of any necessary repairs or refurbishments to comply with the Decent Homes Standard as stated above in 3.2.5.

If the assessment yields a favourable outcome, a comprehensive financial appraisal will be conducted, taking into account acquisition costs and future maintenance liabilities against rental income over the duration of the HRA Business Plan, and this will require approval from the Finance Team and Treasury before any final decision is made.

Should the Council decline the offer at any stage, a notice of rejection will be sent to the property owner.

If the Council accepts the offer, an acceptance notice will be dispatched to the property owner, however if the Council declines the offer at any stage, a notice of rejection will be sent to the property owner instead.

In the event that the Council has neither accepted nor rejected the offer within eight weeks of its receipt, the owner is permitted to advertise and sell the property on the open market.

The legislation mandates that the Council must acquire properties at their market value, which will be assessed through a Red Book valuation conducted by the Council's designated team or an independent RICS qualified surveyor acting on behalf of the Council.

The purchase price will be negotiated between the property owner and the Council's Housing Development Officer, as well as the Housing Development & Enabling Manager, or if agreed upon, an independent RICS qualified surveyor to ensure fairness and minimise bias.

Once an agreement on the price is reached and the financial appraisal is approved, a Land Transaction Sheet will be prepared for the Head of Housing & Community Services approval, as well as the Housing Development & Enabling Manager sign-off.

Upon approval of the acquisition, the Council's Legal Services will be instructed to progress the sale with the owner's solicitor/legal representatives, should the internal Legal Services Team not have the capacity to do this, a pre-approved external solicitor will be instructed to do this on behalf of the Council.

The Council is required to enter into a binding contract with the owner within twelve weeks or no later than four weeks after receiving written notification from the owner indicating their readiness to complete, whichever is later. Failure to adhere to these timelines will result in the Council forfeiting its statutory right to repurchase the property for the subsequent twelve months, allowing the owner the freedom to sell the property on the open market if they wish.

In instances where a Right to Buy (RTB) discount is applicable, this amount will be deducted from the purchase price along with any housing-related debts, including Council Tax.

The Council retains the authority to retract its offer for re-purchase at any point before the contracts are exchanged. If an agreement on the re-purchase terms is not reached, the Council will rescind its offer and will not be responsible for any expenses incurred by the property owner.

Additionally, the Council may designate an alternative social landlord or registered provider to acquire a property located within a regeneration area being developed by that specific landlord or registered provider.

It is important to note that the Council is not obligated to purchase properties under the Right to Buy Scheme, and as such, property owners do not possess the right to contest or appeal the Council's decision.

All offer notices and general enquiries should be directed to:

Strategic Housing Team, Housing Development:

housingdevelopment@bromsgroveandredditch.gov.uk

Concerns related to the implementation of this procedure will be addressed in accordance with the Council's Complaints Policy. The Council will utilise the same procedure when evaluating the purchase of properties sold under the RTB Scheme that are not subject to the Right of First Refusal covenant.

Other Property Acquisitions

The Council will implement the subsequent procedures when evaluating additional acquisitions that align with the criteria established in this Buy Backs and Acquisitions Policy:

- All projects involving the acquisition of property with a value up to £250,000, will be referred to the Housing Development & Enabling Manager for approval.
- The Council will assess the viability of the acquisition in line with this Buy Backs and Acquisitions Policy.
- This evaluation will involve a land registry search to verify ownership and check for any unresolved legal charges against the property that cannot be resolved during the conveyancing process.
- Additionally, a Pre-Acquisition Viability and Suitability Assessment will be conducted, followed by a RICS valuation performed by a qualified surveyor including a visual inspection to determine the property's condition and the costs of any necessary repairs or refurbishments to comply with the Decent Homes Standard as stated above in 3.2.5.
- If the assessment yields a favourable outcome, a comprehensive financial appraisal will be conducted, taking into account acquisition costs and future maintenance liabilities against rental income over the duration of the HRA Business Plan, and this will require approval from the Finance Team and Treasury before any final decision is made.
- Each acquisition will be evaluated individually. The criteria established in this Policy will be utilised to guarantee that all purchases are consistent with the Council's primary objectives and align with the Council's main priorities, as well as ensuring funding is available and the acquisition is beneficial to the Council.
- The purchase price will be negotiated between the property owner and the Council's Strategic Housing Team, or if agreed upon, an independent RICS qualified surveyor to ensure fairness and minimise bias.

- Once an agreement on the price is reached and the financial appraisal is approved, the correct documentation will be prepared for the Strategic Housing & Business Support Manager and also the Housing Development & Enabling Manager sign-off.
- All transactions exceeding a value of £250,000 will necessitate approval from the Redditch Borough Council Executive.
- Upon approval of the acquisition, the Council's Legal Services will be instructed to progress the sale with the owner's solicitor/legal representatives, should the internal Legal Services Team not have the capacity to do this, a pre-approved external solicitor will be instructed to do this on behalf of the Council.
- A qualified member of the Strategic Housing Team will be appointed to deliver and monitor all acquisitions.
- The Council retains the authority to retract its offer to purchase at any point before the contracts are exchanged. If an agreement on the purchase terms is not reached, the Council will rescind its offer and will not be responsible for any expenses incurred by the owner.
- It is important to note that although the acquisitions will be prioritised in accordance with this Buy Backs and Acquisitions Policy, the Council is not obligated to purchase properties under this Buy Backs and Acquisitions Policy, and as such, property owners do not possess the right to contest or appeal the Council's decision.

All offer notices and general enquiries should be directed to:

Strategic Housing Team, Housing Development:

housingdevelopment@bromsgroveandredditch.gov.uk

Concerns related to the implementation of this procedure will be addressed in accordance with the Council's Complaints Policy. The Council will utilise the same procedure when evaluating the purchase and Acquisition of any other properties.

Appendix 2 - Right of First Refusal (Exemptions for Disposal)

Properties are exempt from the Right of First Refusal under the following circumstances:

- The property owner conveys the property to a spouse or ex-spouse.
- The property falls under the provisions of the Matrimonial Causes Act 1973, which may pertain to divorce cases.
- The property owner transfers sole responsibility to a co-owner.
- The property owner transfers the property to a family member, provided that the family member has resided with the owner for a minimum of 12 months prior to the transfer.
- The property is bequeathed to an individual through a will, or it is subject to intestacy laws in the absence of a will.

Appendix 3 – Pre-Acquisition Viability and Suitability Assessment

The objective of the Pre-Acquisition Viability and Suitability Assessment is to confirm that Redditch Borough Council (RBC) has a justified need to acquire a particular property or parcel of land for development purposes.

This assessment will involve evaluating the following factors:

- Does RBC's Strategic Housing Team, RBC's Surveying Team and RBC's Valuation Team, possess the necessary capacity to facilitate the acquisition?
- Does the RBC Legal Team have the required capacity to process and secure the acquisition? If not, is there available funding or capital to outsource this process?
- Is the acquisition essential for the council's objectives?
- What advantages will this acquisition provide to the council, and does it align with RBC's goals?
- Is there any approved funding to assist in the purchase of this acquisition?
- If the funding does not cover the entire purchase cost, do we have sufficient capital to cover the remaining amount, and can this be offset against other available funding?
- What level of work is required to render the acquisition suitable for development or rental?
- Will this be financed through 1-4-1 Receipts, LAHF, or other grants/funding sources?
- Is the extent of remedial work required justifiable?
- What is the anticipated rental income from the property (Buy Back)? Additionally, after completing all necessary RIBA stages and associated fees, is there a viable pay-back period within 30-50 years?
- Is this sustainable for RBC?

Only after thorough review and fulfilment of these criteria will RBC proceed with the acquiring the specified property or acquisition, in accordance with RBC's Buy Backs and Acquisitions Policy.

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Treasury Management Strategy Outturn Report 2024/25

Relevant Portfolio Holder	Councillor Woodall – Portfolio Holder for Finance and Governance
Portfolio Holder Consulted	Yes
Relevant Head of Service	Debra Goodall
Report Authors	Assistant Director of Finance and Customer Services Debra.Goodall@bromsgroveandredditch.gov.uk
Wards Affected	All Wards
Ward Councillor(s) consulted	No
Relevant Strategic Purpose(s)	All
Non-Key Decision	
If you have any questions about this report, please contact the report author in advance of the meeting.	

1. SUMMARY

The purpose of this report is to set out the annual outturn for 2024/25 on the Council's Capital and Treasury Management Strategies, including all prudential indicators.

2. RECOMMENDATIONS

Cabinet are asked to RECOMMEND that Council:

- 1) Note the Council's Treasury performance for the financial year 24/25.**
- 2) Note the position in relation to the Council's Prudential indicators.**

3. BACKGROUND

Introduction

- 3.1 The Authority has adopted the Chartered Institute of Public Finance and Accountancy's *Treasury Management in the Public Services: Code of Practice* (the CIPFA Code) which requires the Authority to approve, as a minimum, treasury management semi-annual and annual outturn reports.
- 3.2 This report includes the requirement in the 2021 Code, mandatory from 1st April 2023, of reporting the treasury management prudential indicators. The non-treasury prudential indicators are incorporated in the Authority's normal quarterly revenue report.

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- 3.3 The Authority's treasury management strategy for 2024/25 was approved in February 2024. The Authority has invested substantial sums of money and is therefore exposed to financial risks including the loss of invested funds and the revenue effect of changing interest rates. The successful identification, monitoring and control of risk remains central to the Authority's treasury management strategy.

External Context

- 3.4 **Economic background:** Both the UK and US elected new governments during the period, whose policy decisions impacted the economic outlook. The Chancellor of the Exchequer delivered her Spring Statement in March 2025, following her Budget in October 2024. Based on the plans announced, the Office for Budget Responsibility downgraded its predictions for UK growth in 2025 to 1% from 2%. However, it upgraded its predictions for the four subsequent years. Inflation predictions for 2025 were pushed up, to 3.2% from 2.6%, before seen as falling back to target in 2027. The market reaction to the Spring Statement was more muted compared to the Budget, with very recent market turbulence being driven more by US trade policy decisions and President Trump.
- 3.5 After revising its interest rate forecast in November following the Budget, the council's treasury management advisor, Arlingclose, maintained its stance that Bank Rate will fall to 3.75% in 2025.
- 3.6 UK annual Consumer Price Index (CPI) inflation continued to stay above the 2% Bank of England (BoE) target in the later part of the period. The Office for National Statistics (ONS) reported headline consumer prices at 2.8% in February 2025, down from 3.0% in the previous month and below expectations. Core CPI also remained elevated, falling slightly in February to 3.5% from 3.7% in January, just below expectations for 3.6% but higher than the last three months of the calendar year.
- 3.7 The UK economy Gross Domestic Product (GDP) grew by 0.1% between October and December 2024, unrevised from the initial estimate. This was an improvement on the zero growth in the previous quarter, but down from the 0.4% growth between April and June 2024. Of the monthly GDP figures, the economy was estimated to have contracted by 0.1% in January, worse than expectations for a 0.1% gain.
- 3.8 The labour market continued to cool, but the ONS data still require treating with caution. Recent data showed the unemployment rate rose to 4.4% (3mth/year) in the three months to January 2025 while the economic inactivity rate fell again to 21.5%. The ONS reported pay growth over the same three-month period at 5.9% for regular earnings (excluding bonuses) and 5.8% for total earnings.

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- 3.9 The BoE's Monetary Policy Committee (MPC) held Bank Rate at 4.5% at its March 2025 meeting, having reduced it in February. This follows earlier 0.25% cuts in November and August 2024 from the 5.25% peak. At the March MPC meeting, members voted 8-1 to maintain Bank Rate at 4.5%, with the one dissenter preferring another 25 basis points cut. The meeting minutes implied a slightly more hawkish tilt compared to February when two MPC members wanted a 50bps cut. In the minutes, the Bank also upgraded its Q1 2025 GDP forecast to around 0.25% from the previous estimate of 0.1%.
- 3.10 The February Monetary Policy Report (MPR) showed the BoE expected GDP growth in 2025 to be significantly weaker compared to the November MPR. GDP is forecast to rise by 0.1% in Q1 2025, less than the previous estimate of 0.4%. Four-quarter GDP growth is expected to pick up from the middle of 2025, to over 1.5% by the end of the forecast period. The outlook for CPI inflation showed it remaining above the MPC's 2% target throughout 2025. It is expected to hit around 3.5% by June before peaking at 3.7% in Q3 and then easing towards the end of the year but staying above the 2% target. The unemployment rate was expected to rise steadily to around 4.75% by the end of the forecast horizon, above the assumed medium-term equilibrium unemployment rate of 4.5%.
- 3.11 Arlingclose, the Authority's treasury adviser, maintained its central view that Bank Rate would continue to fall throughout 2025. From the cuts in August and November 2024 and February 2025 and May 2025, which took Bank Rate to 4.25%, August is considered the likely month for the next reduction, with other cuts following in line with MPR months to take Bank Rate down to around 3.75% by the end of 2025.
- 3.12 The US Federal Reserve paused its cutting cycle in the first three months of 2025, having reduced the Fed Funds Rate by 0.25% to a range of 4.25%-4.50% in December, the third cut in succession. Fed policymakers noted uncertainty around the economic outlook but were anticipating around 0.50% of further cuts in the policy rate in 2025. Economic growth continued to rise at a reasonable pace, expanding at an annualised rate of 2.4% in Q4 2024 while inflation remained elevated over the period. However, growth is now expected to weaken by more than previously expected in 2025, to 1.7% from 2.1%. The uncertainty that President Trump has brought both before and since his inauguration in January is expected to continue.
- 3.13 The European Central Bank (ECB) continued its rate cutting cycle over the period, reducing its three key policy rates by another 0.25% in March, acknowledging that monetary policy is becoming meaningfully less restrictive. Euro zone inflation has decreased steadily in 2025, falling to 2.2% in March, the lowest level since November 2024. Over the current calendar year, inflation is expected to average 2.3%. GDP growth stagnated in the last quarter of the 2024 calendar year, after expanding by 0.4% in the previous quarter. For 2025, economic growth forecasts were revised downwards to 0.9%.

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- 3.14 **Financial markets:** Financial market sentiment was reasonably positive over most of the period, but economic, financial, and geopolitical issues meant the trend of market volatility remained. In the latter part of the period, volatility increased and bond yields started to fall following a January peak, as the economic uncertainty around likely US trade policy impacted financial markets. Yields in the UK and US started to diverge in the last month of the period, with the former rising around concerns over the fiscal implications on the UK government from weaker growth, business sentiment and higher rates, while the latter started falling on potential recession fears due to the unpredictable nature of policy announcements by the US President and their potential impact.
- 3.15 The 10-year UK benchmark gilt yield started the period at 3.94% and ended at 4.69%, having reached a low of 3.76% in September and a high of 4.90% in January in between. While the 20-year gilt started at 4.40% and ended at 5.22%, hitting a low of 4.27% in September and a high of 5.40% in January. The Sterling Overnight Rate (SONIA) averaged 4.90% over the period.
- 3.16 The period in question ended shortly before US President Donald Trump announced his package of 'reciprocal tariffs', the immediate aftermath of which saw stock prices and government bond yields falling and introduced further uncertainty over the economic outlook.
- 3.17 Credit review: In October, Arlingclose revised its advised recommended maximum unsecured duration limit on most banks on its counterparty list to six months. Duration advice for the remaining five institutions, including the newly added Lloyds Bank Corporate Markets, was kept to a maximum of 100 days. This advice remained in place at the end of the period.
- 3.18 Fitch revised the outlook on Commonwealth Bank of Australia (CBA) to positive from stable while affirming its long-term rating at AA-, citing its consistent strong earnings and profitability.
- 3.19 Other than CBA, the last three months of the period were relatively quiet on the bank credit rating front, with a small number of updates issued for a number of lenders not on the Arlingclose recommended counterparty list.
- 3.20 On local authorities, S&P assigned a BBB+ to Warrington Council, having previously withdrawn its rating earlier in 2024, and also withdrew its rating for Lancashire County Council due to the council deciding to stop maintaining a credit rating. However, it still holds a rating with Fitch and Moody's. Moody's withdrew its rating of Cornwall Council after it chose to no longer maintain a rating.

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- 3.21 Credit default swap prices generally trended lower over the period but did start to rise modestly in March, but not to any levels considered concerning. Once again, price volatility over the period remained generally more muted compared to previous periods.
- 3.22 Financial market volatility is expected to remain a feature, at least in the near term and, credit default swap levels will be monitored for signs of ongoing credit stress. As ever, the institutions and durations on the Authority's counterparty list recommended by Arlingclose remain under constant review.

Local Context

- 3.23 On 31st March 2025, the Authority had net borrowing of £97.43m arising from its revenue and capital income and expenditure. The underlying need to borrow for capital purposes is measured by the Capital Financing Requirement (CFR), while balance sheet resources are the underlying resources available for investment. These factors are summarised in Table 1 below.

Table 1: Balance Sheet Summary

	31.3.24	31.3.25
	Actual	Actual
	£m	£m
General Fund & Regeneration CFR	22.47	25.24
HRA CFR	122.20	126.80
Total CFR	144.67	152.04
External borrowing**	103.93	103.93
Internal (over) borrowing	40.74	48.11
Less: Usable reserves	-19.00	-18.10
Less: Working capital	-4.90	-4.90
Net investments	16.84	25.11

* finance leases, PFI liabilities and transferred debt that form part of the Authority's total debt

** shows only loans to which the Authority is committed and excludes optional refinancing

- 3.24 The treasury management position on 31st March and the change during the year is shown in Table 2 below.

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Table 2: Treasury Management Summary

	31.3.24 Balance £m	Movement £m	31.3.25 Balance £m	31.3.25 Rate %
Long-term borrowing				
- PWLB	98.93	0	98.93	3.35%
- LOBOs				
- Other	5.00	0	5.00	4.71%
Short-term borrowing				
Total borrowing	103.93	0	103.93	4.03%
Long-term investments				
Short-term investments	9.00	-2.50	6.50	4.92%
Cash and cash equivalents				
Total investments				
Net borrowing	94.93	2.50	97.43	

Borrowing Strategy and Activity

- 3.25 After substantial rises in interest rates since 2021 many central banks have now begun to reduce their policy rates, albeit slowly. Gilt yields were volatile but have increased overall during the period. Much of the increase has been in response to market concerns that policies introduced by the Labour government will be inflationary and lead to higher levels of government borrowing. The election of Donald Trump in the US in November is also expected to lead to inflationary trade policies.
- 3.26 The PWLB certainty rate for 10-year maturity loans was 4.80% at the beginning of the period and 5.42% at the end. The lowest available 10-year maturity rate was 4.52% and the highest was 5.71%. Rates for 20-year maturity loans ranged from 5.01% to 6.14% during the period, and 50-year maturity loans from 4.88% to 5.88%.
- 3.27 For the majority of the year the cost of short-term borrowing from other local authorities closely tracked Base Rate at around 5.00% - 5.25%. However, from late 2024 rates began to rise, peaking at around 6% in February and March 2025.

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- 3.28 CIPFA's 2021 Prudential Code is clear that local authorities must not borrow to invest primarily for financial return and that it is not prudent for local authorities to make any investment or spending decision that will increase the capital financing requirement and so may lead to new borrowing, unless directly and primarily related to the functions of the Authority. PWLB loans are no longer available to local authorities planning to buy investment assets primarily for yield unless these loans are for refinancing purposes. The Authority has no new plans to borrow to invest primarily for financial return.
- 3.29 **Loans Portfolio:** On 31st March, the Authority held £103.93m of loans, as part of its strategy for funding previous and current years' capital programmes. Outstanding loans on 31st March 2025 are summarised in Table 3 below.

Table 3: Borrowing Position

	31.3.24 Balance £m	Net Movement £m	31.3.25 Balance £m	31.3.25 Weighted Average Rate %	31.3.25 Weighted Average Maturity (years)
Public Works Loan Board	98,93		98,93	3.35%	23
Banks (LOBO)					
Banks (fixed term)	5.00		5.00	4.71%	25
Local authorities (long-term)					
Local authorities (short-term)					
Total borrowing	103.93		103.93		

Treasury Investment Activity

- 3.30 The CIPFA Treasury Management in the Public Services Code of Practice and Cross-Sectoral Guidance Notes (revised in 2021) defines treasury management investments as investments that arise from the organisation's cash flows or treasury risk management activity that ultimately represents balances that need to be invested until the cash is required for use in the course of business.
- 3.31 The Authority does not hold any invested funds, representing income received in advance of expenditure plus balances and reserves held. During the period, the Authority's investment balances ranged between £1.0 and £17.5 million due to timing differences between income and expenditure. The investment position is shown in table 4 below.

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Table 4: Treasury Investment Position

	31.3.24	Net	31.3.25	31.3.25	31.3.25
	Balance	Movement	Balance	Income Return	Weighted Average Maturity
	£'000	£'000	£'000	%	days
Banks & building societies (unsecured)					
Banks & building societies (secured deposits)					
Covered bonds (secured)					
Government					
Local authorities and other govt entities	7.50	-7.50	0.00	5.51%	90 days
Corporate bonds and loans					
Money Market Funds	0.00	6.50	6.50		
Total investments	9.00	-2.50	6.50		

- 3.32 Both the CIPFA Code and government guidance require the Authority to invest its funds prudently, and to have regard to the security and liquidity of its treasury investments before seeking the optimum rate of return, or yield. The Authority's objective when investing money is to strike an appropriate balance between risk and return, minimising the risk of incurring losses from defaults and the risk of receiving unsuitably low investment income.
- 3.33 As demonstrated by the liability benchmark in this report, the Authority expects to be a long-term investor and treasury investments therefore include both short-term low risk instruments to manage day-to-day cash flows and longer-term instruments where limited additional risk is accepted in return for higher investment income to support local public services.
- 3.34 Bank Rate reduced from 5.25% to 5.00% in August 2024, again to 4.75% in November 2024 and again to 4.5% in February 2025 with short term interest rates being around these levels. The rates on DMADF deposits ranged between 4.70% and 5.19%.

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Non-Treasury Investments

- 3.35 The definition of investments in the Treasury Management Code now covers all the financial assets of the Authority as well as other non-financial assets which the Authority holds primarily for financial return. Investments that do not meet the definition of treasury management investments (i.e. management of surplus cash) are categorised as either for service purposes (made explicitly to further service objectives) and or for commercial purposes (made primarily for financial return).
- 3.36 Investment Guidance issued by the Department for Levelling Up Housing and Communities (DLUHC) and Welsh Government also includes within the definition of investments all such assets held partially or wholly for financial return.

Treasury Performance

- 3.37 The Authority measures the financial performance of its treasury management activities both in terms of its impact on the revenue budget and its relationship to benchmark interest rates, as shown in table 5 below.

Table 5: Performance

	Actual £m	Budget £m	Over/ under
<i>PWLB Maturity Loan 1</i>	15.00		
<i>PWLB Maturity Loan 2</i>	25.00		
<i>PWLB Maturity Loan 3</i>	40.00		
<i>PWLB Maturity Loan 4</i>	18.93		
<i>Barclays Loan</i>	5.00		
Total borrowing			
<i>PFI and Finance leases</i>			
Total debt	103.93	175.00	-71.07
<i>Short-term Investments</i>	6.50	10.00	-3.50
Total treasury investments	6.50	10.00	-3.50

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MRP Regulations

- 3.38 On 10th April 2024 amended legislation and revised statutory guidance were published on Minimum Revenue Provision (MRP). The majority of the changes take effect from the 2025/26 financial year, although there is a requirement that for capital loans given on or after 7th May 2024 sufficient MRP must be charged so that the outstanding Capital Financing Requirement (CFR) in respect of the loan is no higher than the principal outstanding less the Expected Credit Loss (ECL) charge for that loan.
- 3.39 The regulations also require that local authorities cannot exclude any amount of their CFR from their MRP calculation unless by an exception set out in law. Capital receipts cannot be used to directly replace, in whole or part, the prudent charge to revenue for MRP (there are specific exceptions for capital loans and leased assets).

Compliance

- 3.40 The Deputy Chief Executive and Section 151 Officer reports that all treasury management activities undertaken during the year complied fully with the principles in the Treasury Management Code and the Authority's approved Treasury Management Strategy. Compliance with specific investment limits is demonstrated in table 6 below.

Table 6: Investment Limits

	2024/25 Maximum	31.3.25 Actual	2024/25 Limit	Complied? Yes/No
Any single organisation, except the UK Government	£4m each			
UK Central Government	Unlimited			
Unsecured investments with banks and building societies	£2.5m in total			
Loans to unrated corporates	£1m in total			
Money Market Funds	£20m in total	£6.5m	20m	Yes
Foreign countries	£5m per country			
Real Estate Investment Trusts	£2.5m in total			

- 3.41 Compliance with the Authorised Limit and Operational Boundary for external debt is demonstrated in table 7 below.

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	2024/25 Maximum	31.3.25 Actual	2024/25 Operational Boundary	2024/25 Authorised Limit	Complied? Yes/No
Borrowing	175.00	103.93	170.00	180.00	Yes
PFI and Finance Leases	1.50	0	1.50	1.50	Yes
Total debt	176.50	103.93	171.50	181.50	

- 3.42 Since the operational boundary is a management tool for in-year monitoring it is not significant if the operational boundary is breached on occasions due to variations in cash flow, and this is not counted as a compliance failure

Treasury Management Prudential Indicators

- 3.43 As required by the 2021 CIPFA Treasury Management Code, the Authority monitors and measures the following treasury management prudential indicators.

Liability Benchmark

- 3.44 This indicator compares the Authority's actual existing borrowing against a liability benchmark that has been calculated to show the lowest risk level of borrowing. The liability benchmark is an important tool to help establish whether the Council is likely to be a long-term borrower or long-term investor in the future and so shape its strategic focus and decision making. It represents an estimate of the cumulative amount of external borrowing the Council must hold to fund its current capital and revenue plans while keeping treasury investments at the minimum level of £2m required to manage day-to-day cash flow

3.45

	31.3.24 Actual	31.3.25 Actual	31.3.26 Forecast	31.3.27 Forecast
Loans CFR	144.67	149.26	153.79	158.21
Less: Balance sheet resources	-23.90	-21.80	-22.10	-23.20
Net loans requirement	120.77	127.46	130.69	135.01
Plus: Liquidity allowance	0.20	0.20	0.20	0.20
Liability benchmark	120.97	127.66	130.89	135.21
Existing borrowing	103.93	103.93	113.22	116.87

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Following on from the medium-term forecast above, the long-term liability benchmark assumes capital expenditure funded by borrowing of £118m, minimum revenue provision on new capital expenditure based on a 40-year asset life and income, expenditure and reserves all increasing by inflation of 2% p.a. This is shown in the chart below together with the maturity profile of the Authority's existing borrowing.

Maturity Structure of Borrowing

- 3.46 This indicator is set to control the Authority's exposure to refinancing risk. The upper and lower limits on the maturity structure of all borrowing were:

	Upper Limit	Lower Limit	31.3.25 Actual	Complied?
Under 12 months	50%	0%	0%	Yes
12 months and within 24 months	50%	0%	0%	Yes
24 months and within 5 years	50%	0%	0%	Yes
5 years and within 10 years	50%	0%	0%	Yes
10 years and above	100%	0%	0%	Yes

- 3.47 Time periods start on the first day of each financial year. The maturity date of borrowing is the earliest date on which the lender can demand repayment.

Long-term Treasury Management Investments

- 3.48 The purpose of this indicator is to control the Authority's exposure to the risk of incurring losses by seeking early repayment of its investments. The prudential limits on the long-term treasury management limits are:

	2024/25	2025/26	2026/27	No fixed date
Limit on principal invested beyond year end	£1.0m	£0.5m	£0.5m	
Actual principal invested beyond year end	0	0	0	
Complied?	Yes	Yes	Yes	

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- 3.49 Long-term investments with no fixed maturity date include strategic pooled funds, real estate investment trusts and directly held equity but exclude money market funds and bank accounts with no fixed maturity date as these are considered short-term.

Additional indicators

Security:

- 3.50 The Authority has adopted a voluntary measure of its exposure to credit risk by monitoring the value-weighted average credit rating of its investment portfolio. This is calculated by applying a score to each investment (AAA=1, AA+=2, etc.) and taking the arithmetic average, weighted by the size of each investment. Unrated investments are assigned a score based on their perceived risk.

	2024/25 Target	31.3.25 Actual	Complied?
Portfolio average credit rating	A	A	Yes

Liquidity:

- 3.51 The Authority has adopted a voluntary measure of its exposure to liquidity risk by monitoring the amount of cash available to meet unexpected payments within a rolling three-month period, without additional borrowing.

	31.3.25 Actual	2025/26 Target	Complied?
Total cash available within 3 months	£2.5m	£2.5m	Yes
Total sum borrowed in past 3 months without prior notice	Nil	Nil	Yes

Interest Rate Exposures:

- 3.52 This indicator is set to control the Authority's exposure to interest rate risk.

Interest rate risk indicator	2024/25 Target	31.3.25 Actual	Complied?
Upper limit on one-year revenue impact of a 1% <u>rise</u> in interest rates	500,000	0	Yes
Upper limit on one-year revenue impact of a 1% <u>fall</u> in interest rates	500,000	0	Yes

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3.53 For context, the changes in interest rates during the year were:

	31/3/24	31/3/25
Bank Rate	5.25%	4.50%
1-year PWLB certainty rate, maturity loans	5.36%	4.82%
5-year PWLB certainty rate, maturity loans	4.68%	4.97%
10-year PWLB certainty rate, maturity loans	4.74%	5.42%
20-year PWLB certainty rate, maturity loans	5.18%	5.91%
50-year PWLB certainty rate, maturity loans	5.01%	5.67%

3.54 The impact of a change in interest rates is calculated on the assumption that maturing loans and investment will be replaced at new market rates.

4. IMPLICATIONS

Legal Implications

4.1 A number of statutes governing the provision of services covered by this report contain express powers or duties to charge for services. Where an express power to charge does not exist, the Council has the power under Section 111 of the Local Government Act 1972 to charge where the activity is incidental or conducive to or calculated to facilitate the Councils statutory function.

Service / Operational Implications

4.2 Monitoring is undertaken to ensure that income targets are achieved, with Treasury Management activities taking place on a daily basis.

Customer / Equalities and Diversity Implications

4.3 The only impact of treasury transactions is in respect of ethical investment linked to the Councils investment counterparties. Presently the Council has a limited counterparty list based on financial risk to the Authority.

5. RISK MANAGEMENT

5.1 There is always significant risk in relation to treasury transactions, this is why Councils appoint Treasury advisors, which in the case of Redditch is Arlingclose. In addition, there

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is the requirement in this area to provide an Annual Strategy report containing indicators/limits that must be met, a quarterly update and closure report all of which must be reported to full Council.

6. APPENDICES

None

7. BACKGROUND PAPERS

MTFP 2024/25 – February 2024 which contains the years Capital Strategy, Treasury Management Strategy and MRP Policy.

AUTHOR OF REPORT

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 (Deputy S151)

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Executive Committee

Tuesday, 2nd September,
2025

MINUTES

Present:

Councillor Sharon Harvey (Chair), Councillor Jane Spilsbury (Vice-Chair) and Councillors Juliet Barker Smith, Juma Begum, Bill Hartnett, Jen Snape and Ian Woodall

Also Present:

Councillor Matthew Dormer (Chair of the Overview and Scrutiny Committee and Chair of the Fly Tipping Task Group)

Officers:

Toni Ainscough, Mark Cox, Tara Day, Rebecca Green, John Leach, Simon Parry, Andrew Rainbow, Guy Revans, Bob Watson and Judith Willis

Democratic Services Officers:

Jess Bayley-Hill

26. APOLOGIES

An apology for absence was received on behalf of Councillor Monica Stringfellow.

27. DECLARATIONS OF INTEREST

There were no declarations of interest.

28. LEADER'S ANNOUNCEMENTS

The Leader advised that at a meeting of the Overview and Scrutiny Committee held on 1st September 2025, Members had pre-scrutinised the following items on the Executive Committee's agenda:

- Minute Item No. 31 – Voluntary Sector Grants Scheme 2026/27 to 2029/30
- Minute Item No. 32 – Adoption of Fixed Penalty Charge for Breach of Community Protection Notice
- Minute Item No. 33 – Housing Ombudsman Findings Report 1 Ref 202417927

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- Minute Item No. 34 – Housing Ombudsman Findings Report 2 Ref 202331009
- Minute Item No. 35 – Quarter 1 Housing Consumer Standards Report
- Minute Item No. 36 – Regulator of Social Housing Inspection Report
- Minute Item No. 41 – Disposal of Housing Revenue Account Assets – Four Garages at Ashorne Close, Matchborough, Redditch
- Minute Item No. 44 – Disposal of Housing Revenue Account Assets – 53 Parsons Road, Southcrest Redditch and 53 Crabbs Cross Lane, Crabbs Cross, Redditch

At the end of their discussions, the Committee had endorsed the recommendations contained within the reports. Whilst the Committee did not make any further recommendations, the Leader highlighted that for the Regulator of Social Housing Inspection Report, the Overview and Scrutiny Committee had discussed potentially setting up a scrutiny working group focusing on this subject area.

In advance of the Executive Committee meeting, the Budget Scrutiny Working Group had pre-scrutinised the following items on the Executive Committee's agenda at a meeting held on 28th August 2025:

- Minute Item No. 37: Quarter 1 Finance and Performance Monitoring Report 2025/26
- Minute Item No. 38: Medium Term Financial Plan Scene Setting Report 2026/2027

Members were advised that the Budget Scrutiny Working Group had not made any recommendations on either item.

On behalf of the Executive Committee, the Leader thanked the members of the Overview and Scrutiny Committee and the Budget Scrutiny Working Group for their hard work in pre-scrutinising these reports prior to the Executive Committee's consideration.

29. MINUTES

RESOLVED that

the minutes of the meeting of the Executive Committee held on 8th July 2025 be approved as a true and correct record and signed by the Chair.

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30. FLY TIPPING & BULKY WASTE TASK GROUP - FINAL REPORT

The Chair of the Fly Tipping and Bulky Waste Task Group, Councillor Matthew Dormer, presented the group's final report for the Executive Committee's consideration.

Members were informed that the review had been completed over a period of two years. During this time, there had been a change to the membership of the Task Group, which had been launched following the submission of a Motion on the subject by Councillor Sid Khan at a Council meeting.

The remit of the Task Group had been:

- To review the current rates of fly tipping and bulky waste collections in the Borough.
- To assess how collection rates in the Borough compared to other local authority areas and to identify how those Councils managed their fly tipping and bulky waste collection services.
- To review the Council's current approach to communicating with the public about how the authority responded to fly tipping and promoted the Bulky Waste Collection service.
- To identify any actions that could be taken to reduce fly tipping and improve Bulky Waste collection services, taking into account the financial and legal implications of any proposals.

The Executive Committee was advised that the review had coincided with a change to the Council's arrangements for tackling fly tipping. In 2024, the Council had agreed that Worcestershire Regulatory Services (WRS) should take on responsibility for environmental enforcement, including in respect of fly tipping.

The Council's Bulky Waste Collection Service was well used and demand was increasing. The Executive Committee was asked to note that the Council's charge for using the service was relatively cheap, particularly compared to equivalent services provided by private sector organisations. The suggestion was made that this should be highlighted in communications promoting the service in order to encourage greater uptake.

Fly tipping was a challenging issue for the Council to address. The group had learned that there were a number of hot spots across the Borough where fly tipping tended to be more prevalent. In more rural parts of the Borough, trade waste was more likely to be the subject of fly tipping whilst domestic waste tended to be more prevalent in residential areas.

At the end of the review, the Fly Tipping and Bulky Waste Task Group had concluded that WRS should be invited to provide a bi-

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annual update to the Overview and Scrutiny Committee on the subject of fly tipping data and enforcement work in the Borough. This recommendation had been approved by the Overview and Scrutiny Committee at a meeting held on 7th July 2025. As the Overview and Scrutiny Committee had the power to determine items to be added to the Committee's work programme, no decision was required from the Executive Committee on this subject. However, due to the importance of the subject and in recognition of the group's hard work, the Task Group's final report and findings were being presented for the Executive Committee's consideration.

Following the presentation of the report, Members discussed the group's findings and in so doing commented that they were aware of a number of locations in the Borough where fly tipping tended to occur relatively frequently. It was noted that the report contained a lot of useful data pertaining to fly tipping rates and Members commented that this would help inform officers' efforts to address the problem. Members highlighted that tackling fly tipping in the Borough was a priority for the Council.

The suggestion was made that action needed to be taken to educate the public about the impact of fly tipping as well as the availability of the Bulky Waste Collection service. It was noted that action could be taken to encourage and enhance community pride in order to try to tackle rates of domestic fly tipping. However, Members noted that it was unlikely that there would ever be a situation where no fly tipping was occurring.

Concerns were raised about the practices of some private organisations that charged to collect trade and domestic waste. Whilst Members acknowledged that there were a lot of legitimate operators, it was also highlighted that some organisations charged to collect bulky items which they then disposed of in inappropriate manners creating further issues with fly tipping.

Reference was made to the information included in the report which recorded that a Fly Tipping Strategy would be developed for the Council. The suggestion was made that this needed to be accompanied by effective communications that would inform and educate people on the subject of fly tipping. Confirmation was provided by Officers that a Fly Tipping Strategy was in the process of being developed and the associated communications were being considered as part of this process. Officers were also aiming to review the available data when developing the strategy.

The potential impact of the cost of living crisis on demand for the Bulky Waste Collection service and fly tipping rates in the Borough was briefly discussed. On the one hand, concerns were raised that the cost of living crisis may be deterring some residents from using

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the Bulky Waste Collection service due to individual and family financial pressures. On the other hand, Members noted that the charge for the Bulky Waste Collection service provided by the Council was relatively cheap and the suggestion was made that if somebody could afford to replace a bulky piece of furniture, then they could afford to pay for their bulky domestic waste to be collected.

In concluding the discussions, on behalf of the Executive Committee, the Leader thanked the members of the Fly Tipping and Bulky Waste Task Group for their hard work and report, noting that this would be a useful document that could help to inform the content of the Council's future Fly Tipping Policy.

RESOLVED that

the Fly Tipping and Bulky Waste Task Group's final report and the response of the Overview and Scrutiny Committee to this report be noted.

31. VOLUNTARY SECTOR GRANTS SCHEME 2026/27 TO 2029/30

The Community Services Manager presented a report on the subject of the Voluntary Sector Grants Scheme 2026/27 to 2029/30.

The Executive Committee was informed that for the previous three-year period, the Council had provided £150,000 in support to the Voluntary and Community Sector (VCS). This included a grant of £50,000 to the Citizens Advice Bureau (CAB) and £100,000 in major as well as small grants to a range of VCS organisations and local groups. During this time, decisions on funding had been made by Officers.

In the report, Officers were proposing to change the Council's approach to funding VCS organisations, although it was important to note that funding would remain available. Under these proposals, it was proposed that the Council should allocate £175,000 per year to support VCS groups. This would include £75,000 for a financial advice service and distribution of higher and lower value grants to VCS groups. It was further proposed that a Grants Panel, comprising a membership of elected Members, should be reintroduced to consider applications for higher value grants. Smaller grants would continue to be determined by Officers.

Members were asked to note that there was funding, derived from scrap metal recovered through the cremation scheme operated by Bereavement Services, which was invested in VCS activities. This was entirely separate to the rest of the VCS funding programme

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and the level of funding could not be predicted in advance as it varied year to year. Officers were proposing that authority should be delegated to the Assistant Director of Community and Housing Services, following consultation with the Portfolio Holder for Community Spaces and the Voluntary Sector, to distribute this funding.

Following the presentation of the report, Members discussed the arrangements for the proposed Grants Panel and in doing so questioned whether Officers would score applications prior to consideration by the panel. Clarification was provided that Members would undertake scoring at meetings of the Grants Panel. The role of the Grants Officer would be to assess all applications prior to consideration by the Grants Panel to ensure that they were compliant with the process.

The purpose of a Grants Panel and the rationale for reintroducing such a panel after a number of years when Officers had had delegated authority to consider applications was also discussed. Members suggested that a Grants Panel would create greater transparency and democratic accountability for the distribution of public money to VCS organisations.

Consideration was given to the proposed grant for a financial advice service. Members questioned whether this would be the total grant or whether the funding would be valued at up to £75,000. Officers confirmed that the value of this grant would be up to £75,000.

Reference was given to the evidence that had been provided in the report regarding the impact of the financial advice service that had been provided by the CAB on behalf of the Council in recent years. Members commented that it was important to ensure that evidence was also available about the impact of major grants, in particular, to help Members assess the value of this funding moving forward. Clarification was provided that organisations in receipt of major grants were required to submit evidence relating to how funding was being used halfway through the funding process. Groups in receipt of small grants were required to provide evidence to the Council by the end of a financial year.

RECOMMENDED that

- 1) the funding for the Voluntary and Community Sector (VCS) Grants Scheme be agreed for a further three-year period with a total grant pot of £175,000 per annum.**

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RESOLVED that

- 2) subject to approval of recommendation 1 above, the VCS Grants Scheme be delivered in accordance with Option 2 which would entail:
 - a) including up to £75,000 in the total grant funding to be available for a Financial Advice Grant;
 - b) a Grants Panel, comprising elected Members, to be established to consider and make recommendations to the Executive Committee in relation to higher grants (valued at £2,000 up to £10,000);
 - c) delegated authority being granted to the Assistant Director of Community and Housing Services, following consultation with the Officer Grants panel, to consider and agree decisions on lower grants (valued at £500 up to £2,000);
- 3) subject to agreement of proposal 2 above, five Members be appointed to serve on the Grants Panel, with appointments to be made in accordance with nominations received from the political group leaders;
- 4) the Voluntary and Community Sector Grants Policy be approved;
- 5) subject to approval of proposal 2b above, the proposed terms of reference for the Grants Panel be approved;
- 6) distributions to be passported to bereavement charities following an application process and funded by receipts from the Recycling of Metal Recovered from Cremation Scheme; these to be managed separately from the Voluntary and Community Grants Scheme; and
- 7) authority be delegated to the Assistant Director of Community and Housing Services, following consultation with the Portfolio Holder for Community Spaces and the Voluntary Sector, to passport the distribution of receipts from the Recycling of Metal Recovered from Cremation Scheme.

**32. ADOPTION OF FIXED PENALTY CHARGE FOR BREACH OF
COMMUNITY PROTECTION NOTICE**

The Technical Services Manager (WRS) and the Principal Officer
(Planning and Environmental Crime Enforcement – WRS)

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presented a report on the subject of the adoption of Fixed Penalty Charge Notices (FPNs) for breaches of Community Protection Notices (CPNs).

Members were informed that WRS had assumed responsibility for planning and environmental enforcement in 2024. There were certain enforcement powers that could be deployed by the Council where non-compliance was identified. There had been five cases since May 2025, involving fly tipping and littering, that had been closed.

There was a process that needed to be followed in respect of enforcement. Where anti-social behaviour (ASB) was identified, Officers would seek to impose a Community Protection Warning (CPW), which gave notice that an individual or organisation needed to address their behaviour. There was a high bar that needed to be met in order to issue a CPW. Should evidence emerge that a CPW was being breached, then a CPN could be issued. Where a CPN was breached, an FPN could be issued.

In presenting the report, Members were asked to note that FPNs would provide an additional tool that could be used to address poor behaviour where breaches of CPNs occurred. In some cases, it would be more appropriate to issue an FPN than to take court action.

Members welcomed the report and in doing so noted that enforcement action was important to deter and address poor behaviour, such as littering and fly tipping. Concerns were raised that fly tipping and litter could create health and safety challenges, including by attracting pests which had a negative impact on the local community. Members commented that it was important to ensure that business owners understood their responsibilities in respect of the environment and the consequences of poor behaviour. Where poor behaviour was unreasonable and persistent there was a need for the Council to act and FPNs could assist with this process.

During consideration of this item, Members noted that the report had been pre-scrutinised at the meeting of the Overview and Scrutiny Committee held on 1st September 2025. Concerns had been raised at that meeting about the extent to which enforcement action was being taken. The Executive Committee noted that enforcement action was being taken and the FPNs would enhance this process by providing an additional tool that could be used by officers where appropriate.

In concluding their discussions in respect of this matter, Members commented that the Council had a duty to communicate to the

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public and local businesses the action that the authority was taking to address planning and environmental crimes through enforcement activities.

RECOMMENDED that

the Council adopt a Fixed Penalty Notice Charge of £100 for failure to comply with a Community Protection Notice.

33. HOUSING OMBUDSMAN FINDINGS REPORT 1 REF 202417927

The Assistant Director of Environmental and Housing Property Services presented the Housing Ombudsman's Findings Report in respect of case 202417927. This related to a complaint that had been submitted to the Housing Ombudsman by a local resident.

The purpose of the report was to learn lessons from the Housing Ombudsman's findings when investigating this complaint. This had concluded that there had been maladministration at the Council in respect of the following areas:

- The resident's reports of damp and mould in the property.
- The installation and maintenance of aids and adaptations.
- The resident's reports of structural problems with the balcony wall.
- The resident's reports of a leak to the communal entrance.

The Housing Ombudsman had identified issues with poor record keeping at the Council as well as in respect of how staff worked with people who had vulnerabilities. Staff required training in order to provide appropriate support to residents with different vulnerabilities. Issues had also been identified with complaint handling at the Council, with an emphasis having been placed on the need for staff to have empathy when working with residents. Officers were working through the Housing Ombudsman's findings with a view to identifying the most appropriate action to be taken to prevent similar issues from occurring in the future.

There was a need for the Council to be open and transparent in acknowledging that mistakes had been made and to highlight that action was being taken to address the issues that had been identified by the Housing Ombudsman. In addition, the authority needed to improve arrangements for reporting back to residents when complaints were received.

After the report had been delivered, Members discussed the Housing Ombudsman's findings and in doing so expressed disappointment that the issues that had been identified had occurred. Members acknowledged that the Council had failed the

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resident on this occasion and that lessons needed to be learned in order to ensure that other residents did not have similar experiences in the future.

During consideration of this item, Members noted that the Overview and Scrutiny Committee had pre-scrutinised this report at a meeting held on 1st September 2025. The Overview and Scrutiny Committee had discussed the findings in the report in some detail and there had been robust debate and challenge, which was welcomed by the Executive Committee. Members of the Overview and Scrutiny Committee had suggested that it might be helpful for the Council to recruit a case worker, or multiple case workers. Executive Committee Members suggested that this could involve recruiting family liaison case workers to help address issues when they were reported to the authority at a much earlier stage. In addition, the potential to work in partnership with other organisations to recruit these case workers as multi-agency staff was highlighted for consideration.

The role of staff in handling complaints and responding to initial requests for help was discussed. Members expressed concerns that the issues identified by the Housing Ombudsman appeared to indicate that there were cultural issues amongst staff in the Housing department that needed to be addressed. Members commented that residents should be the Council's focus, as the authority's customers but unfortunately in this case, the customer had been failed. To address these cultural issues, Members commented that there needed to be greater engagement with and empowerment of Council tenants.

Reference was made to the potential for the Council to make better use of available data when training staff on how to manage different situations and to respond to residents' queries and complaints. The suggestion was made that patterns might emerge in the data that could assist staff in assessing the issues that were reported and how best to respond.

RESOLVED that

- 1) the findings, orders and recommendation from the Housing Ombudsman be noted; and**
- 2) compliance with those matters by the Council and the wider learning points be noted.**

34. HOUSING OMBUDSMAN FINDINGS REPORT 2 REF 202331009

The Assistant Director of Environmental and Housing Property Services presented the Housing Ombudsman's Findings Report in

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respect of case 202331009. As with the previous item, Members were informed that this report related to a complaint that had been received from a local resident.

In the report, the Housing Ombudsman had highlighted two key areas in which maladministration by the Council had been identified in relation to this case:

- Maladministration in the Council's response to reports from the resident of damp and mould.
- Maladministration in the Council's complaint handling.

Officers were keen to learn lessons from this case and to ensure that action was taken to address the issues that had been identified by the Housing Ombudsman moving forward.

In considering the report, Members were asked to note that the Council had already agreed to introduce a specialist Damp and Mould team. There had been successful recruitment to all of the posts in this team and new staff would commence employment with the authority over the coming weeks and months.

Consideration was given to performance data relating to damp and mould. The performance data for the first quarter of 2025/26 indicated that there had been improvements compared to the previous quarter in 2024/25.

Members discussed the report and in doing so acknowledged that there were serious issues that had been identified in the report which should not have occurred. The report had been pre-scrutinised at the meeting of the Overview and Scrutiny Committee held on 1st September and there had been a very robust and challenging debate on the subject which had been very helpful.

The Committee welcomed the introduction of the Damp and Mould team and noted that new staff in this department would be commencing employment with the authority at a time when, following the end of summer, reports of damp and mould were likely to start to increase. The introduction of this team was therefore considered to be timely and would hopefully help to ensure that reports of damp and mould were handled more appropriately in future.

The need for the Council to be open and transparent in admitting failings and focusing on learning lessons for the future was highlighted by Members. It was noted that complaints needed to be taken seriously and the needs and experiences of residents was the Council's priority moving forward.

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RESOLVED that

- 1) the findings, orders and recommendation from the Housing Ombudsman be noted; and
- 2) compliance with those matters by the Council and the wider learning points be noted.

35. QUARTER 1 HOUSING CONSUMER STANDARDS REPORT

The Assistant Director of Environmental and Housing Property Services presented the Housing Consumer Standards Report for the first quarter of the 2025/26 financial year. In considering the report, Members were asked to note that the title of the report would be changing in the future. The new title would highlight the purpose of the report in monitoring the performance of Housing Services.

The report detailed the Council's performance in relation to the Regulator of Social Housing's tenant satisfaction measures. These measures were monitored as Key Performance Indicators (KPIs) for the service, alongside performance in relation to important health and safety actions, such as completion of gas inspections at Council properties. The available data indicated that the Council's performance in relation to these KPIs was improving, when compared to the same quarter in the 2024/25 financial year. In addition, information available from the Power BI system that the Council was now using was enabling Officers to more accurately identify and assess issues when they occurred.

Following the presentation of the report, Members noted that the report had been pre-scrutinised at a meeting of the Overview and Scrutiny Committee held on 1st September 2025. At this meeting, the issues raised and the Council's response had been scrutinised in detail. Comments had been made at this meeting that there had been some slippage in performance in recent years and questions were raised about whether this was supported by available evidence. Officers clarified that there were difficulties in assessing the available data as the Council had moved from an archaic IT system to a modern system in 2022 and therefore the data would need to be reviewed carefully. However, the focus of the Council remained on improving performance moving forward rather than on reflecting back to the past.

Members welcomed information contained in the report that indicated that overall performance was improving compared to the same quarter in 2024/25, although there remained areas for improvement. The suggestion was made that once handheld Totalmobile devices were introduced for the use of frontline staff, performance, including records of performance, would improve.

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RESOLVED that

the Council's 2025/26 performance against the Tenant Satisfaction Measures (Landlord) be noted.

36. REGULATOR OF SOCIAL HOUSING INSPECTION REPORT

The Assistant Director of Environmental and Housing Property Services presented the Regulator of Social Housing Inspection Report for the Executive Committee's consideration. Members were asked to note that this report included an Improvement Plan, which had incorporated a proposed governance structure, designed to address areas of concern identified by the regulator.

Following changes nationally, all social landlords managing in excess of 1,000 properties, which included Redditch Borough Council, were required to undergo an inspection by the Regulator of Social Housing. An inspection had been carried out of Redditch Borough Council's Housing Service, starting in January 2025 with a final report having been issued by the regulator in July 2025. During this inspection process, the Council's performance had been assessed in relation to housing consumer standards.

There were four different grades that could be awarded to a social housing provider in an inspection:

- C1, which was awarded to the providers that demonstrated best practice.
- C2
- C3
- C4, which was the worst grade that could be awarded.

In the final report issued by the regulator, the Council had been awarded a C3 rating. This rating had been issued for a number of reasons including:

- A lack of effective and efficient repair and maintenance services.
- Concerns relating to fire remediation actions.
- A limited stock condition survey having been conducted in the preceding five-year period. Members were asked to note that this would have been assessed at a higher level if stock condition surveys conducted in the years immediately leading up to this period had been taken into account.
- A lack of tenant engagement mechanisms where residents had opportunities to hold the authority, as landlord, to account.

There had been some positive areas of practice which had been highlighted by the regulator. This included:

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- Staff at the Council knew what stage the Council had reached and where it needed to be.
- The Council was open and transparent.

Tenant engagement was recognised as an area where the Council needed to improve. Funding was therefore proposed to support the employment of a new Tenant Engagement and Participation Officer.

Following the presentation of the report, Members noted that this item had been pre-scrutinised at the meeting of the Overview and Scrutiny Committee held on 1st September 2025. All Members had been invited to attend that meeting of the Overview and Scrutiny Committee to observe the debate in respect of this item as it was recognised that it was important to ensure that all Members were informed on this subject. There had been a robust debate at the Overview and Scrutiny Committee regarding this item and the Executive Committee welcome the challenge arising.

Consideration was given to the grade that had been awarded to Redditch Borough Council's Housing Service in the inspection. Members expressed disappointment that the Council had received a C3 grading, although it was noted that over 50 per cent of local authority social housing providers had received the same grade. To address the issues identified, Officers were already liaising with a Council that had received a C1 rating with a view to learn lessons from this provider about best practice and how to improve services. Further visits would take place in due course.

Concerns were raised that some tasks that the Council was required to complete might have been delivered but had not been recorded correctly by staff. In addition, sometimes staff might allocate tasks requested by residents to the wrong category of action, which had a negative impact on both record keeping and performance data. In this context, Members commented that it was important to ensure that cases were logged in appropriate ways and should reporting arrangements improve, Members suggested that there might be an improvement in performance data. In addition, Members highlighted that it was important not just to deliver a task but to do so correctly and to then measure tenant satisfaction with the outcomes. This would involve consideration of both quantitative and qualitative data.

Whilst some areas of performance were considered to be disappointing and in need of improvement, Members welcomed the fact that the Council had achieved 100 per cent compliance in respect of gas, fire, asbestos and lift safety checks.

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Reference was made to the approach to supporting service users adopted by other organisations. When working with people with disabilities and mental health illnesses in particular, Members commented that it was helpful to involve tenants in co-production and co-design of services. Concerns were raised that limited reference was made in the report to the involvement of tenants, which would enable this to occur, although it was acknowledged that tenant representation was proposed for the Housing Improvement Board and the Housing Strategic Oversight Board.

The Committee was informed that Officers were in the process of drafting a report that would be considered by the Executive Committee in due course on the subject of tenant involvement and how tenant engagement would work. As part of this process, Officers were aiming to have a robust structure in place. In terms of satisfaction surveys, the Totalmobile devices would be able to automatically generate tenant satisfaction surveys which would be issued to all customers who provided the Council with a mobile phone number. The questions in the survey would be structured around the tenant satisfaction measures. The results would be reported back to officers and would prompt a response where the feedback was concerning.

During consideration of this item, reference was made to an example of good practice that had been observed by Members in recent months in respect of tenant engagement. Members commented that a senior manager had recently met in person with a group of tenants in one of the community centres to discuss their concerns. The tenants had appreciated the in person dialogue and this had helped to provide the Council with credibility and it had been recognised that the staff were working with integrity. Members suggested that this approach to engagement with tenants should be encouraged amongst staff in order to improve residents' experiences.

RESOLVED that

- 1) the Regulatory Judgement published by the Regulator for Social Housing on 30th July 2025 be noted, following an inspection of Redditch Borough Council's Housing Service;**
- 2) the Housing Improvement Plan, which includes actions to address areas for improvement, confirmed as part of the inspection process, be approved;**
- 3) delegation be given to the Assistant Director Environment and Housing Property and Assistant Director Community and Housing, following consultation with the Housing**

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Portfolio Holder, to revise the Housing Improvement Plan following consultation with the Regulator for Social Housing as part of their Provider Improvement Process or in response to legislative changes; and

- 4) the proposed structure for governance of the Housing Improvement Plan be approved.**

RECOMMENDED that

- 5) a supplementary estimate of £60,000 be added to the Housing Revenue Account budget for 2025/26 funded from the Housing Revenue Account Balance Reserves to:**

- a) appoint a Senior Tenant Engagement & Participation Officer (£25,000 – part year effect); and**
- b) establish, train and manage the development of participation opportunities for Council Housing tenants and leaseholders to influence changes in the delivery of Housing services (£35,000); and**

- 6) £75,000 ongoing expenditure budget be added to the Housing Revenue Account base budget in 2026/27, funded from the Housing Revenue Account to:**

- a) continue to employ a Senior Tenant Engagement and Participation Officer (£50,000 – full year effect); and**
- b) continue to train and manage the development of participation opportunities for Council Housing tenants and leaseholders to influence changes in the delivery of Housing services going forward (£25,000).**

37. QUARTER 1 2025/26 FINANCE AND PERFORMANCE MONITORING REPORT

The Chief Finance Officer presented the finance and performance monitoring report for the first quarter of the 2025/26 financial year. Members were advised that in future, financial and performance monitoring data would be reported separately for the Executive Committee's consideration.

By the end of the first quarter, Officers were anticipating that there would be an overspend of £19,900 by the end of the financial year. Changes could occur prior to the end of the financial year but Officers would continue to monitor the budget position moving forward.

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In respect of treasury management, the Council had not borrowed from external sources during the quarter and the authority was debt free in the General Fund. Investments were held in security, liquidity and yield, which ensured that the Council received a rate of return.

Information had been included in the report in respect of expenditure on Members' ward budgets. This revealed that Members had spent more than a third of the available ward budgets by the end of the first quarter of the financial year.

Once the report had been presented, Members discussed the content and in doing so noted that savings targets had been included in the report. The Executive Committee would continue to monitor progress in relation to these savings targets as the financial year progressed.

Reference was made to the figures that had been included in the report in respect of expenditure of Members' ward budgets and questions were raised about whether the detail provided was accurate. Members commented that they were aware of some Councillors who were recorded as not having spent their budgets when they had in fact agreed to some expenditure. Officers clarified that the report related to expenditure in the first quarter of the financial year, from April to June 2025, and would not include any expenditure of ward budgets agreed by Members in July or August. This would be addressed in the monitoring report for the second quarter of the financial year instead.

The deadline for expenditure of the Members' ward budgets was also questioned. Members noted that they were being encouraged to spend ward budgets by the end of December 2025 and they queried whether this represented the final deadline. Clarification was provided that ideally ward budgets would be spent by the end of December 2025, as this would help with budget monitoring and planning for the future. However, the actual deadline for expenditure of the Members' ward budgets would be the end of the financial year on 31st March 2026. To ensure that these budgets were spent in a timely manner and in accordance with the proper process, Members requested that a reminder be issued to all Councillors regarding the deadline for expenditure of Members' ward budgets together with a copy of the form that Members needed to complete.

The performance data included in the report was also discussed. Members welcomed the inclusion of additional contextual information for some of the measures included in the report. The suggestion was made that it would be helpful for more contextual information to be included in future in respect of ASB and crime.

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Further information regarding the take up of business grants and the circumstances under which applications tended to be submitted for these grants was also requested.

During consideration of this item, Members noted that the Budget Scrutiny Working Group had pre-scrutinised this report at a meeting held on 28th August 2025. However, the group had not proposed any recommendations on this subject.

RESOLVED to NOTE

- 1) the current Revenue position of £0.020 million unfavourable variance;
- 2) the current Capital spending of £3.429 million against a budget of £8.082 million;
- 3) the current savings delivery of £0.545 million against an annual target of £2.342 million for 2025/26;
- 4) Earmarked Reserves of £27.117 million.
- 5) the Ward Budget allocation position to date of 13 approved allocations at £15,800, leaving a balance of £38,200 to be allocated before year end;
- 6) the updated procurements position set out in Appendix D, with any new items over £200,000 to be included on the Executive Committee's Work Programme;
- 7) the position on Council Tax and Business Rates;
- 8) the position on benefits processing; and
- 9) the Performance data for the period April to June 2025 (Quarter 1).

RECOMMENDED that

- 10) the Balance Sheet Monitoring Position for Quarter 1 be noted – which was the Treasury Monitoring Report and required to be reported to Council.

38. MEDIUM TERM FINANCIAL PLAN SCENE SETTING REPORT 2026/2027

The Chief Finance Officer presented the Medium Term Financial Plan (MTFP) Scene Setting Report 2026/27 for the Executive Committee's consideration.

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The report detailed the proposed approach to setting the budget for the period 2026/27 to 2028/29. Officers acknowledged that by the final year of the plan, the Council was no longer due to exist and would have been replaced by a unitary authority. However, it was considered prudent to include this final year in case any changes were made to the Government's timetable for Local Government Reorganisation in the meantime.

The main change that was being proposed to the budget setting process in 2026/27 was that this would be reported to Council on a single occasion, in February 2026, rather than in two tranches. This change had been made to the process in recognition of the fact that the issues identified in the Section 24 Notice that was issued to the Council in 2022 had been resolved and therefore the additional steps that had occurred in the two tranche process were no longer necessary. There would continue to be multiple opportunities for the Overview and Scrutiny Committee and Budget Scrutiny Working Group to challenge and scrutinise the content of the budget. In addition, it was proposed that there would be check and challenge sessions for each of the Assistant Directors as well as a Star Chamber process reviewing the budget, which would help to challenge expectations.

Following the presentation of the report, Members discussed the content and in doing so noted that there were three key elements to this report:

- Increased transparency
- Increased simplicity
- Enhanced performance monitoring

Members commented that the two-tranche process for budget setting had been very time consuming. The approach detailed in the report would be more efficient and would enable Officers to also dedicate sufficient time to working on Local Government Reorganisation.

Consideration was given to the proposed pay award of 2 per cent that had been incorporated into the report alongside a cost of living increase of 1 per cent. Members questioned whether this was prudent at a time when inflation was at 3 per cent. Officers clarified that it was considered best practice to anticipate a pay increase that matched the Government's guidelines for where inflation should be. There was a risk that if the Council recorded an anticipated increase of 3 per cent or above this could raise expectations that staff would receive greater increases to their pay than the target inflation level. However, Officers were anticipating that inflation

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would be higher than 2 per cent and for that reason, the 1 per cent cost of living increase had been included as a contingency.

Questions were also raised with regard to the Fairer Funding Review for local government and whether the outcomes of this review had been confirmed. Clarification was provided that the Council had responded to the Government's recent consultation on the Fairer Funding Review. External experts consulted about the review had indicated that they were anticipating that Redditch Borough Council would benefit from this review by circa £900,000, due to the levels of deprivation in the Borough. There was the possibility that, depending on the outcomes of further reviews of the indices of multiple deprivation in relation to Redditch, there might be more favourable outcomes for Redditch in the future.

During consideration of this item, Members noted that the Budget Scrutiny Working Group had pre-scrutinised this report at a meeting held on 28th August 2025. However, the group had not proposed any recommendations on this subject.

RESOLVED that

the proposed budget process be followed for the 2026/27 annual budget and for the Medium Term Financial Plan up to 2028/29.

39. OVERVIEW AND SCRUTINY COMMITTEE

Members considered the minutes of the meeting of the Overview and Scrutiny Committee held on 7th July 2025 and in doing so noted that there were no outstanding recommendations requiring consideration on this occasion.

RESOLVED that

the minutes of the Overview and Scrutiny Committee meeting held on 7th July 2025 be noted.

40. MINUTES / REFERRALS - OVERVIEW AND SCRUTINY COMMITTEE, EXECUTIVE PANELS ETC.

There were no referrals from either the Overview and Scrutiny Committee or the Executive Advisory Panels on this occasion.

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41. DISPOSAL OF HOUSING REVENUE ACCOUNT ASSETS - FOUR GARAGES AT ASHORNE CLOSE, MATCHBOROUGH, REDDITCH

The Housing Property Services Manager presented the Disposal of Housing Revenue Account Assets – Four Garages at Ashorne Close, Matchborough Redditch report.

The Executive Committee was informed that Redditch Borough Council managed in excess of 1,000 garages located across the Borough. These garages had been built in a variety of styles and were in various different conditions by the date of the meeting. Unfortunately, some of the garages were dilapidated and could become a potential hazard to the public if they were left in their current condition. Many of the garages had been designed in the 1960s and 1970s and they were now difficult to repair. Whilst four garages had been referred to in the title of the item, Members were in fact being asked to agree to dispose of eight garages.

Members discussed the proposals detailed in the report and in doing so commented that many of the garages were quite small and not fit for purpose for modern vehicles, which tended to be quite large. Furthermore, many of the garages were no longer used by local residents. At the same time, parking remained a challenge, particularly in Matchborough. Once removed, the garages would be replaced with car parking spaces and Members commented that this was likely to be welcomed by local residents.

RESOLVED that

- 7) the 8 garages located at Ashorne Close, Matchborough be declared surplus to requirements and demolished on the grounds of structural safety; and**
- 8) subject to planning permission, the garages be replaced with 10 parking spaces.**

42. TO CONSIDER ANY URGENT BUSINESS, DETAILS OF WHICH HAVE BEEN NOTIFIED TO THE ASSISTANT DIRECTOR OF LEGAL, DEMOCRATIC AND PROPERTY SERVICES PRIOR TO THE COMMENCEMENT OF THE MEETING AND WHICH THE CHAIR, BY REASON OF SPECIAL CIRCUMSTANCES, CONSIDERS TO BE OF SO URGENT A NATURE THAT IT CANNOT WAIT UNTIL THE NEXT MEETING

There was no urgent business discussed on this occasion.

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43. EXCLUSION OF THE PRESS AND PUBLIC

RESOLVED that:

Under S100 A (4) of the Local Government Act 1972, as amended by the Local Government (Access to Information) (Variation) Order 2006, the public be excluded from the meeting for the following matters on the grounds that they involve the likely disclosure of exempt information as defined in paragraphs 1, 2 and 3 of Part 1 of Schedule 12 of the said act, as amended.

Minute Item No 44 – Disposal of Housing Revenue Account Assets – 53 Parsons Road, Southcrest, Redditch and 53 Crabbs Cross Lane, Crabbs Cross, Redditch.

44. DISPOSAL OF HOUSING REVENUE ACCOUNT ASSETS - 53 PARSONS ROAD, SOUTHCREST, REDDITCH. 53 CRABBS CROSS LANE, CRABBS CROSS REDDITCH

The Housing Property Services Manager presented a report concerning the disposal of Housing Revenue Account (HRA) assets at 53 Parsons Road, Southcrest, Redditch and 53 Crabbs Cross Lane, Crabbs Cross, Redditch.

The Executive Committee was informed that both properties were in a dilapidated condition. The potential for the Council to upgrade these properties had been reviewed but the conclusion had been reached that it would be too financially costly to bring these properties into a habitable state. Therefore, it was considered preferable to dispose of both properties and the Council could use the capital receipts to invest in new properties as part of the Housing Growth Programme.

Members noted that the Overview and Scrutiny Committee had pre-scrutinised this report at the meeting held on 1st September 2025. There had been robust debate, including in exempt session, at that meeting. The Overview and Scrutiny Committee was thanked for their hard work in reviewing this matter.

There was general consensus amongst Members that it would be appropriate for the Council to dispose of these assets due to the condition of the properties. Members expressed hopes that the capital receipts arising could be used to make better investments moving forward.

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RESOLVED that

- 9) 53 Parsons Road, Southcrest, Redditch be declared surplus to Council requirements;**
- 10) authority be delegated to the Deputy Chief Executive and Chief Finance Officer and to the Assistant Director of Legal, Democratic and Procurement Services to dispose of the site at market value;**
- 11) any HRA capital receipt received from the sale of No. 53 Parsons Road, Southcrest be allocated to the HRA Capital Programme;**
- 12) 53 Crabbs Cross Lane, Crabbs Cross, be declared surplus to Council requirements;**
- 13) authority be delegated to the Deputy Chief Executive and Chief Finance Officer and to the Assistant Director of Legal, Democratic and Procurement Services to dispose of the site at market value; and**
- 14) any HRA capital receipt received from the sale of 53 Crabbs Cross Lane, Crabbs Cross be allocated to the HRA Capital Programme.**

(During consideration of this item, Members voted on matters that, if debated in public session, would have necessitated the disclosure of exempt information. This information was not discussed in the public domain on the grounds that information would be revealed which related to any individual, information which was likely to reveal the identity of any individual and information relating to the financial and business affairs of any particular person (including the authority holding that information)).

The Meeting commenced at 6.30 pm
and closed at 8.12 pm

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By virtue of paragraph(s) 1, 2, 3 of Part 1 of Schedule 12A
of the Local Government Act 1972.

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Voluntary and Community Grants Scheme 2026/27 – 2028/29

Relevant Portfolio Holder	Councillor Begum
Portfolio Holder Consulted	Yes
Relevant Assistant Director	Judith Willis – Assistant Director of Community & Housing Services
Report Author	Tara Day Job Title: Community Services Manager Contact: tara.day@bromsgroveandredditch.gov.uk
Wards Affected	All
Ward Councillor(s) consulted	No
Relevant Council Priority	Economy, Regeneration & Prosperity Green, Clean & Safe Community & Housing
Key Decision / Non-Key Decision	
If you have any questions about this report, please contact the report author in advance of the meeting.	

1. RECOMMENDATIONS**The Executive Committee RECOMMEND that**

- 1) **The funding for the Voluntary and Community Sector (VCS) Grants Scheme be agreed for a further three-year period with a total grant pot of £175k per annum**

The Executive Committee is asked to RESOLVE that

- 2) **subject to approval of recommendation 1 above, the VCS Grants Scheme be delivered in accordance with Option 2 which entails:**
 - a) **Including up to £75k in the total grant funding to be available for a Financial Advice Grant**
 - b) **A Grants Panel, comprising elected Members, to be established to consider and make recommendations to the Executive Committee in relation to higher grants (valued at £2k up to £10k)**
 - c) **delegated authority being granted to the Assistant Director of Community and Housing Services, following consultation with the Officer Grants panel, to consider and agree decisions on lower grants (valued at £500 up to £2k);**

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3) subject to agreement of proposal 2 above, five Members be appointed to serve on the Grants Panel, with appointments to be made in accordance with nominations received from the political group leaders;

4) the Voluntary and Community Sector Grants Policy be approved; and

5) subject to approval of proposal 2b above, agreement of the proposed terms of reference for the Grants Panel be approved.

6) Distributions are passported to bereavement charities following an application process and are funded by receipts from the Recycling of Metal Recovered from Cremation Scheme; these are managed separately from the Voluntary and Community Grants Scheme.

7) Authority be delegated to the Assistant Director of Community and Housing Services, following consultation with the Portfolio Holder for Community Spaces and the Voluntary Sector, to passport the distribution of receipts from the Recycling of Metal Recovered from Cremation Scheme.

2. BACKGROUND

2.1 The current VCS Grants Policy and funding allocation was set up following consideration of a report at the Executive Committee and Council meetings in October 2022, when several options were put forward. The three-year Scheme provided an annual grants budget of £150k. Of this total £100K was available for the Main Grants Pot and applicants could apply for grants between £500 to £10,000. £10,000 of this is set aside for Grants under £2,000, which are all paid in one instalment. Grants over £2,000 are paid in two instalments once satisfactory monitoring information has been received. Grants are currently awarded by an officer panel, who assess the applications against a specific criterion that supports the Council's priorities.

2.2 The remaining £50k was agreed to continue to fund the Financial Advice and Problem-Solving Grant which had been granted to Bromsgrove and Redditch Citizens Advice (B&RCA). This grant was awarded for 3 years from 2023-2026. Performance data covering 2023/24 and 2024/25 are detailed in Appendix 1.

2.3 Appendix 2 shows the grants that have been paid out during the 3 years this policy has been in place. For 2025/26 a total of 46 applications were received with grants being paid to 17 organisations - a summary of these grants and projects are included.

3. OPERATIONAL ISSUES

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- 3.1 The current policy has worked well; there were more applications this year from new organisations as well as the more familiar established ones. Having a smaller grants pot works well and the Council had 16 applications for grants for £2,000 or less. Advertising is communicated through a press release, the website and social media. Any previous applicants are notified via email that there is funding available.
- 3.2 Following consultation on 14th April 2025 with Bromsgrove and Redditch Network (BARN) on behalf of the VCS community, it is suggested that the terms of the policy continue to support both specific projects and the overall core costs for organisations. Feedback was also given that Terms of Reference would ensure the Members of the panel were clear on their roles and responsibilities and to declare any conflicts of interest. Maintaining a scoring matrix to enable decisions to be as fair as possible with a clear understanding final decisions are made by the Executive Committee. Panel Members should attend an information and training session with the Grant's Officer prior to serving on a meeting of the Panel.
- 3.10 Further support provided by the Council to the VCS is provided in terms of helping to identify which VCS groups receive funding through Recycling of Metal Recovered from the Crematorium Scheme. In previous years this has been arranged through the Institute of Cemetery and Crematorium Management (ICCM) with Local Authorities able to send (with permission of the families) metal parts recovered after cremation for recycling for money which is then gifted back to the Local Authority to be redistributed to the local VCS. A decision was made in 2024 by the then manager to recycle direct, which has generated additional funding. Bereavement charities are invited to make applications for funding and an officer panel considers these and make the awards. This year the Council was able to help three local charities receiving £12k each.
- 3.11 Options
- Option 1 – Continue with the current scheme for a 3-year period with a total grant pot of £175k, which would include £75k being available for the Financial Advice and Problem-Solving Grant – with an Officer panel making the decisions on the grant applications and the Bereavement Charity funding via the Recycling of Metal Recovered from Cremation Scheme.
- Option 2 – As detailed above but with a Member panel to award the higher grants and continue with an Officer panel for the lower grant

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application decisions and the Bereavement Charity funding via the Recycling of Metal Recovered from Cremation Scheme.

Option 3 – As detailed above but with a Member panel for both the higher and lower grant applications.

Option 4 – As this is not a statutory service, it is determined that the Council no longer funds and operates a scheme.

- 3.12 If Options 2 and 3 are approved, terms of reference for the Grants Panel will need to be approved. The Council has previously operated a Member Grants Panel, and it is proposed that as previously it would comprise five Members and be Chaired by a Councillor who is not a member of the political group in administration a. The Panel would have no decision-making powers but rather will make recommendations about the allocation of the grants for a final decision by Executive Committee.

4. FINANCIAL IMPLICATIONS

- 4.1 Should Members wish to continue to provide a VCS scheme it is proposed that the current grants scheme continue, with £90K being made available for the higher and £10k for the lower grants and £75k for the Financial Advice and Problem-Solving Grant. This total funding is an increase of £25,000 compared to the last financial year and can be funded from existing budget.

- 4.2 Other sources of funding are available as follows:

- a) the Redditch Councillor Grant Facility to enable ward councillors to help their local communities;
- b) the Redditch Borough Council Lottery - each pound spent on the lottery is split in the following way – 50% goes to Good Causes, 10% goes to the central fund (this is RBC and will cover lottery costs with the rest reallocated to the VCS through the grants programme), 20% goes towards prizes, 17% goes to the External Lottery Manager (ELM) with 3% VAT (which RBC can claim back);
- c) the Recycling of Metal Recovered from the Crematorium Scheme – the amount available for bereavement organisations will vary year on year dependent on how much metal is recycled – no additional budget is required. The Scheme is managed separately from the Voluntary and Community Grants Scheme as it is a separate funding stream.

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5. LEGAL IMPLICATIONS

- 5.1 The council needs to continue to ensure that it has a transparent and fair grants scheme and ensure that we comply with the 2015 Local Government Transparency Code.
- 5.2 Whilst grant funding and concessions to the VCS are not a statutory function, under Section 137 of the Local Government Act 1972, the Council has the power to incur expenditure which in its opinion is in the interest of and will bring direct benefit to its area or any part of it or all or some of its inhabitants. The direct benefit accruing must also be commensurate with the expenditure incurred.
- 5.3 There is further power to make grants to voluntary organisations providing recreational facilities under Section 19 of the Local Government (Miscellaneous Provisions) Act 1976. Depending on the option within this report that is approved, a new VCS grants policy will be required.
- 5.4 Local Authorities must comply with the 2015 Local Government Transparency Code and Best Value Duties.
- 5.5 The rules in respect of appointing Members to Committees in accordance with the political balance apply to formal Committees that meet in public (except for the Executive Committee). These rules would not apply to the Grants Panel, which would operate as an Executive Advisory Panel, like the Member Support Steering Group, and which has no decision-making powers. However, it is considered good practice to ensure that all political groups are represented on Executive Advisory Panels.
- 5.6 In addition, in the previous incarnation of the Grants Panel the group was chaired by a Councillor who was not a member of the controlling political group. This arrangement helps to demonstrate the independence and neutrality of the panel when making recommendations in respect of grant funding applications.

6. OTHER - IMPLICATIONS**Local Government Reorganisation**

- 6.1 It is anticipated the Scheme will operate until 2028/29 at which point Local Government Reorganisation may have taken place in Worcestershire and the Scheme would operate under a new authority, however it cannot be guaranteed the new authority will continue with the Scheme. Any new authority would need to determine any current and future funding for a Grants Scheme within the Borough. No other

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District Council in the County operates a Grants Scheme to this level. Bromsgrove District Council operates a smaller Equalities Grants Scheme worth £10k per annum. The other Districts have Grant Schemes that are available such as rural communities funding, but this is external.

- 6.2 Worcestershire County Council Public Health fund a variety of Voluntary Sector and Community Schemes.
- 6.3 There is a Strengthening Worcestershire fund that is match funded by Worcestershire County Council. This is delivered by the Community Foundation on their behalf, as they must generate match funding to give out alongside the County Council's contribution to grow their investment pot.

Relevant Council Priority

- 6.2 The Grants to Voluntary Bodies Scheme supports work across the third sector that support the Council's vision "A Council which delivers quality services for our communities, residents and businesses" and the Council priorities:
- Economy, Regeneration & Prosperity
 - Green, Clean & Safe
 - Community & Housing

Climate Change Implications

- 6.3 The green thread runs through the Council Plan. It is proposed that, should the scheme continue for 2026/27 and 2028/29, there will continue to be a question on the application form, although not included in the scoring, which would ensure applicants were giving consideration to the impact of climate change.

Equalities and Diversity Implications

- 6.4 The VCS support many members of the community and add social value. Alongside this, the sector support community relations and cohesion. In submitting funding applications organisations are asked 'who is your target audience and how do you ensure that your proposed project/service will reach them and will be open and accessible to all?' The panel will be required to score this element of the application. Organisations are also asked, where appropriate, to confirm they have an Equal Opportunity and Diversity Policy in place.

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7. RISK MANAGEMENT

- 7.1 Given the number of organisations applying for this funding, the Council are unable to fund the breadth and diversity of projects versus the number of organisations that apply. However, organisations such as BARN offer support to more inexperienced groups in finding and applying for other sources of funding. There will also be some funding available via the UK Shared Prosperity Fund (UKSPF) for 2025/26 to support the Voluntary Sector and Community Groups with training.

8. APPENDICES and BACKGROUND PAPERS

Executive Committee Voluntary & Community Sector Grants Scheme – October 2022.

Appendix 1 – Citizens Advice Performance Data

Appendix 2 – VCS Grants allocations 2023- 2025

Appendix 3 – Grants Policy and Terms of Reference

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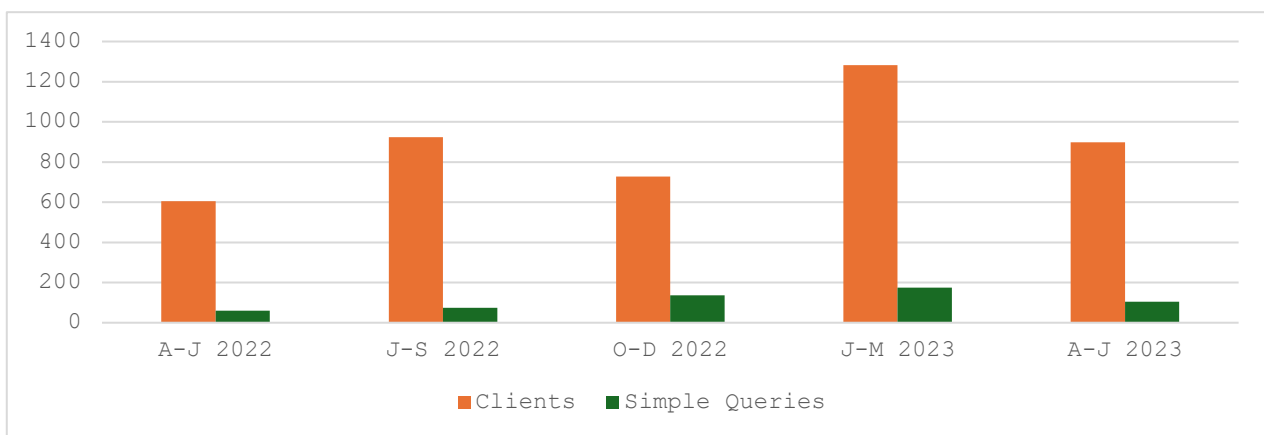
9. REPORT SIGN OFF

Department	Name and Job Title	Date
Portfolio Holder	Councillor Begum	1st August 2025
Lead Director / Assistant Director	Judith Willis Assistant Director Community and Housing Services	8 th August 2025
Financial Services	Deb Goodall Assistant Director Finance and Customer Service	11 th August 2025
Legal Services	Nicola Cummings Principal Solicitor Legal, Equalities and Governance	23 rd July 2025
Policy Team (if equalities implications apply)	Rebecca Green Policy Manager	11 th August 2025
Climate Change Team (if climate change implications apply)	Not applicable	

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

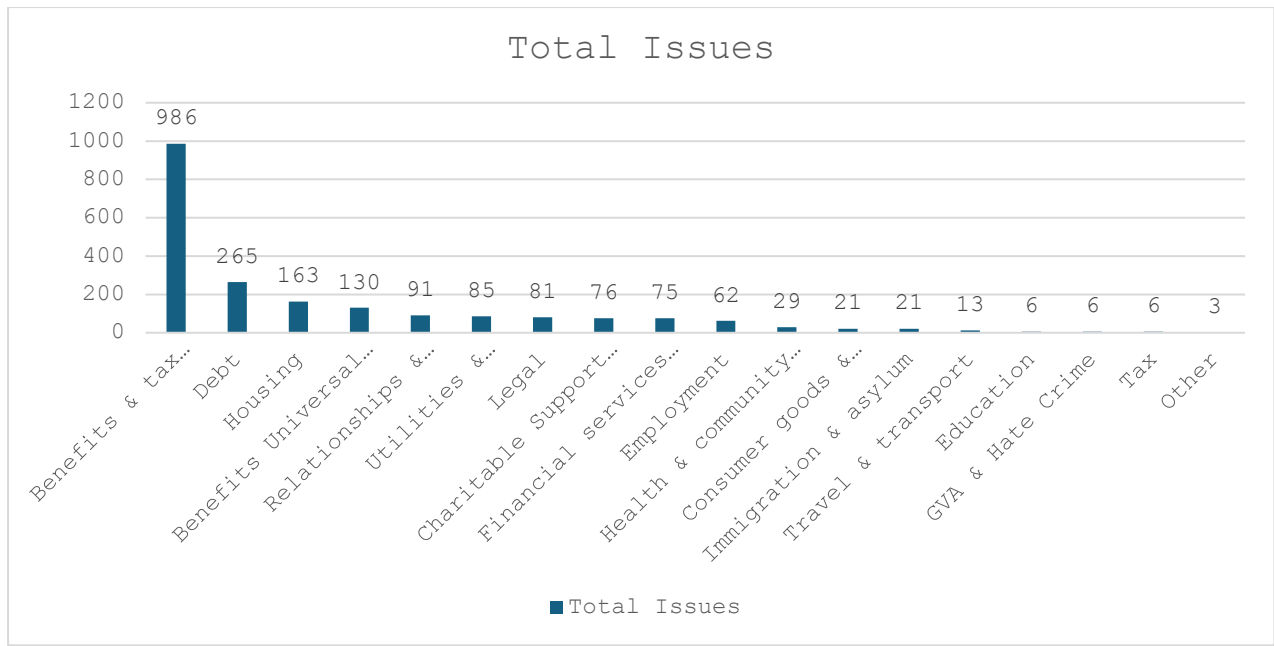
Redditch Q1 2023-2024 Report**Key Statistics****Number of unique clients using the service**

	Clients	Simple Queries	Total
A-J 2022	605	60	665
J-S 2022	924	74	998
O-D 2022	727	137	864
J-M 2023	1283	175	1458
A-J 2023	899	105	1004

**Outcomes**

Income gained	£53,363
Re-imbursements, services, loans	£1,413
Debts managed	£253,101
Priority debts	£114,437
Non priority debt	£138,664
Average debt per client	£6,328
Foodbank Vouchers	156
Charitable Support Applications	123

Advice Types and Issue Totals

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

Total issues dealt with: 2119

Client Satisfaction Survey Results

*figures are how many clients responding to the question

How easy it was to contact our service?

Very easy	16
Easy	12
Difficult	0
Very Difficult	0

Do you feel more confident about finding information / advice in the future?

I am more confident I would know what to do on my own	16
I am more confident I would know where to get help	12
Not confident, I would only have some idea what to do	0
Not confident at all	0

Do you feel more confident about accessing information and advice online?

Already confident	5
More confident	17
no internet	2
not confident	4

Has our advice made a difference to your wellbeing or peace of mind?

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

A lot	13
Some	10
No difference	4
N/A	1

How happy were you with our service?

Very happy	22
Fairly happy	6
Unhappy	0
Very Unhappy	0

Would you recommend our service?

Yes	28
No	0

Feedback

“A very kind and understanding contact. First class service. Thank you so much Kind regard.”

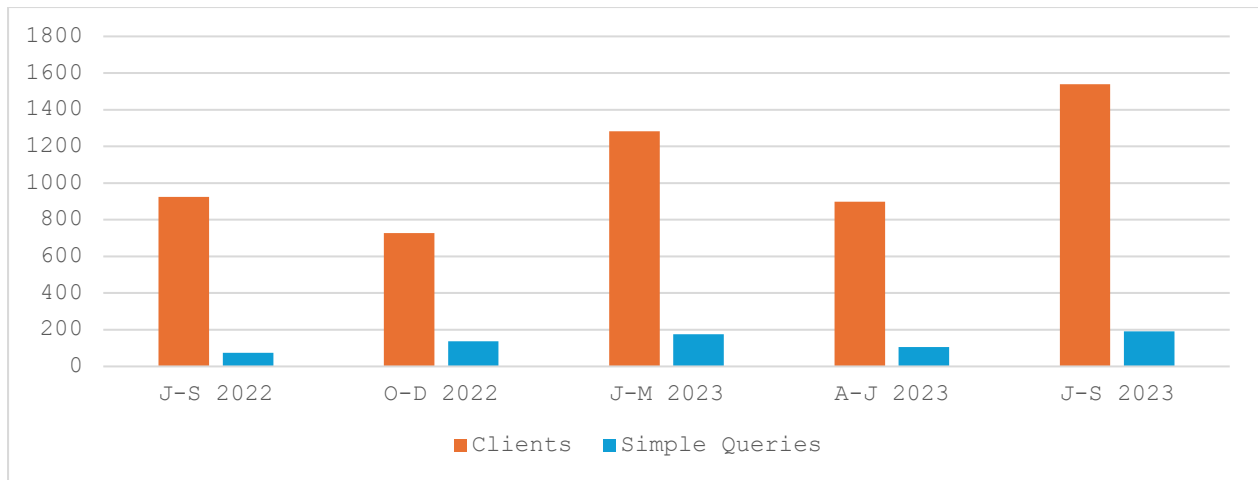
“It is very nice to have help about situations that you never have been before and have someone direct you.”

“I think it's very good how you are helping with our bills.”

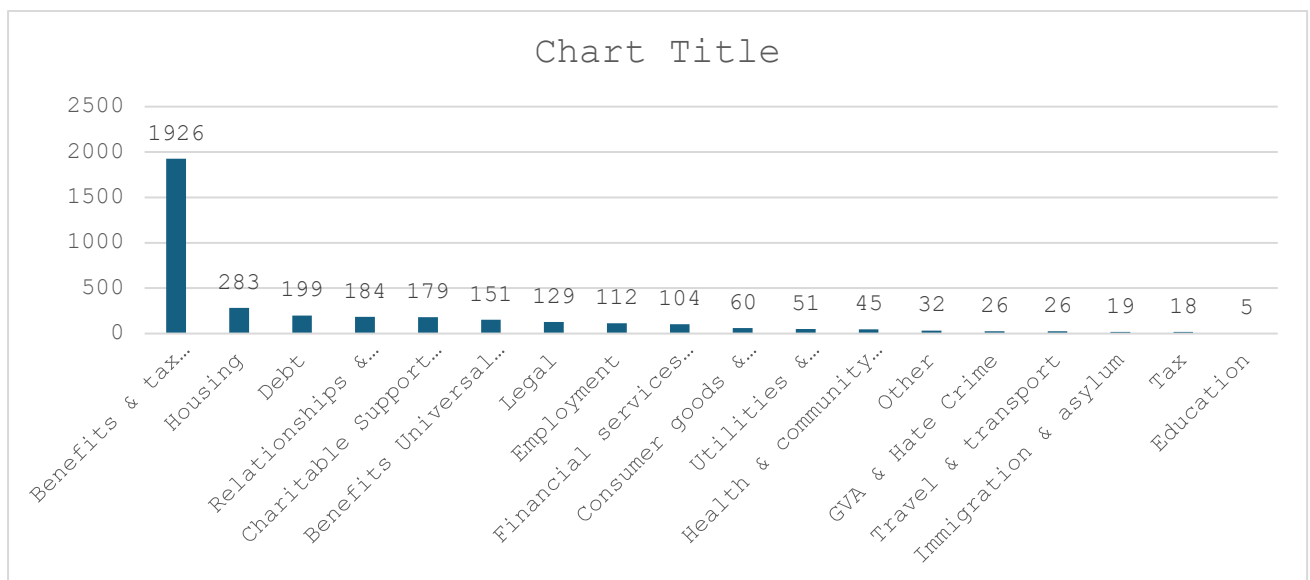
“Service excellent, [CAB representative] was very efficient, polite and knowledgeable. Prefer to come to C/Advice for help one to one. Please don't ever close this office, a great comfort to people ...”

Redditch Q2 2023-2024 Report**Key Statistics****Number of unique clients using the service**

	Clients	Simple Queries	Total
J-S 2022	924	74	998
O-D 2022	727	137	864
J-M 2023	1283	175	1458
A-J 2023	899	105	1004
J-S 2023	1539	191	1730

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25**Outcomes**

Income gained	£211,018
Re-imbursements, services, loans	£1,640
Debts managed	£354,692
Priority debts	£85,862
Non priority debt	£268,829
Foodbank Vouchers	78
Charitable Support Applications	99

Advice Types and Issue Totals

Total issues dealt with: 3549

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25**Client Satisfaction Survey Results**

*figures are how many clients responding to the question

How easy it was to contact our service?

Very easy	11
Easy	6
Difficult	2
Very Difficult	3

Do you feel more confident about finding information / advice in the future?

I am more confident I would know what to do on my own	1
I am more confident I would know where to get help	18
Not confident, I would only have some idea what to do	1
Not confident at all	1

Do you feel more confident about accessing information and advice online?

Already confident	2
More confident	7
no internet	1
not confident	8

Has our advice made a difference to your wellbeing or peace of mind?

A lot	10
Some	11
No difference	0
N/A	1

How happy were you with our service?

Very happy	14
Fairly happy	7
Unhappy	0
Very Unhappy	1

Would you recommend our service?

Yes	21
No	1

Feedback

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

“Very helpful & friendly people and advisors. It's been good & reassuring having your advisors to talk to.”

“The advice I received was very helpful. Thank you so much.”

“Thank you for the help received.”

“Very nice person and very nice guy to work with, please continue to help and support families.”

“I'm really very happy with all the helpful information that I have been given.”

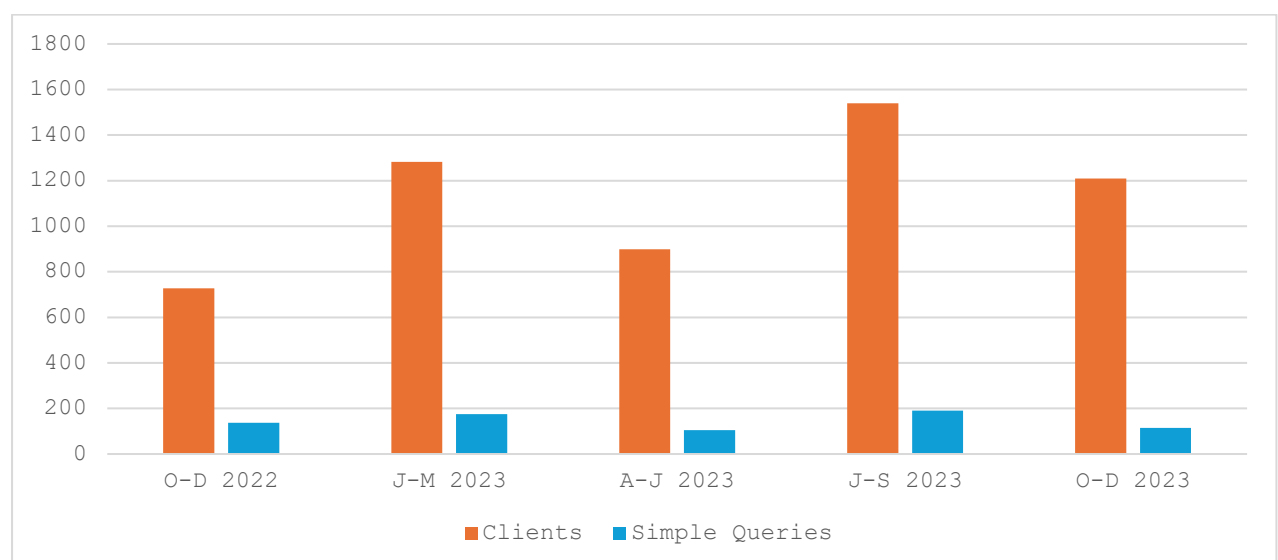
“Lovely [CAB representative] helped me understand what DWP have done. Lovely service from [CAB representative]. Going forward I shall be in touch. Thank you.”

Redditch Q3 2023-2024 Report

Key Statistics

Number of unique clients using the service

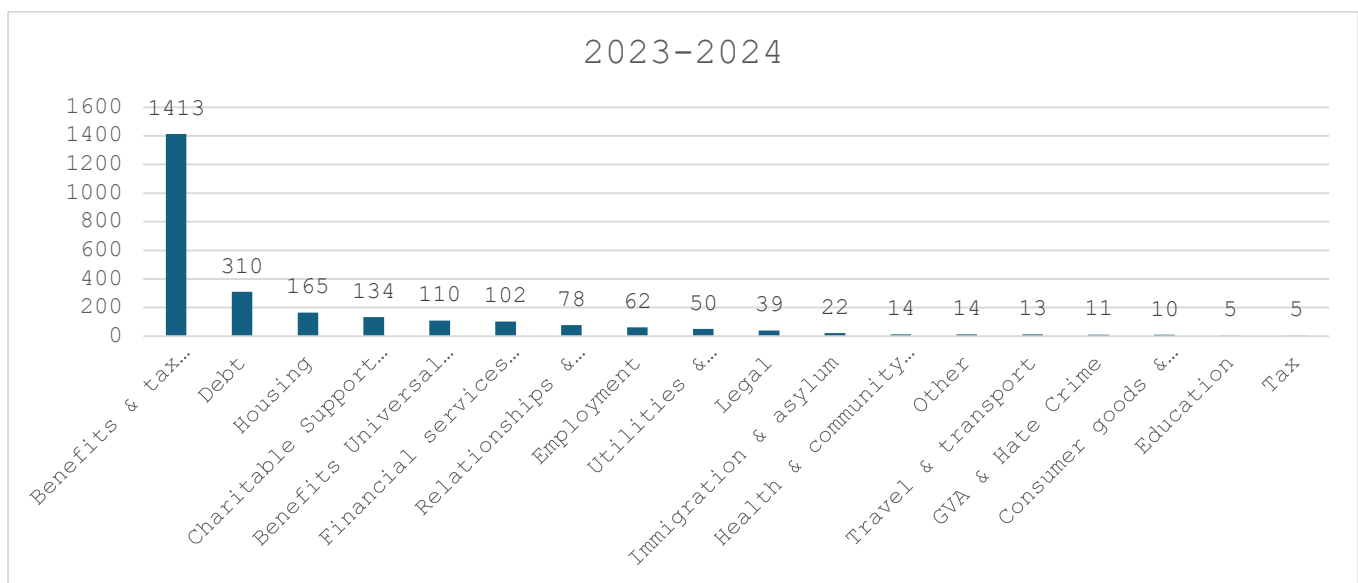
	Clients	Simple Queries	Total
J-S 2022	924	74	998
O-D 2022	727	137	864
J-M 2023	1283	175	1458
A-J 2023	899	105	1004
J-S 2023	1539	191	1730
O-D 2023	1209	114	1323



Outcomes

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

Income gained	£256,946
Re-imbursements, services, loans	£3,838
Debts managed	£213,897
Priority debts	£121,660
Non priority debt	£92,236
Foodbank Vouchers	78
Charitable Support Applications	99

Advice Types and Issue Totals

Total issues dealt with: **2557**

Client Satisfaction Survey Results

*figures are how many clients responding to the question

How easy it was to contact our service?

Very easy	7
Easy	11
Difficult	6
Very Difficult	2

Do you feel more confident about finding information / advice in the future?

I am more confident I would know what to do on my own	4
I am more confident I would know where to get help	13
Not confident, I would only have some idea what to do	0

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

Not confident at all	7
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Do you feel more confident about accessing information and advice online?

Already confident	6
More confident	7
no internet	3
not confident	7

Has our advice made a difference to your wellbeing or peace of mind?

A lot	9
Some	8
No difference	6
N/A	3

How happy were you with our service?

Very happy	17
Fairly happy	5
Unhappy	3
Very Unhappy	1

Would you recommend our service?

Yes	23
No	3

Feedback

"I feel a lot more confident in dealing with my financial situation"

"Very grateful for the help and support given"

"I have so far had two appointments, with more to come, and have been very pleased with the person's kindness, caring and understanding.... Thank You !!"

"Cannot thank you enough for all the support we have had from the service"

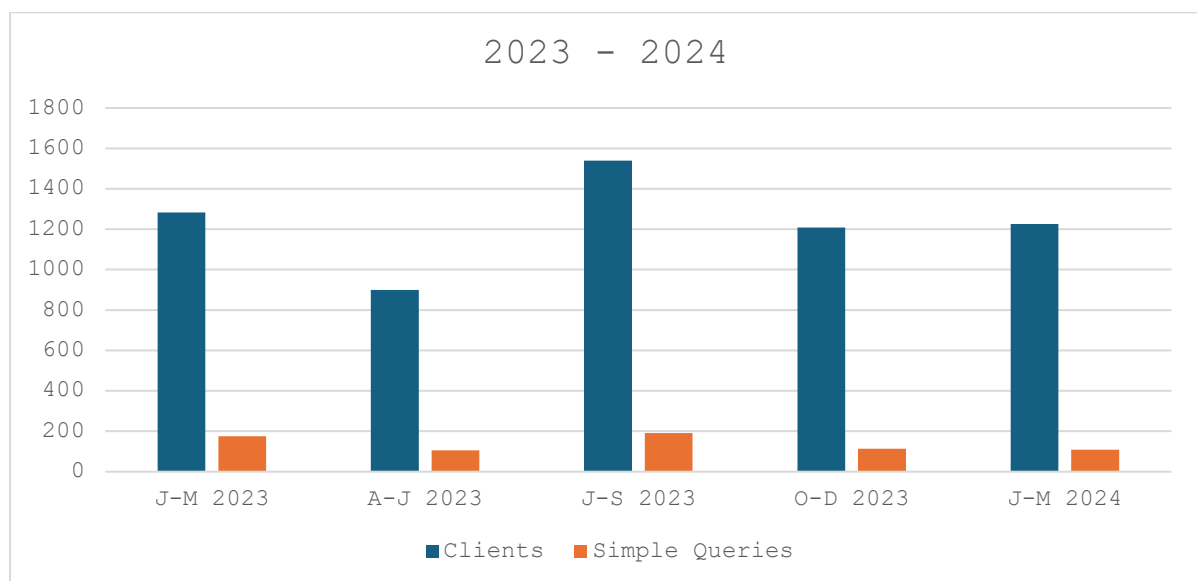
"Adviser was extremely helpful and knowledgeable, he gave me information and contact details which enabled me to resolve my issue"

"Thank you for being so patient and pleasant. That's exactly what you need from a service"

Redditch Q4 2023-2024 Report**Key Statistics**

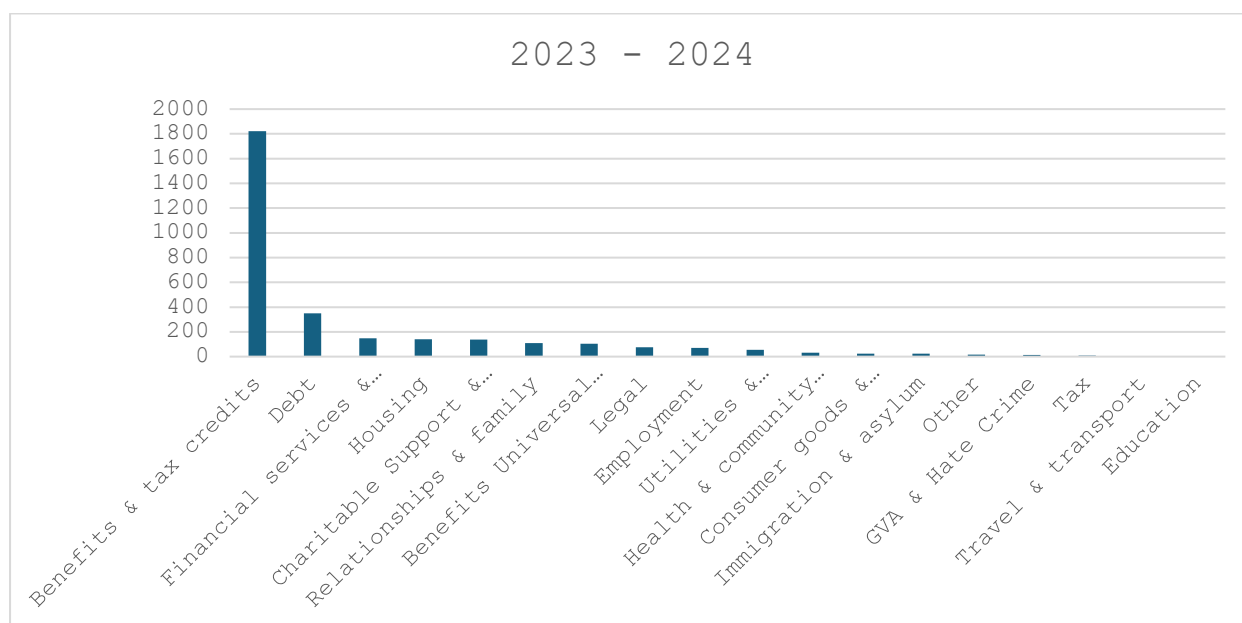
Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25**Number of unique clients using the service**

	Clients	Simple Queries	Total
J-M 2023	1283	175	1458
A-J 2023	899	105	1004
J-S 2023	1539	191	1730
O-D 2023	1209	114	1323
J-M 2024	1,226	109	1,335

**Outcomes**

Income gained	£166,827
Re-imbursements, services, loans	£22,239
Debts managed	£175,872
Priority debts	£104,701
Non priority debt	£71,171
Foodbank Vouchers	72
Charitable Support Applications	52

Advice Types and Issue Totals

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

Total issues dealt with: **3138**

Client Satisfaction Survey Results

*figures are how many clients responding to the question
(151 sent to clients from CABR received 37)

How easy it was to contact our service?

Very easy	13
Easy	16
Difficult	7
Very Difficult	1

Do you feel more confident about finding information / advice in the future?

I am more confident I would know what to do on my own	7
I am more confident I would know where to get help	19
Not confident, I would only have some idea what to do	0
Not confident at all	9

Do you feel more confident about accessing information and advice online?

Already confident	8
More confident	14
no internet	1
not confident	13

Has our advice made a difference to your wellbeing or peace of mind?

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

A lot	11
Some	14
No difference	9
N/A	3

How happy were you with our service?

Very happy	23
Fairly happy	11
Unhappy	2
Very Unhappy	1

Would you recommend our service?

Yes	34
No	3

Feedback

"I feel a lot more confident in dealing with my financial situation"

"Very grateful for the help and support given"

"Cannot thank you enough for all the support we have had from the service"

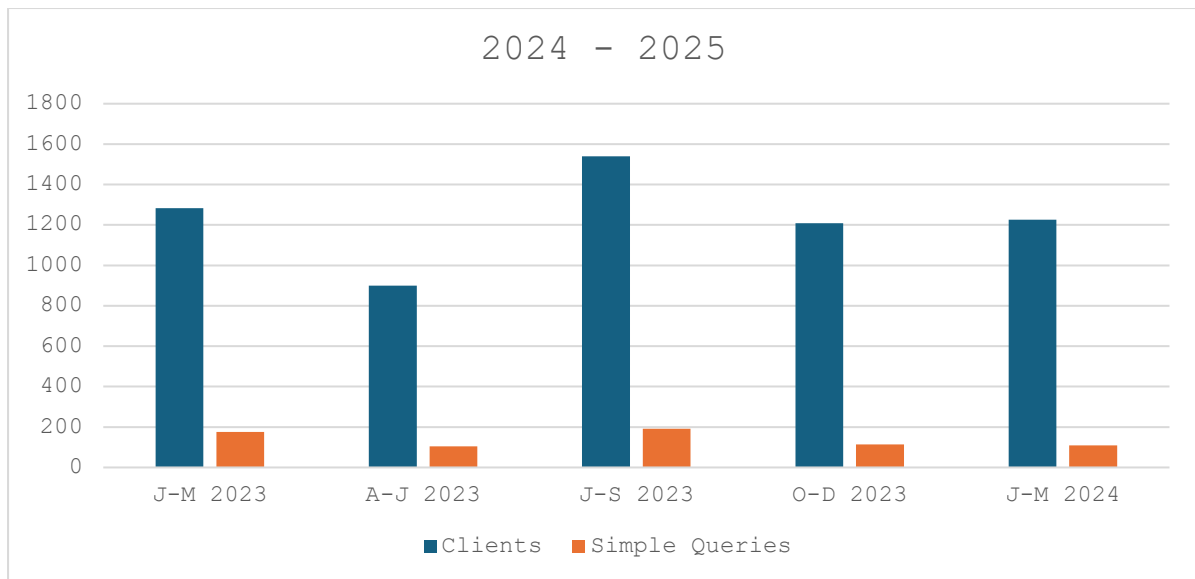
"Adviser was extremely helpful and knowledgeable, he gave me information and contact details which enabled me to resolve my issue"

"Very helpful, thanks"

"Absolutely amazing, were really really helpful"

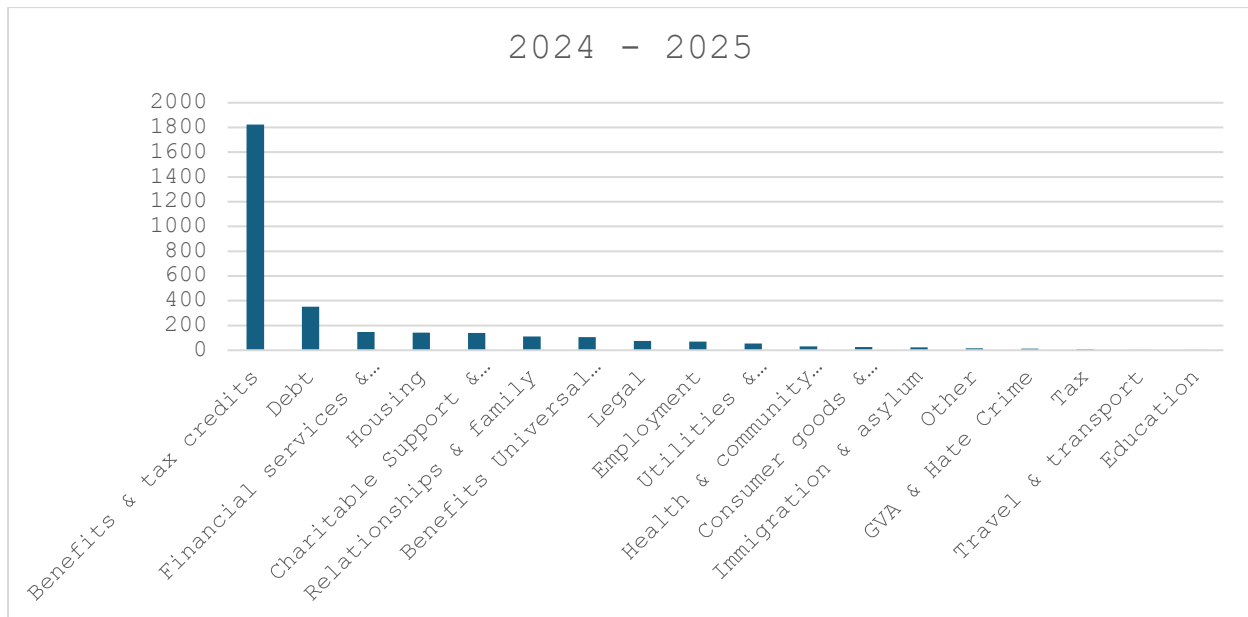
Redditch Q1 2024-2025 Report**Key Statistics****Number of unique clients using the service**

	Clients	Simple Queries	Total
A-J 2023	899	105	1,004
J-S 2023	1,539	191	1,730
O-D 2023	1,209	114	1,323
J-M 2024	1,226	109	1,335
A-J 2024	959	205	1,164

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25**Outcomes**

Income gained	£166,827
Re-imbursements, services, loans	£22,239
Debts managed	£175,872
Priority debts	£104,701
Non priority debt	£71,171
Foodbank Vouchers	72
Charitable Support Applications	52

Advice Types and Issue Totals

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

Total issues dealt with: **3138**

Client Satisfaction Survey Results

*figures are how many clients responding to the question
(151 sent to clients from CABR received 37)

How easy it was to contact our service?

Very easy	13
Easy	16
Difficult	7
Very Difficult	1

Do you feel more confident about finding information / advice in the future?

I am more confident I would know what to do on my own	7
I am more confident I would know where to get help	19
Not confident, I would only have some idea what to do	0
Not confident at all	9

Do you feel more confident about accessing information and advice online?

Already confident	8
More confident	14
no internet	1
not confident	13

Has our advice made a difference to your wellbeing or peace of mind?

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

A lot	11
Some	14
No difference	9
N/A	3

How happy were you with our service?

Very happy	23
Fairly happy	11
Unhappy	2
Very Unhappy	1

Would you recommend our service?

Yes	34
No	3

Feedback

"I left a voicemail and completed an online request and someone called me. She was so extremely helpful. I cannot fault her at all."

"It helps a lot. Adviser explained everything to me in detail"

"thanks for the helpful information in regard to accessing employment assistance and help with my financial situation."

"The adviser was very helpful on the phone and pointed me in the right direction to sort out my problem. I am waiting for my complaint to be processed"

"You really were amazing. I drove from Redditch to find you are not open for drop-in but you allowed me in and I was seen by an adviser quickly. I was really upset and you calmed me down. Thank you for caring and the support you gave me."

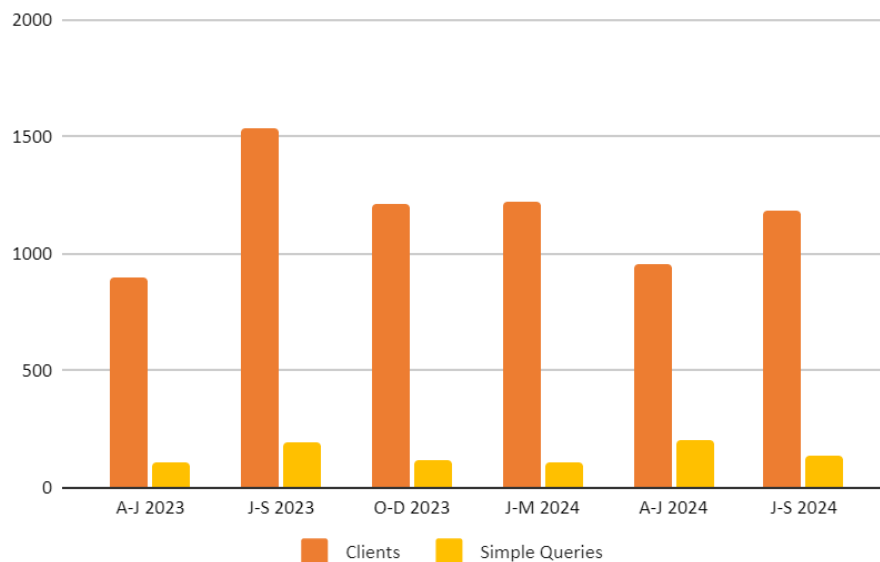
"I applied for the household money and the adviser I spoke to helped me send in my documents for checking. I got my voucher for the fund for a new washing machine"

"I applied for the household support fund through your website. I was called by a very nice man who talked me through what was needed. I received a voucher for £450! The whole process was very good and easy. I can now buy clothing for my children."

Redditch Q2 2024-2025 Report**Key Statistics****Number of unique clients using the service**

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

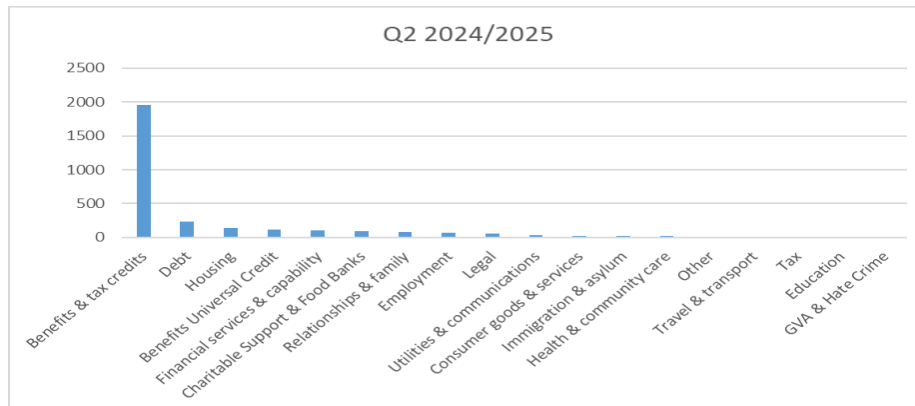
	Clients	Simple Queries	Total
A-J 2023	899	105	1,004
J-S 2023	1,539	191	1,730
O-D 2023	1,209	114	1,323
J-M 2024	1,226	109	1,335
A-J 2024	959	205	1,164
J-S 2024	1,180	142	1,322

**Outcomes**

Income gained	£148,180
Re-imbursements, services, loans	£3,778
Debts managed	£94,471
Priority debts	£53,094
Non priority debt	£41,377
Foodbank Vouchers	87

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

Charitable Support Applications	38
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Advice Types and Issue Totals

Total issues dealt with: **2,998**

Client Satisfaction Survey Results

*figures are how many clients responding to the question
(230 sent to clients from CABR, received 22)

How easy it was to contact our service?

Very easy	8
Easy	12
Difficult	1
Very Difficult	1

Do you feel more confident about finding information / advice in the future?

I am more confident I would know what to do on my own	4
I am more confident I would know where to get help	15
Not confident, I would only have some idea what to do	0
Not confident at all	3

Do you feel more confident about accessing information and advice online?

Already confident	3
More confident	13
no internet	4
not confident	2

Has our advice made a difference to your wellbeing or peace of mind?

A lot	8
Some	10

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

No difference	3
N/A	1

How happy were you with our service?

Very happy	17
Fairly happy	3
Unhappy	1
Very Unhappy	1

Would you recommend our service?

Yes	20
No	2

Feedback

“Thank you for all your help, where there was darkness you were a beacon of light”

“Many thanks to Citizens Advice! You have helped me so many times in the past! In fact, you help me more than many times more like 1 million times! I certainly wouldn't be where I am today without you! And a big thank you to [CAB representative] who is based at Bromsgrove the help and support she has given me is unbelievable thank you again.”

“I received the household support fund from you which I was very grateful for. Everything went really well many many thanks.”

“Excellent service, clear and concise reply”

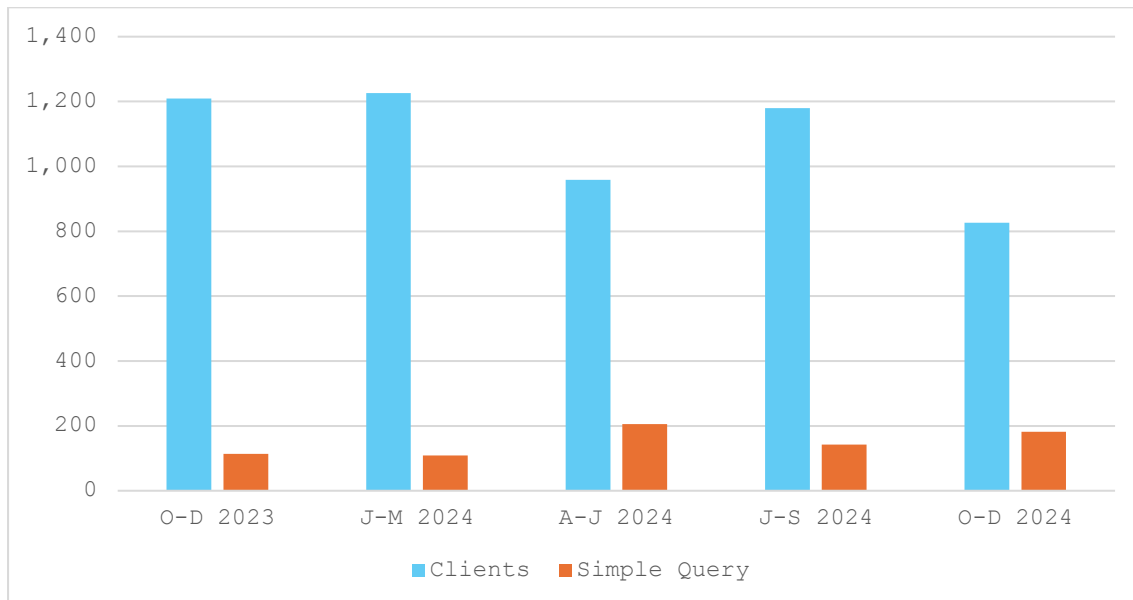
“Many thanks to [CAB representative] he was very good thank you”

Redditch Q3 2024-2025 Report**Key Statistics****Number of unique clients using the service**

	Clients	Simple Queries	Total
O-D 2023	1,209	114	1,323
J-M 2024	1,226	109	1,335

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

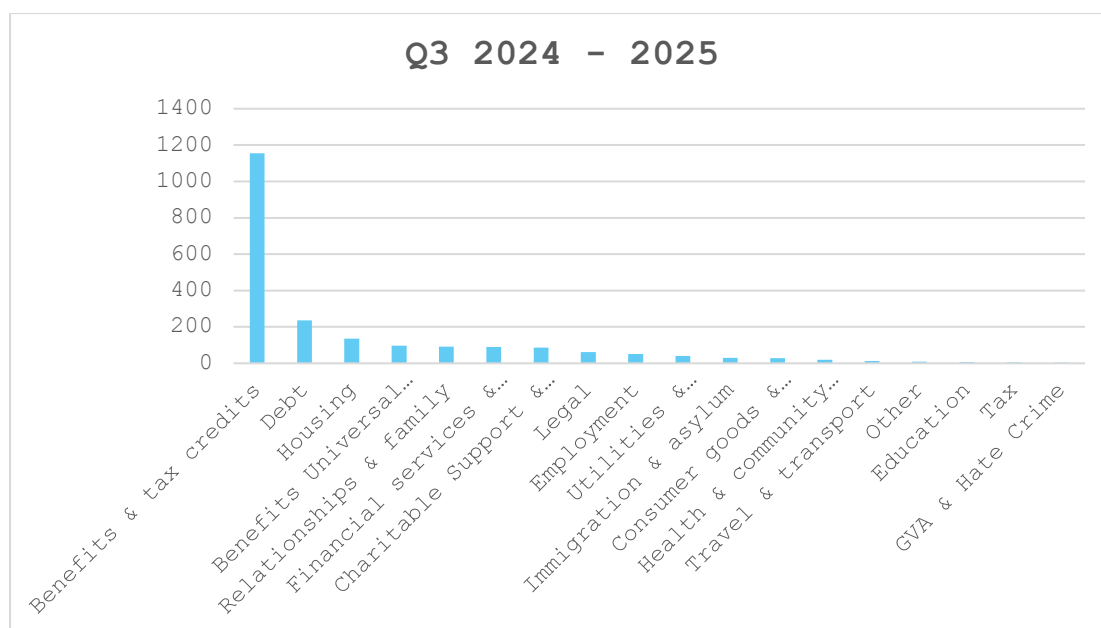
A-J 2024	959	205	1,164
J-S 2024	1,180	142	1,322
O-D 2024	826	182	1,008

**Outcomes**

Income gained	£104,029
Re-imbursements, services, loans	£2,706
Debts managed	£104,029
Priority debts	£63,748
Non priority debt	£88,724
Foodbank Vouchers	77
Charitable Support Applications	47

Advice Types and Issue Totals

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25



Total issues dealt with: **2,364**

Client Satisfaction Survey Results

*figures are how many clients responding to the question
(165 sent to clients from CABR, received 19)

How easy it was to contact our service?

Very easy	8
Easy	11
Difficult	0
Very Difficult	0

Do you feel more confident about finding information / advice in the future?

I am more confident I would know what to do on my own	4
I am more confident I would know where to get help	13
Not confident, I would only have some idea what to do	2
Not confident at all	0

Do you feel more confident about accessing information and advice

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

online?

Already confident	3
More confident	8
no internet	2
not confident	6

Has our advice made a difference to your wellbeing or peace of mind?

A lot	9
Some	8
No difference	1
N/A	1

How happy were you with our service?

Very happy	17
Fairly happy	1
Unhappy	1
Very Unhappy	0

Would you recommend our service?

Yes	19
No	0

Feedback

“The adviser was amazing, caring, understanding but above all very knowledgeable, this lady goes above and beyond with added empathy.”

“Received exceptional service and help. Staff very empathetic. Highly recommend CABR.”

“Felt listened to and supported with the correct information thank you”

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

“I was impressed as after leaving a message saying it might be 5 days before you replied, I had a call within 2 hours as I did have a deadline I had to meet. I got the help I needed and the result I wanted. Thank you.”

“The adviser at Bromsgrove Citizens Advice was extremely helpful - took time to listen and was friendly and interested in helping me find more information. Thank you for your help.”

“Very helpful and very, very patient with me, also very understanding and professional thank you.”

Redditch Q4 2024-2025 Report**Key Statistics****Number of unique clients using the service**

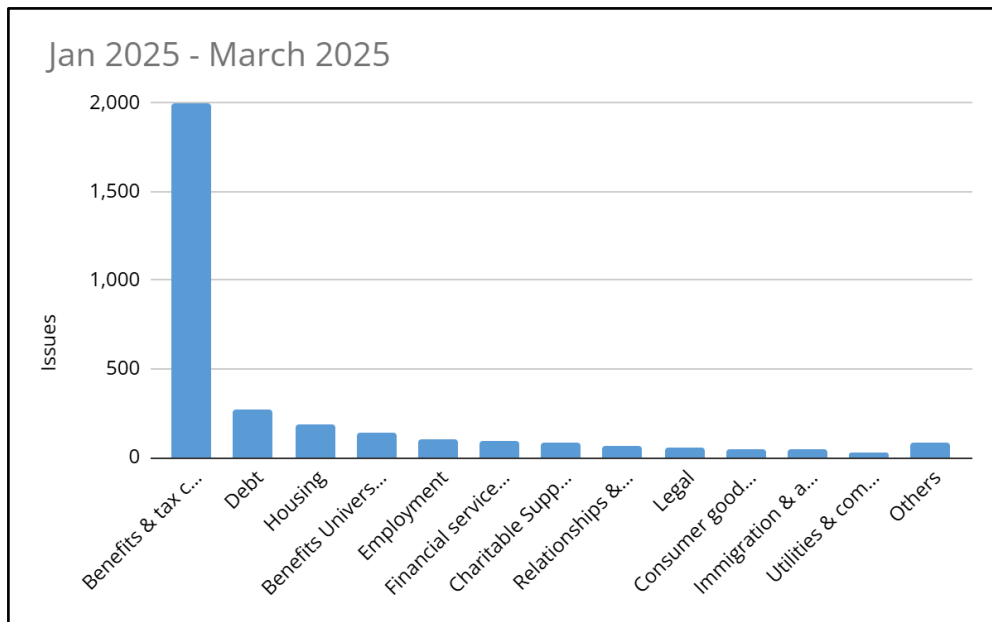
	Clients	Simple Queries	Total
J-M 2024	1,226	109	1,335
A-J 2024	959	205	1,164
J-S 2024	1,180	142	1,322
O-D 2024	826	182	1,008
J-M 2025	1,309	244	1,553

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25**Outcomes**

Income gained	£220,960
Re-imbursements, services, loans	£2,934
Debts managed	£166,803
Priority debts	£68,938
Non priority debt	£97,865
Foodbank Vouchers	124
Charitable Support Applications	38

Advice Types and Issue Totals

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25



Total issues dealt with: **3,220**

Client Satisfaction Survey Results

*figures are how many clients responding to the question
(133 sent to clients from CABR, received 18)

How easy it was to contact our service?

Very easy	8
Easy	7
Difficult	2
Very Difficult	1

Do you feel more confident about finding information / advice in the future?

I am more confident I would know what to do on my own	2
I am more confident I would know where to get help	13
Not confident, I would only have some idea what to do	1
Not confident at all	2

Do you feel more confident about accessing information and advice online?

Already confident	5
More confident	11

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

no internet	1
not confident	1

Has our advice made a difference to your wellbeing or peace of mind?

A lot	8
Some	7
No difference	1
N/A	2

How happy were you with our service?

Very happy	13
Fairly happy	3
Unhappy	0
Very Unhappy	2

Would you recommend our service?

Yes	15
No	3

Feedback

"I left there with a different mindset and a different feeling. You both helped me so much. Words cannot explain what a difference you made"

"The CAB are very helpful and are always there if you need them"

"Thanks for helping me access HSF funding"

"The adviser at Citizens Advice was extremely helpful - took time to listen and was friendly and interested in helping me find more information. Thank you for your help"

"Very helpful and very very patient with me also very understanding and professional thank you"

"Very good"

"Thank you for providing your service. I appreciate it"

Appendix 1 Bromsgrove & Redditch Citizens Advice Data 2023/24 and 2024/25

“After feeling very anxious on arrival I feel speaking and talking has helped me & pointed me in the right direction. Thank you”

“You are lovely, you are. Thank you”

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Appendix 2

Redditch Borough Council's Voluntary & Community Sector Grant Funding Programme for 2023/24

Grants Awarded

VCS groups can bid for funding from £500 up to £10,000 to help with their core costs or to support them to deliver great community projects and activities. This year the Council ringfenced £10,000 of this funding to create a separate pot for Lower grant applications, from £500 to £2,000. The remainder of the Main Grants Pot (approximately £90k) was for Higher applications – grants over £2,000 and up to £10,000.

Higher Grants Awarded

Group / Organisation	Project	Grant Award
NewStarts	Furniture Project	£10,000
Carers Careline	Running Costs	£10,000
BARN -VCS	VCS Kick Start Project 2023	£6,485
BluWave	Running costs	£9,825
Homestart	Creating Social Networks	£10,000
Oasis Christian Centre	Christians against poverty debt centre	£5,000
CAB	Housing Advice	£9,816

Appendix 2

Batchley Support Group	Community Pantry	£7,415
The Old Needleworks	Moving On Project	£7,980
Age UK	Information and advice home visits in Redditch	£4,620
REACH	Running Costs	£10,000

Lower Grants Awarded

Group / Organisation	Project	Grant Award
ARCH	Cricket Club	£1,850
AGE UK	Outreach Development	£1,996
Moons Moat Conservation Group	Orientation	£2,000
Brockhill Wildlife Project	Planting	£1,500
Redditch First Responders	Vehicle Running Costs	£2,000

Appendix 2

Redditch Borough Council's Voluntary & Community Sector Grant Funding Programme for 2024/25

Higher Grants Awarded

Group / Organisation	Project	Grant Award
NewStarts	Running costs	£10,000
Carers Careline	Running Costs	£10,000
BARN -VCS	Onwards and Upwards Project	£7,018
REACH	Running costs	£10,000
The Lord Taverners	Redditch Wicketz	£7,788
Age UK	Information and advice home visits in Redditch	£4,620
The Old Needleworks	Wellbeing groups project	£8,566
Oasis Christiam Centre	Christians against poverty debt centre	£5,000
Acorns Childrens Hospice	Specialist palliative care for children from Redditch	£7,000
Relate	Redditch relationship support	£6,000

Appendix 2

Sight Concern Worcestershire	Redditch IAG & wellbeing support	£5,000
ARCH (Active Redditch community Hub)	Football and more for all	£3,400
Homestart- North East Worcestershire.	Combating loneliness & isolation project	£10,000

Lower Grants Awarded

Group / Organisation	Project	Grant Award
First Redditch Scouts	Purchase of outdoor cooking equipment	£1,926
Redditch and Bromsgrove Talking Newspapers	Running costs	£1,750
Redditch Local History Museum	Purchase of various pieces of equipment	£2,000
Redditch Community Shed	Expansion of support	£2,000
Friends of Isaacs Food Bank	Additional storage costs	£2,000

Appendix 2

Redditch Borough Council's Voluntary & Community Sector Grant Funding Programme for 2025/26

Higher Grants Awarded

Group / Organisation	Project	Grant Award
YMCA	Mentoring Project	£9,184
Your Ideas	Woodrow Thrive	£10,000
BARN	Strengthening Voluntary and Community Sector	£9,101
Age UK	Information and advice home visits in Redditch	£5,642
Citizens Advice B&R	Volunteer Capacity Project	£10,000
Reanella Trust	Resilience Recovery Relief Project	£9,600
Astwood Bank Community	Community Project Running Costs	£10,000
Carers Careline	Running Costs	£10,000
Kingfisher Rotary	Creative Carousel Project	£9,924

Appendix 2

Acorns – Specialist Palliative Care for Children in Redditch	Running Costs	£3,400
Ahead of Well-Being	Some Men Not All Men – Freedom Programme	£9,982

Lower Grants Awarded

Group / Organisation	Project	Grant Award
West Midlands Search & Rescue	Help Save a Life Training Project	£1,500
Where Next Association	Funding for seeds, plants and compost	£2,000
Redditch Scouts	Scouts Ditch Jam running costs	£1,810
Redditch Stars	Couch to 5k costs for volunteers and training	£1,200
FRHENS – support group for vulnerable women	Running costs	£2,000



APPENDIX 3

VOLUNTARY SECTOR MEMBERS GRANTS PANEL TERMS OF REFERENCE

Date:

Date of Review:

Chair: The Panel will be chaired by a Councillor who is not a member of the controlling group.

Meeting Frequency: The Panel shall meet a minimum of two times per year to review and score grant applications. The dates of the meetings will be identified and included in the annual calendar of meetings.

Quorum: The Panel shall consist of five members and the quorum will be three.

Overall functions and responsibilities:

The Grants Panel shall be an Executive Advisory Panel. Its recommendations will require ratification by the Executive Committee. When participating in meetings of the Grants Panel, Members will be required to abide by the Council's Member Code of Conduct.

The purpose of the Grants Panel will be to consider grant applications from various Voluntary and Community Sector organisations on behalf of Redditch Borough Council in accordance with the agreed eligibility guidelines.

Membership:

Members of the Panel will be nominated by political group leaders – Members of the Panel cannot be members of the Executive Committee.

The VCS Grants Officer will attend the meetings to provide the paperwork and answer any queries.

Members of the Panel will only be permitted to participate in meetings of the Panel once they have attended appropriate training.

Accountability and reporting arrangements:

The Grants Panel will report recommendations to the Executive Committee.

Each Member is responsible for:

- Attending an information and training session on the grant application process.
- Attending the Panel Meetings to score the higher grant applications using the scoring matrix.
- Ensuring that the grants budget for the relevant financial year is not exceeded.
- Monitoring the effectiveness of Redditch Borough Council's grant allocation process.
- Not being a signatory on any grant cheque.
- Declaring any interests that they, or their spouse, may have in applications received through the grants process. Members are advised to withdraw from taking part in the debate and vote on any applications with which they are so involved.
- Not sharing any information contained in the application forms outside of the Grants Panel Meetings.
- The results of any recommendations concerning grants applications will be referred to the Executive Committee for consideration and approval.

Agenda Packs and Papers:

The Grants Officer will support the administration of the Panel and will be responsible for consulting with the Chair and Members ensuring that the papers are sent out in a timely fashion.

Agenda packs and papers will be available to the members of the group five working days before the meeting.

REDDITCH BOROUGH COUNCIL**Executive
2025****2nd September****Adoption of Fixed Penalty Charge for breach of Community Protection Notice**

Relevant Portfolio Holder		Councillor Jane Spilsbury Councillor Sharon Harvey
Portfolio Holder Consulted		Yes
Relevant Assistant Director		Simon Wilkes, Head of Worcestershire Regulatory Services
Report Author	Job Title: Toni Ainscough, Principal Officer (Environmental Enforcement) Contact email: toni.ainscough@worcestershire.gov.uk Contact Tel: 01562 738035	
Wards Affected		ALL
Ward Councillor(s) consulted		N/A
Relevant Council Priority		Clean, Green and Safe & Community and Housing
Non-Key Decision		
If you have any questions about this report, please contact the report author in advance of the meeting.		

1. RECOMMENDATIONS**Executive Committee RECOMMEND that:-**

- 1) That the Council adopt a Fixed Penalty Notice Charge of £100 for failure to comply with a Community Protection Notice.**

2. BACKGROUND

- 2.1 In June 2024 responsibility for enforcement of Planning Enforcement, Fly-tipping, littering, duty of care of waste offences and dog fouling was passed to Worcestershire Regulatory Services. One of the tools for dealing with some of these issues is service of a Community Protection Notice (CPN) under Part 4 of the Anti-social Behaviour, Crime and Policing Act 2014 which came into effect in England and Wales on 20 October 2014.
- 2.2 Whilst WRS have a remit to undertake enforcement of Planning Enforcement related matters, Fly-tipping, littering, duty of care of waste offences and dog fouling, CPNs can be used for a wider range of anti-social behaviours by the Police or other Council departments.
- 2.3 CPNs are intended to stop a person or business continuing with conduct which unacceptably affects victims and the community. They

**Executive
2025**2nd September

can only be served where there are reasonable grounds to believe the offender's conduct is having a detrimental effect on the quality of life of those in the locality, and it is unreasonable and the behaviour is of a persistent or continuing nature. Before one can be served, the offender must be given a writing warning (Community Protection Warning) stating that a CPN will be issued unless their conduct ceases to have the detrimental effect.

3. OPERATIONAL ISSUES

- 3.1 Failure to comply with a CPN is a summary offence under Section 48. The offence is punishable on conviction in the case of an individual by a fine not exceeding level 4 on the standard scale (currently £2,500) or in the case of a body/business an unlimited fine.
- 3.2 However, in accordance with the Council's enforcement policy, there are alternatives to prosecution which should also be considered for use where appropriate. Simple Cautions for example could also be considered and may be appropriate in the case of a first or a merely technical breach of a CPN. Section 52 of the act provides that an authorised person may issue a Fixed Penalty Notice (FPN) as an alternative to prosecution for breach of a CPN. Payment of the FPN within 14 days from the date of issue has the effect of discharging any liability to convict for the offence but allows for action to be taken for subsequent offences.
- 3.3 A fixed penalty cannot be for more than £100.
- 3.4 There is currently no charge adopted by the Council for any FPN served in the event of failure to comply with a CPN.
- 3.5 Adoption of a charge would allow FPNs to be considered as an alternative method of discharging any liability alongside simple Cautions and prosecution.
- 3.6 Any charge level adopted would apply to all FPNs served following a breach of a CPN served by the Council regardless of the department undertaking the enforcement action. Any charge would be reviewed in line with the usual fees and charges setting process the Council undertakes annually.
- 3.7 This report is being brought forward at this point as Community Protection Warnings and Notices have been served or are currently being prepared for service by WRS on behalf of the Council and there is the strong likelihood that we will benefit from the ability to offer fixed

**Executive
2025**2nd September

penalty notices prior to the annual fees and charges paper in February 2026.

- 3.8 There is no recommended change to the reporting mechanisms for reporting on activity associated with CPNs or FPNs through this report. For all Council areas CPN and FPN numbers are reported through the North Worcestershire Community Safety Partnership Scrutiny reports. Any served for waste related issues are also reported to Defra and for subject areas for which such may be served by WRS matters are reported to the WRS Joint Board in accordance with the shared service governance arrangements.

4. FINANCIAL IMPLICATIONS

- 4.1 None. Any penalties are payable to the Council and would be collected in line with those from other forms of FPN served by Worcestershire Regulatory Services (WRS).
- 4.2 Any FPN charges should be approved and published by the local authority.

5. LEGAL IMPLICATIONS

- 5.1 The addition of an FPN option for offences under the Anti-social Behaviour, Crime and Policing Act 2014 is in line with the Council's and WRS' enforcement policy. WRS have robust procedures in place to ensure CPNs and FPNs are only used where appropriate and the evidential test has been met.

6. OTHER - IMPLICATIONS**Local Government Reorganisation**

- 6.1 None.

Relevant Council Priority

- 6.2 CPNs are used to enforce action against a variety of anti-social behaviours which would otherwise have an impact on the community, including the ability of residents to feel safe in their homes. CPNs can be used for waste related matters which are a priority for the Council and their ability to maintain a clean environment. This helps meet the specific commitment of the Council to "address litter and dog mess, the impact of fly-tipping and anti-social behaviour".

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Climate Change Implications

6.3 None.

Equalities and Diversity Implications

6.4 None.

7. RISK MANAGEMENT

7.1 None.

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Department	Name and Job Title	Date
Portfolio Holder	Jane Spilsbury PFH WRS Sharon Harvey PFH Env Serv	Consulted 11/08/25
Lead Director / Assistant Director	Simon Wilkes	Consulted 01/08/25
Financial Services	Debra Goodall	Consulted 01/08/25
Legal Services	Nicola Cummings, Principal Solicitor - Governance	06/08/25
Policy Team (if equalities implications apply)	Rebecca Green	Consulted 01/08/25
	Bev Houghton, Community Safety Manager	12/08/25
Policy Team (if equalities implications apply)	Rebecca Green	Consulted 01/08/25
Climate Change Team (if climate change implications apply)	Matt Eccles	Consulted 01/08/25

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REDDITCH BOROUGH COUNCIL**Executive****2nd September 2025****Regulator of Social Housing - Inspection Report and Housing Improvement Plan**

Relevant Portfolio Holder	Councillor Bill Hartnett
Portfolio Holder Consulted	Yes
Relevant Assistant Directors	Simon Parry & Judith Willis
Report Author	Job Title: Assistant Director of Environmental and Housing Property Services, Assistant Director of Community and Housing Services Contact email: Simon.parry@bromsgroveandredditch.gov.uk Judith.willis@bromsgroveandredditch.gov.uk Contact Tel: 3201
Wards Affected	All
Ward Councillor(s) consulted	N/A
Relevant Council Priority	Community & Housing
Non-Key Decision	
If you have any questions about this report, please contact the report author in advance of the meeting.	

1. RECOMMENDATIONS**The Executive RESOLVE that: -**

- 1) The Regulatory Judgement published by the Regulator for Social Housing on 30th July 2025 is noted, following an inspection of Redditch Borough Council's Housing Service.**
- 2) The Housing Improvement Plan, which includes actions to address areas for improvement, confirmed as part of the inspection process, is approved.**
- 3) Delegation be given to the Assistant Director Environment & Housing Property and Assistant Director Community & Housing, following consultation with the Housing Portfolio Holder, to revise the Housing Improvement Plan following consultation with the Regulator for Social Housing as part of their Provider Improvement Process or in response to legislative changes.**
- 4) The proposed structure for governance of the Housing Improvement Plan be approved.**

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The Executive RECOMMEND that: -

- 5) A supplementary estimate of £60,000 is added to the Housing Revenue Account budget for 2025/26 funded from the Housing Revenue Account Balance Reserves to:
 - a) appoint a Senior Tenant Engagement & Participation Officer (£25,000 – part year effect) and:
 - b) establish, train and manage the development of participation opportunities for Council Housing tenants and leaseholders to influence changes in the delivery of Housing services (£35,000)
- 6) £75,000 ongoing expenditure budget is added to the Housing Revenue Account base budget in 2026/27, funded from the Housing Revenue Account to:
 - a) continue to employ a Senior Tenant Engagement & Participation Officer (£50,000 – full year effect) and:
 - b) continue to train and manage the development of participation opportunities for Council Housing tenants and leaseholders to influence changes in the delivery of Housing services going forward (£25,000).

2. BACKGROUND

Executive Summary

- 2.1 In July 2025, Redditch Borough Council underwent a comprehensive inspection by the Regulator of Social Housing (RSH), following the enactment of the Social Housing (Regulation) Act 2023. This inspection assessed the Council's compliance with the newly introduced Consumer Standards, which focus on safety, transparency, community engagement, and tenancy management.
- 2.2 The Council received a **C3 Regulatory Judgement**, indicating serious failings in delivering housing services, particularly in repairs and maintenance, fire safety, tenant engagement, and data management. Key issues included approximately 3,000 overdue repairs, 3,000 outstanding fire safety actions, limited stock condition surveys, and insufficient tenant involvement mechanisms.

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- 2.3 Despite these challenges, the RSH acknowledged the Council's commitment to improvement, highlighting positive practices in electrical safety, anti-social behaviour management, and the establishment of a Damp and Mould team. The inspection also praised the passion and dedication of staff and Members.
- 2.4 In response, the Council has developed a robust **Housing Improvement Plan**, which the Executive Committee is asked to approve, which outlines targeted actions across all Consumer Standards. Key initiatives include:
- Appointment of a **Senior Tenant Engagement & Participation Officer**.
 - Establishment of tenant forums and training programmes.
 - Implementation of new systems for repairs and safety compliance.
 - Development of a five-year rolling programme for stock condition surveys.
 - Enhanced governance through a multi-tiered oversight structure.
- 2.5 A supplementary budget of **£60,000 for 2025/26** and **£75,000 ongoing from 2026/27** has been proposed, from the Housing Revenue Account, to support these improvements.
- 2.6 The Council is committed to transparency and accountability, with quarterly reporting to the Executive Committee and ongoing engagement with tenants. The Housing Improvement Plan will be monitored through a structured governance framework, including strategic oversight and operational delivery groups.
- 2.7 This report marks a pivotal moment in Redditch Borough Council's journey to transform its housing services, ensuring safe, quality homes and meaningful tenant involvement.

Regulator of Social Housing

- 2.8 The Social Housing (Regulation) Act received royal assent in July 2023 and amended the original delivery of regulation under Section 193 of the Housing and Regeneration Act 2008. The Social Housing (Regulation) Act amended the original Consumer Standards, with the Regulator of Social Housing (RSH) consulting on the revised standards between July and October 2023. The new Consumer Standards were published in February 2024 together with its first Consumer Standards Code of Practice.

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- 2.9 In April 2024, the RSH was given new powers, following the introduction of the Social Housing (Regulation) Act 2023, to proactively inspect all social housing landlords (with over 1,000 homes) as part of a continuing effort to drive up standards within the social housing sector. This in effect sees the return of regulation for local authority social housing landlords for the first time in several years of deregulation.
- 2.10 The Regulator of Social Housing introduced four new Consumer Standards in April 2024 to ensure social landlords provide safe, quality homes and services. These standards apply to all registered providers, including local authorities, and are enforced through regular inspections and tenant feedback. The following is a brief summary:
1. **Safety and Quality Homes Standard** – Landlords must understand the condition of their homes and ensure they are safe, well-maintained, and meet health and safety requirements.
 2. **Transparency, Influence and Accountability Standard** – Tenants should be able to access information about their landlord's performance and have meaningful opportunities to influence decisions.
 3. **Neighbourhood and Community Standard** – Landlords must work to maintain safe, clean, and well-managed neighbourhoods, collaborating with other agencies where needed. It includes addressing anti-social behaviour, including domestic abuse.
 4. **Tenancy Standard** – This covers fair and transparent tenancy management, including allocations, enabling mutual exchanges and support for tenants to sustain their tenancies.
- 2.11 Under the new Consumer Standards framework, the RSH introduced a new grading system in April 2024. Under this system, social landlords are assessed and assigned a "C" grade, which reflects how well they meet the required consumer standards. The scale runs from C1 to C4, where:
- C1** indicates the landlord is meeting the consumer standards effectively.
- C2** suggests some weaknesses, but not serious enough to cause significant concern.
- C3** points to serious failings in delivering the standards, with current arrangements not strong enough to put things right - this often impacts tenants' experiences and accountability.

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C4 would represent the most severe level of non-compliance, though as of now, no landlords have been publicly graded at this level.

- 2.12 These gradings are based on evidence gathered through inspections, self-referrals, and regulatory engagement. As at July 2025, 53 Councils with social housing had been inspected and the gradings given were:

C1 - 4 Councils	(8%)
C2 - 17 Councils	(32%)
C3 - 30 Councils	(56%)
C4 - 2 Councils	(4%)

3. OPERATIONAL ISSUES

The Inspection

- 3.1 An inspection of Redditch Council's landlord services was first notified on 22nd January 2025 with the final submission of information on 17th May 2025. RSH shared the scope of our inspection, and all four consumer standards were in scope.
- 3.2 The inspection consisted of contextual documentation (Appendix 1), a scoping document (Appendix 2), a two-day site visit including observations of a meeting with the portfolio holder, corporate leadership team meeting and executive meetings, together with interviews with key senior management, Members, officers and tenants.
- 3.3 In excess of 400 items of evidence were provided across the inspection covering the contextual document and a supporting presentation together with supplementary requests made through the whole process.

Redditch Borough Council – Regulatory Judgement

- 3.4 The Council were verbally informed of the Regulatory Judgement on Monday 30th June 2025 however this was under embargo until being published on the RSH website on 30th July 2025. The Regulatory Judgement was a C3 grade (Appendix 3).
- 3.5 According to the Regulator of Social Housing's updated guidance, local authorities are expected to take primary responsibility for identifying and addressing any weaknesses in how they meet the Consumer Standards. If a local authority receives a **C2, C3, or C4 grading**, it must develop an improvement plan to address the issues identified during inspection.

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- 3.6 From the RSH guidance “A C3 grade means that there are serious failings in the landlord delivering the outcomes of the consumer standards, which the landlord’s current arrangements are not strong enough to put right. This will be significantly impacting on service outcomes for tenants and/or accountability to tenants. We expect the landlord to develop a plan that will drive significant change and to share that with tenants. Our engagement with the landlord will be intensive and we will seek evidence that gives us the assurance that sufficient change and progress is being made.”
- 3.7 The guidance also emphasises that improvement plans are not automatically approved by the RSH. This means local authorities must demonstrate that their plans are robust and capable of delivering real change, even if the regulator doesn’t formally sign off on them.
- 3.8 The Regulatory Judgement recognised that Redditch Borough Council needed significant improvement within Repairs and Maintenance with particular reference to the large number of overdue repairs (circa 3,000), lack of root cause analysis and strategic oversight, inconsistent data, lack of visibility and promotion of the repairs policy on the Council’s website. Fire Safety was another area where significant improvement was required with nearly 3,000 overdue remedial actions from Fire Risk Assessments. The lack of opportunities for tenants to influence and scrutinise housing services and having no tenant engagement strategy nor formal tenant groups.
- 3.9 Other notable weaknesses identified were only 20% of housing stock had a condition survey undertaken in the last five years with 25% having no recorded condition survey. Whilst all risk assessments are complete for Water Safety at the time of the inspection there were over 150 overdue actions. Complaint handling was generally slow in achieving response times, as set out by the Housing Ombudsman, although it was acknowledged there had been early improvements in achieving better performance. Performance Information publicised to customers was not easily accessible or well communicated to tenants.
- 3.10 The Regulatory Judgement identified areas with positive practices including Electrical Safety, where quick action was taken when missing certificates were identified, and the development of a robust no-access policy. It was acknowledged that with the establishment of a new Damp and Mould team there was better triaging and leadership awareness of this aspect of the service. The strength of partnership working was acknowledged especially around Anti-Social Behaviour and there is an accessible allocations policy and support for vulnerable tenants.

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- 3.11 In providing feedback the Regulator also emphasised that they “*were really blown away by all of the efforts of the team that they met on site and that Officers and Members showed their passion for tenants and were clear about improvements to be put in place.*” The Regulator further reported that Redditch Borough Council had been engaging constructively with them and had plans in place to address most of its failings, including completion of health and safety remedial actions, developing an effective and timely repairs service, and ensuring that tenants have meaningful opportunities to influence and scrutinise services. Redditch Borough Council had demonstrated that it understood the issues it needed to address and was already taking action towards rectifying the failures identified. This included developing plans to deliver the required improvements, introducing improved oversight of landlord services, procuring new systems and validation processes for health and safety information, and developing its strategy for tenant engagement. Whilst early in the delivery of these plans, there was positive evidence of progress being made in some areas and the regulator had assurance that there was strong organisational commitment to ensuring improved outcomes for tenants.
- 3.12 The Council’s Housing Service must ensure that it retains an awareness and focus on all aspects of the Consumer Standards, and to actively address action required to support the continuous improvement plan.

Communicating the Judgement

- 3.13 The Regulatory Judgement has been communicated to all tenants, leaseholders, Councillors and staff, through the Housing Annual Report covering 2024/25 that has been mailed to each household that the Council manages and through dedicated sessions with staff and Members. The Council’s website also includes news of the Judgement, links to the report from RSH and associated Frequently Asked Questions.
- 3.14 Future communication, consultation, scrutiny and involvement opportunities for tenants and leaseholders will be developed, including a Housing specific Engagement Strategy that will be subject to a future report.

Improvement Journey

- 3.15 The Housing Service has gone through significant changes in order to modernise over the last 5 years, this has included large scale changes in personnel, at all levels, the introduction of new systems and technologies, new strategies, policies and procedures as well as developing a more customer focussed delivery of services. During this

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period the need to ensure performance information and management was undertaken has enabled a greater understanding of our current position, when compared to our peers, and to drive improvements. Whilst significant improvements have been made it is acknowledged that further improvements are required.

- 3.16 To ensure the Council was seeking continuous improvement, prior to the Regulatory Judgement being made, an interim Housing Improvement Plan was developed and is being actioned and monitored. This plan was shared with the Executive Committee at a meeting held on 10th June 2025 and was approved with a three-monthly reporting cycle to feedback on progress. Subsequently, following the Regulatory Judgement, the Improvement Plan has been reviewed and updated (Appendix 4).
- 3.17 The Housing Improvement Plan is built on the areas within the Consumer Standards where the Council has not met the desired outcomes. The actions cover Safety & Quality, Transparency, Influence and Accountability and Neighbourhood and Community. Work is ongoing to deliver the actions and improvement identified and progress is included at Appendix 4.

Governance Arrangements

- 3.18 To ensure that the Housing Improvement Plan is managed and monitored effectively it is proposed to create the following governance arrangements as described at section 3.19 of this report. An update on progress and performance of the Housing Service is included in the work programme for the Executive Committee with reports produced on a quarterly basis.
- 3.19 To support the formal reporting of progress, and ensure actions are delivered, it is proposed to establish a structure that has a Housing Improvement Board, which will provide strategic oversight, a Housing Improvement Delivery Team, for day-to-day management and co-ordination, and separate workstreams/subgroups to deliver specific areas of the plan. This structure is set out together with initial Terms of Reference at Appendix 5.
- 3.20 Following the Regulatory Judgement, as part of the RSH powers under the Social Housing (Regulation) Act 2023, there will be a Provider Improvement Process which is a formal mechanism by which the RSH can issue a Performance Improvement Plan (PIP) Notice where the RSH has identified concerns through the inspection process and or through data. Regular monthly meetings will be held with

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representatives of RSH from August 2025 to provide assurance that the concerns raised are being actioned in a timely manner.

4. FINANCIAL IMPLICATIONS

- 4.1 The Housing Revenue Account will fund the additional costs in line with the requirements of the Social Housing Regulation Act 2023 and the outcomes of the Regulatory Judgement.
- 4.2 The current proposed additional cost implications are as follows:
- In 2025/26, £25,000 to establish the post of Senior Tenant Engagement & Participation Officer and £25,000 to train and manage the development of participation opportunities for Council Housing tenants and leaseholders so that they can influence changes in the delivery of Housing services. In addition, a further £10,000 to set up the tenant involvement opportunities, covering any additional events or outreach to attract willing parties, associated IT set up including laptops and legal fees.
 - For 2026/27 onwards, £50,000 is required for the new post, £25,000 to provide initial and ongoing training for participants, additional consultancy support in setting up and managing these new forums, meeting expenses, associated staff time and communications.
- 4.3 These additional costs will be funded from Housing Revenue Account balance reserve. Any future additional costs to deliver against the Action Plan will be brought to future Executive Committee meetings.

5. LEGAL IMPLICATIONS

- 5.1 The report sets out the requirements of legislation which the Council is required by law to adhere to. Compliance with section 193 of the Housing and Regeneration Act 2008 as amended by the Social Housing (Regulation) Act 2023.
- 5.2 Inspections are carried out under section 201 to section 203A of the Housing and Regeneration Act 2008.

6. OTHER - IMPLICATIONS**Local Government Reorganisation**

- 6.1 There are no direct implications for Local Government Reorganisation.

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2nd September 2025**Relevant Council Priority**

6.2 Community & Housing

- Build more council homes.
- Ensure our housing stock is clean & safe to live in
- Reduce the housing waiting list.
- Reduce the number of families in temporary accommodation.
- Improve time taken for repairs to be completed.

Climate Change Implications

- 6.3 The responsive, cyclical and planned maintenance of our properties seeks to ensure our Council Housing properties are well maintained, warm and safe. Included within our programme of works are projects to increase the thermal efficiency of properties. In particular, within the HRA Capital Programme there are budgets established to improve the energy efficiency rating of properties with an Energy Performance Certificate of D or below.

Equalities and Diversity Implications

- 6.4 The contents of this report impact on all our customers.

7. RISK MANAGEMENT

- 7.1 The following represent the key risks identified.

Risk	Description	Risk Mitigation
Failure to address improvements identified in the Regulatory Judgement	The Council cannot demonstrate the assurance required by the Regulator to make the improvements identified in the Regulatory Judgement	Housing Improvement Plan with regular review through Housing DMT, Portfolio for Housing and quarterly reporting of progress to the Executive Committee.
Failure to meet the Consumer Standards	The Council fails to meet the Consumer Standards which could lead to a self-referral and subsequent actions	Housing Improvement Plan progress monitoring and annual self-assessment.
Reputational Damage	Confidence in the Council's Housing Service declines affecting stakeholder relationships	Acknowledge the judgement publicly and promptly. Demonstrate a clear commitment to improve and provide transparency on progress against the improvement plan through proactive media and social media management

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8. APPENDICES and BACKGROUND PAPERS

Appendices

Appendix 1: RSH - Redditch Borough Council context form (included below)

Appendix 2: RSH - Redditch Borough Council Inspection Scoping Document (included below)

Appendix 3: RSH - Redditch Borough Council Regulatory Judgement

Appendix 4: Housing Improvement Plan

Appendix 5: Housing Improvement Plan Governance Proposals

Background Papers

Redditch Borough Council Housing Annual Report - [Housing Annual Report](#)

Housing Regulator Consumer Standards - [Regulatory standards for landlords - GOV.UK](#)

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Appendix 1: RSH - Redditch Borough Council context form

Redditch Borough Council context form

We are seeking information about...	...to help us understand	Information could include (but is not limited to):
The Council's provision of housing	The size of the housing stock, the type of housing provision and stock profile.	<ul style="list-style-type: none">• A summary of the housing provision• Any reviews (internal or external) which detail the Council's provision.• Any demographic or context information relevant to the LA area
The operational management structure of the Council	Where the housing function sits within the Council structure and who is responsible for delivery of the housing function	<ul style="list-style-type: none">• Organograms of the Council and the housing function.• A flow chart showing the hierarchy of decision-making.• Names of key officers• Details of any delegated management functions.• Details of whether Repair & Maintenance and other frontline services are delivered in-house or via other arrangements, such as joint ventures
The Council's governance structure	Where oversight of the housing function sits, how the Council gains assurance of performance, and the role of members in this oversight.	<ul style="list-style-type: none">• A diagram or explanation showing the governance arrangements at officer and member level.• Names of relevant members – including portfolio holders and lead members.• Details of any relevant boards/committees, how information from these is escalated to cabinet and the frequency of meetings.

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REDDITCH BOROUGH COUNCIL**Executive****2nd September 2025****Appendix 2: RSH - Redditch Borough Council Inspection Scoping Document****REGULATORY INSPECTION OF REDDITCH BOROUGH COUNCIL****SCOPE AND DOCUMENT REQUEST**

Component	Element	Assessment focus	Suggested documents (latest versions)
1. Service Outcomes	1.1 Stock quality, decency, repairs & maintenance, and adaptations	<ul style="list-style-type: none"> • Redditch's accurate, up to date and evidenced understanding of the condition of its homes and how this informs the provision of good quality, well-maintained and safe homes. • Compliance with the Decent Homes Standard • The effectiveness, efficiency and timeliness of Redditch's repairs, maintenance and planned improvements service • Redditch's approach to assisting tenants seeking housing adaptations to access appropriate services. (no documents requested at this stage) 	<ul style="list-style-type: none"> • Report to councillors/senior officers setting out Redditch's approach and range of activities for assessing and recording the condition of individual homes and for keeping this information up to date, including the extent and scope of physical surveys • Reporting to councillors/senior officers on the progress and current performance against this approach and activities to understand the condition of homes. • Examples of how information on the condition of homes has informed Redditch's approach to its planning and prioritisation of works. • Report to councillors/senior officers on compliance with the Decent Homes Standard and robustness of underlying evidence. • Report to councillors/senior officers setting out Redditch's assurance on the robustness of the data and processes underpinning its reported repairs and maintenance performance. • Evidence of internal audit and any external assurance/data validation of repairs and maintenance data and processes, and reporting to councillors and senior officers.

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Component	Element	Assessment focus	Suggested documents (latest versions)
	1.2 Health and safety	<ul style="list-style-type: none"> • Redditch's approach to ensure the health and safety of tenants in their homes and associated communal areas. 	<ul style="list-style-type: none"> • Reports to councillors/senior officers on delivery of work associated with health and safety of tenants in their homes including compliance with statutory health and safety requirements and progress on remedial actions • Reports to councillors/senior officers on the identification and management of damp and mould in tenants' homes • Reports to councillors/senior officers regarding the robustness of the data and processes underpinning reported performance on health and safety compliance • Evidence of internal audit and any external assurance/data validation of data and processes relating to health and safety compliance and reporting to councillors and senior officers. • Reports to councillors/senior officers on environmental health judgements, official disrepair claims, Housing Ombudsman and Building Safety Regulator findings where relevant

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Component	Element	Assessment focus	Suggested documents (latest versions)
	1.3 Maintenance of shared spaces	<ul style="list-style-type: none"> How Redditch works with tenants, other landlords and relevant organisation to take all reasonable steps to ensure the safety of shared spaces. 	<ul style="list-style-type: none"> We are not requesting documents in this area at this stage.
	1.4 Local co-operation and anti-social behaviour (ASB)	<ul style="list-style-type: none"> The effectiveness of Redditch's approach to dealing with ASB and hate incidents including through partnership working. Redditch's co-operation with partners to promote the environmental, social and economic well-being of the areas in which it operates. (no documents requested at this stage) 	<ul style="list-style-type: none"> Reports to councillors/senior officers on performance on ASB and hate incidents. Reports to councillors/senior officers on lessons learnt and improvements in the approach taken Feedback to customers in relation to ASB and hate incidents performance
	1.5 Management of domestic abuse	<ul style="list-style-type: none"> Redditch's co-operative working with other agencies tackling domestic abuse and enabling tenants to access appropriate support and advice. 	<ul style="list-style-type: none"> We are not requesting documents in this area at this stage.
	1.6 Tenancy	<ul style="list-style-type: none"> How Redditch ensures that tenancies and terms of occupation granted are appropriate, meeting all relevant requirements. 	<ul style="list-style-type: none"> Report to councillors/senior officers on how tenants', including prospective tenants', needs are taken into account through the approach to allocation and lettings. Reports to councillors/senior officers on how tenancies and terms of occupation offered appropriately reflect accommodation purpose, the needs of individual households, community sustainability and efficient use of

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Component	Element	Assessment focus	Suggested documents (latest versions)
		<ul style="list-style-type: none"> Redditch's support for tenants to maintain their tenancy. Redditch's support to relevant tenants in eligible housing to access mutually exchange their homes 	<p>their homes, and assurance that statutory and legal requirements are being met</p> <ul style="list-style-type: none"> Reports to councillors/senior officers on the approach to tenancy management, including tenancy sustainment and prevention of evictions, and tackling tenancy fraud We are not requesting documents in this area at this stage. We are not requesting documents in this area at this stage.
2. Transparency & Accountability	2.1 Fairness and respect	<ul style="list-style-type: none"> Extent to which Redditch treats tenants and prospective tenants with fairness and respect. 	<ul style="list-style-type: none"> Reports to councillors/senior officers that contain relevant consideration and evidence of the extent to which there is equitable access to and delivery of service.
	2.2 Diverse needs	<ul style="list-style-type: none"> Extent to which Redditch takes action to deliver fair access to, and equitable outcomes of, housing and landlord services for all tenants. 	<ul style="list-style-type: none"> Performance and other relevant reports to councillors/senior officers showing monitoring by service users' protected characteristics. Information / reports on the use of profile data for customers and how this impacts service delivery

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REDDITCH BOROUGH COUNCIL**Executive****2nd September 2025**

Component	Element	Assessment focus	Suggested documents (latest versions)
	2.3 Engagement with tenants	<ul style="list-style-type: none"> • Redditch's approach to giving its tenants a wide range of meaningful opportunities to influence and scrutinise strategies, policies and services. • Extent to which Redditch ensures that it takes tenants' views into account in its decision-making about how landlord services are delivered and communicates how tenants' views have been considered. 	<ul style="list-style-type: none"> • Reports to councillors/senior officers on tenant engagement activities, the extent to which these are successful in facilitating tenant influence and scrutiny and whether there is sufficient accessible support that meets the diverse needs of tenants. • Reports to councillors/senior officers and other communication that sets out the impact of tenant views on service delivery. • A list of tenant scrutiny activities undertaken in the previous two years and the forward programme. • Papers for the tenant scrutiny panel (or equivalent) meeting being observed, to be discussed at scoping meeting on 25th February 2025
	2.4 Service and performance information	<ul style="list-style-type: none"> • Extent to which Redditch communicates with tenants and provides information so that they can use its services, understand what to expect from Redditch and hold it to account. • How Redditch collects and provides information to support effective scrutiny by tenants of its performance in delivering landlord services. • Whether Redditch meets the requirements in relation to the tenant satisfaction measures (TSMs). 	<ul style="list-style-type: none"> • Report to councillors/senior officers providing assurance that the information given to tenants is available in a form that ensures they can access services and essential information about their homes. • Publicly available performance information that supports effective scrutiny by tenants • Report to councillors/senior officers setting out assurance on the accuracy and robustness of the methodology underpinning its survey data and that the information is an accurate,

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Component	Element	Assessment focus	Suggested documents (latest versions)
			<p>reliable, valid, and transparent reflection of their performance against the tenant satisfaction measures.</p> <ul style="list-style-type: none"> • Reports to councillors/senior officers on the outcomes of Tenant Satisfaction Measures and any subsequent related activities including how information has been used to inform lessons learned and decision making.
	2.5 Complaints handling	<ul style="list-style-type: none"> • Extent to which complaints are addressed fairly, effectively and promptly. • Redditch's approach to ensuring that there is sufficient information so that tenants can make complaints, understand Redditch's policy and process including what they can do if dissatisfied with the outcome of how the complaint was handled and what lessons are being learnt from complaints overall to continuously improve. 	<ul style="list-style-type: none"> • Reporting to councillors/senior officers on complaints handling performance and its self-assessment against the Housing Ombudsman complaints handling code. • Report to councillors/senior officers on themes and learning from complaints, improvements and changes made as a result. • Internal and external reviews on complaints handling. • Responses to Housing Ombudsman determinations in the last 12 months

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Appendix 3 – Regulatory Judgement: 30th July 2025

Our Judgement

	Grade/Judgement	Change	Date of assessment
Consumer	C3 Our judgement is that there are serious failings in the landlord delivering the outcomes of the consumer standards and significant improvement is needed.	First grading	July 2025

Reason for publication

We are publishing a regulatory judgement for Redditch Borough Council (Redditch BC) following an inspection completed in July 2025.

The regulatory judgement confirms a consumer grading of C3. This is the first time we have issued a consumer grade in relation to this landlord.

Summary of the decision

From the evidence and assurance gained during the inspection, it is our judgement that there are serious failings in Redditch BC delivering the outcomes of the consumer standards and significant improvement is needed, specifically in relation to some outcomes in our Safety and Quality Standard and Transparency, Influence and Accountability Standard. Based on this assessment, we have concluded a C3 grade for Redditch BC.

How we reached our judgement

We carried out an inspection of Redditch BC to assess how well it is delivering the outcomes of the consumer standards as part of our planned regulatory inspection programme. During the inspection we considered all four of the consumer standards: Neighbourhood and Community Standard, Safety and Quality Standard, Tenancy Standard, and the Transparency, Influence and Accountability Standard.

During the inspection we observed a meeting of the council's executive, a resident engagement meeting, a corporate leadership team strategic meeting and a Housing Portfolio Holder meeting. We met with tenants, officers, the leader of the council, and the councillor who is the portfolio holder for housing. We also reviewed a wide range of documents provided by Redditch BC.

Our regulatory judgement is based on a review of all of the information reviewed during the inspection as well as analysis of data received through our routine regulatory returns and other regulatory engagement activity.

Summary of findings

Consumer – C3 – July 2025

We found serious failings in how Redditch BC is delivering some outcomes of the Safety and Quality Standard and the Transparency, Influence and Accountability Standard and that significant improvement is needed.

The Safety and Quality Standard requires landlords to have an accurate record, at an individual property level, of the condition of their homes based on a physical assessment of all homes and ensure that homes meet the requirements of the Decent Homes Standard. We have some assurance that Redditch BC has an accurate, up to date and evidenced understanding of the condition and decency of its homes. Redditch BC has information for around 20% of its homes that are less than 5 years old and for around 75% of homes less than 6 years old. It has plans in place to prioritise those with no survey on record and undertake surveys on an ongoing basis thereafter. Redditch BC is reporting less than 10% of homes are not decent. However, there are some weaknesses to address, as we found limited evidence of effective oversight and monitoring of the stock condition survey process and there are no plans currently in place to resolve the decency issues.

The Safety and Quality Standard also requires landlords to identify and meet all legal requirements that relate to the health and safety of tenants in their homes and communal areas, and to ensure that all necessary actions arising from legally required health and safety assessments are carried out within appropriate timescales. At the time of the inspection, the outcomes across several health and safety compliance areas were broadly being met. However, our assessment is that there are serious failings in respect of completing fire safety remedial actions and weaknesses in addressing water safety in a timely manner.

At the time of the inspection, there were around 2,900 overdue fire remedial actions including around 800 high risk actions that had been overdue for more than 12 months. Redditch BC has undertaken some work to programme and prioritise these remedial actions. It has also completed the actions for any buildings over two storeys high and has put in place interim mitigations where needed. However, we will continue to seek evidence to give us assurance that sufficient improvement is being made on progressing these actions. In addition to this, there were around 150 outstanding water remedial actions, the majority of which were high risk and overdue by over 12 months. Redditch BC was in the process of completing all water remedial actions at the time of the inspection. Redditch BC provided assurance during the inspection that it understands its failings and weaknesses and is developing plans to address these. We will continue to monitor these issues through our ongoing work with Redditch BC.

Our inspection identified that there are also serious failings in the provision of an effective, efficient and timely repairs service. At the time of the inspection, internal performance targets for emergency, urgent and routine repairs were not being met, and there were almost 3,000 overdue repairs. Whilst Redditch BC has been developing plans to address these issues, including improved reporting and data systems, these issues were first identified in 2019 following an external audit and since then, there has been little progress in improving outcomes for tenants. We will continue to engage intensively with Redditch BC and seek assurance that progress is made so that outcomes for tenants are improved.

In relation to the Neighbourhood and Community Standard, Redditch BC has provided assurance that it is working in partnership with appropriate local authority departments, the police and other relevant organisations to deter and tackle anti-social behaviour and hate incidents in the neighbourhoods where it provides social housing. However, there are some weaknesses in how Redditch gains transactional feedback from tenants, communicates with them about response times and reports performance information. Redditch BC is reviewing the service and planning improvements to address these issues.

In relation to the Tenancy Standard, we found evidence that tenancies being offered meet all applicable statutory and legal requirements and are compatible with the purpose of the accommodation, the needs of individual households, the sustainability of the community, and the efficient use of its housing stock. We saw evidence that Redditch BC has an allocations policy and tenancy management policy that sets out its approach to ensuring all properties are let in a fair and transparent way and considers the needs of tenants and prospective tenants.

The Transparency, Influence and Accountability Standard sets out the outcomes landlords must deliver about being open with tenants and treating them with fairness and respect so that tenants can access services, raise complaints, influence decision making and hold their landlord to account. We found serious failings in how Redditch BC is delivering the outcomes of the Transparency, Influence and Accountability Standard across several areas. Redditch BC has acknowledged these failings, and we were provided with evidence of a draft improvement plan.

During the inspection we observed a respectful approach to tenants. In terms of the information it holds about its tenants' diverse needs, Redditch BC has not been able to fully evidence that it understands the varied needs of its tenants and we identified weaknesses in its approach. Whilst Redditch BC collects information about its tenants at tenancy sign up, this information was limited and not being consistently updated. Redditch BC has considered the accessibility of its services and reasonable adjustments are made for tenants, but this is currently limited to individual service requests. We saw limited evidence of how Redditch BC uses tenant information strategically to ensure fair and equitable outcomes for tenants and to inform service design and delivery. Redditch BC has acknowledged this as an area for improvement.

The Transparency, Influence and Accountability Standard also requires landlords to take tenants' views into account in their decision-making about how landlord services are delivered and communicate how tenants' views have been considered. We found

serious failings in Redditch BC's provision of meaningful opportunities for tenants to effectively scrutinise its performance, with it acknowledging that this provision had not been in place for several years. Redditch BC was unable to demonstrate how tenants' views have been considered, and we saw limited evidence of tenant engagement and consultation shaping policies. Redditch BC is committed to improving engagement and scrutiny opportunities with tenants, it acknowledged that the effectiveness of its current tenant engagement arrangements is inadequate and has commenced a review of its approach to deliver improvements.

Landlords must also provide information so that tenants can use landlord services, understand what to expect from their landlord, and hold their landlord to account. Through the inspection, we saw that Redditch BC provides some information to tenants but there are weaknesses in its approach. In respect of performance information, landlords must collect and provide information to support effective scrutiny by tenants of their landlord's performance. Redditch BC provides some performance information to tenants on its website; however, it has not been able to evidence how it communicates this information to tenants beyond publication on the website, thereby limiting tenants' ability to effectively scrutinise performance and hold Redditch BC to account.

The Transparency, Influence and Accountability Standard also requires landlords to ensure complaints are addressed fairly, effectively, and promptly. We have assurance that overall, complaints are handled fairly and effectively and there are a wide range of methods for making a complaint, with evidence of Redditch BC actively learning from the complaints it receives. However, at present complaints are not addressed promptly and improvement is required. Redditch BC is sighted on this issue and has plans in place for improvements to be implemented.

Redditch BC has been engaging constructively with us and has plans in place to address most of its failings, including completion of health and safety remedial actions, developing an effective and timely repairs service, and ensuring that tenants have meaningful opportunities to influence and scrutinise services. Redditch BC has demonstrated that it understands the issues it needs to address and is already taking action towards rectifying the failures identified. This includes developing plans to deliver the required improvements, introducing improved oversight of landlord services, procuring new systems and validation processes for health and safety information, and developing its strategy for tenant engagement. Whilst early in the delivery of these plans, there is positive evidence of progress being made in some areas and we have assurance that there is a strong organisational commitment to ensuring improved outcomes for tenants.

We will continue to engage with Redditch BC as it seeks to address the issues that have led to this judgement. Our engagement will be intensive, we will seek evidence that gives us the assurance that sufficient change and progress is being made, and our priority will be that risks to tenants are adequately managed and mitigated. We are not proposing to use our enforcement powers at this stage but will keep this under review as Redditch BC seeks to resolve these issues.

Background to the judgement

About the landlord

Redditch BC is a district council with borough status in Worcestershire. Redditch BC owns and manages 5,562 social and affordable rent homes, the majority of these are general needs, with 54 supported housing properties.

Our role and regulatory approach

We regulate for a viable, efficient, and well governed social housing sector able to deliver quality homes and services for current and future tenants.

We regulate at the landlord level to drive improvement in how landlords operate. By landlord we mean a registered provider of social housing. These can either be local authorities, or private registered providers (other organisations registered with us such as non-profit housing associations, co-operatives, or profit-making organisations).

We set standards which state outcomes that landlords must deliver. The outcomes of our standards include both the required outcomes and specific expectations we set. Where we find there are significant failures in landlords which we consider to be material to the landlord's delivery of those outcomes, we hold them to account. Ultimately this provides protection for tenants' homes and services and achieves better outcomes for current and future tenants. It also contributes to a sustainable sector which can attract strong investment.

We have a different role for regulating local authorities than for other landlords. This is because we have a narrower role for local authorities and the Governance and Financial Viability Standard, and Value for Money Standard do not apply. Further detail on which standards apply to different landlords can be found on our [standards page](#).

We assess the performance of landlords through inspections and by reviewing data that landlords are required to submit to us. In Depth Assessments (IDAs) were one of our previous assessment processes, which are now replaced by our new inspections programme from 1 April 2024. We also respond where there is an issue or a potential issue that may be material to a landlord's delivery of the outcomes of our standards. We publish regulatory judgements that describe our view of landlords' performance with our standards. We also publish grades for landlords with more than 1,000 social housing homes.

The Housing Ombudsman deals with individual complaints. When individual complaints are referred to us, we investigate if we consider that the issue may be material to a landlord's delivery of the outcomes of our standards.

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Appendix 4: Housing Improvement Plan

<u>Consumer Standard</u>	<u>Consumer Standard outcome</u>	Action	Lead Officer	Target Date	Comments
<i>Neighbourhood and Community</i>	ASB and Hate Incidents 1.3	Provide ASB performance data via the Quarterly Performance Reports to Executive Committee and to tenants via the website and annual report,	Judith Willis	Jul-25	Included in report to Executive 2nd September and thereafter quarterly. Included in Annual Report. A corporate ASB webpage is to be developed. This would include a specific housing section and could include quarterly performance data
<i>Neighbourhood and Community</i>	ASB and Hate Incidents 1.3	Review data recording of Hate Incidents	Judith Willis	Sep-25	Work is in progress to improve Hate Crime report. Corporately it is reported through a North Worcestershire Community Safety Partnership reporting tool. Guidance is being developed for Officers to pull off these cases appropriately on the Housing system.
<i>Neighbourhood and Community</i>	ASB and Hate Incidents 1,3	Establish a procedure to keep tenants informed of the progress of their ASB cases	Judith Willis	Sep-25	Work is in progress to provide further training to NTO's regarding effective communication and positive case closure. Further, to implement the case closure survey at the point of closing the case.

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Safety & Quality	Repairs, Maintenance and Planned Improvements 1.4	Communicate to customers the priority codes and Repairs Policy together with performance against these	Simon Parry	Jul-25	Priority Codes included in the Annual Report posted out July 30th and a separate page on the website has been developed
Safety & Quality	Repairs, Maintenance and Planned Improvements 1.4	Mobilise the Caretaker Service to undertake regular cleaning, testing and inspection of Communal Areas	Simon Parry	Aug-25	Works commenced in early July to deep clean communal areas
Safety & Quality	Health and Safety 1.3	Finalise a plan for the completion for all outstanding remedial actions for Fire, EICR, and Legionella in appropriate timescales	Simon Parry	Sep-25	A plan is being developed that identifies financial implications.
Safety & Quality	Health and Safety 1.3	Mobilise a fire door inspection programme	Simon Parry	Sep-25	Discussions with a service provider are being finalised in order to mobilise and complete these inspections by December 2025.
Safety & Quality	Repairs, Maintenance and Planned Improvements 1.4	Implement Total Mobile for Repairs and Maintenance	Simon Parry	Sep-25	Final User Acceptance Testing is being undertaken.
Safety & Quality	Stock Quality 1.1	Develop a 5-year rolling programme to ensure Stock Condition Surveys are undertaken to all Housing Stock	Simon Parry	Sep-25	The stock condition surveys for 25/6 are due to commence in September and thereafter the rolling programme will ensure we record accurate data on an annual basis.
Safety & Quality	Repairs, Maintenance and Planned Improvements 1.4	Review all outstanding/overdue repairs and put in place necessary capacity to complete in a timely manner	Simon Parry	Oct-25	There is an ongoing review of outstanding/overdue repairs which has highlighted operational process issues which are now resolved, this

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					will allow a better understanding of capacity issues/demands on the service
Safety & Quality	Repairs, Maintenance and Planned Improvements 1.4	Use Repairs Performance Data to identify trends and root causes for improvements to be made and regularly monitor and manage performance	Simon Parry	Nov-25	With the Power Bi reports we are now able to better understand our data and identify trends or issues, work is ongoing with the Business Improvement Team.
Safety & Quality	Health and Safety 1.3	Undertake an independent review of the mitigation in place and the delivery programme for fire safety	Simon Parry	Dec-25	Identification of the scope and therefore providers for this is in progress.
Safety & Quality	Repairs, Maintenance and Planned Improvements 1.4	Review the Repairs Policy in conjunction with Tenants	Simon Parry	Dec-25	An initial draft is being undertaken and will form an important part of the new opportunities for tenants to influence policy and strategies.
Safety & Quality	Repairs, Maintenance and Planned Improvements 1.4	Develop a working group with tenants to seek further feedback on improvements required to deliver a more effective Repairs service	Simon Parry	Dec-25	Following expressions of interest as part of the Annual Report which every household will receive, we will develop this further.
Safety & Quality	Decency 1.2	Ensure the Housing Capital Programme reflects the volume and scope of works to meet the Decent Homes standard across all Housing stock	Simon Parry	Jan-26	Work is ongoing reviewing our decent homes data to ensure programmes include the affected properties
Safety & Quality	Decency 1.2	Undertake a review of the Housing Asset Management Strategy and the Housing Capital Programme developed for 2023-	Simon Parry	Jan-26	Linked to the information above the data will influence the Asset Management Strategy revisions which in

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		2027 in line with stock condition information			turn will form part of the opportunities for tenants to influence policy and strategies
<i>Safety & Quality</i>	<i>Health and Safety</i> 1.3	Utilise the feedback from the TSM Tenant Perception Survey to improve on the results from the 24/5 survey on 'Feeling Safe'	Simon Parry	Jun-26	Analysis of feedback is ongoing and will be used to understand, together with the new opportunities for tenants to influence policy and strategies, what can be done to provide greater reassurance to our tenants.
<i>Transparency, Influence and accountability</i>	Fairness and Respect 1.1	Ensure that tenant profile data is collected more widely across all customers so that services can be more reflective of tenants needs, including establishing an 'Every Contact Counts' philosophy.	Judith Willis/Simon Parry	Jul-25	Script developed for entry of data at point of contact. Wider review to be undertaken when no contact is received from customers
<i>Transparency, Influence and accountability</i>	Information about landlord service 1.4	Develop and publish the Annual Housing Report for 24/5	Judith Willis/Simon Parry	Jul-25	Annual Report circulated on 30th July 2025
<i>Transparency, Influence and accountability</i>	Information about landlord services 1.4	Implement a Tenants Portal within Cx	Judith Willis/Simon Parry	April 26	In progress
<i>Transparency, Influence and accountability</i>	Engagement with tenants 1.3	Review the range of opportunities available for tenants to influence and scrutinise strategies, policies and services and implement improvements identified in accordance with best practice	Judith Willis/Simon Parry	Sep-25	Recommendations from external report from TPAS to be agreed and actioned. Budget approval being sought for a Tenant Engagement & Participation Officer and

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					resources budget as part of this committee report.
<i>Transparency, Influence and accountability</i>	Complaints 1.6	Recruit to two new posts of Complaints and Quality Officer	Judith Willis	Nov-25	One complaints Officer to be recruited and the second post to be refocussed as a Tenant Engagement and Participation post.to work alongside a Senior Post.
<i>Transparency, Influence and accountability</i>	Performance Information 1.5	Housing Performance Dashboard completed, and performance reports provided to Executive and tenants.	Judith Willis/Simon Parry	Jan-26	Quarterly performance reported to Executive Committee – this commenced in June 2025. Performance reporting contained within the Tenants Annual Report – published on 30 July 2025.
<i>Transparency, Influence and accountability</i>	Performance Information 1.5	Establish a communications strategy to regularly update tenants on services and performance	Judith Willis	Jan-26	In progress
<i>Transparency, Influence and accountability</i>	Complaints 1.6	Undertake further engagement with tenants and learn from our peers how they have sought to improve complaint handling satisfaction	Judith Willis	Jan-26	In progress
<i>Transparency, Influence and accountability</i>	Complaints 1.6	Improve how promptly complaints are addressed	Judith Willis	Dec - 25	Quarter 1 data shows the following improvements: Complaints responded to within Complaint Handling

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					Code timescales (Stage 1) 93% in Q1, compared to 62% for 2024/25. Complaints responded to within Complaint Handling Code timescales (Stage 2) 100% in Q1, compared to 80% in 2024/25
<i>Transparency, Influence and accountability</i>	Fairness and Respect 1,1	Ensure a programme of training is delivered to ensure tenants are treated with fairness and respect	Judith Willis/Simon Parry	Mar-26	In progress and is included as part of CIH qualification that Officers hold or are scheduled to enrol.
<i>Transparency, Influence and accountability</i>	Fairness and Respect 1.1	Develop a programme for embedding the Council's corporate culture work programme within Housing Services	Judith Willis/Simon Parry	Mar-26	In progress
<i>Transparency, Influence and accountability</i>	Engagement with tenants 1.3	Continue work with TPAS to develop a robust tenant engagement offer with future reporting to Executive Committee setting out key actions and required resources.	Judith Willis/Simon Parry	Nov-26	One complaints Officer to be recruited and the second post to be refocussed as a Tenant Engagement and Participation post.to work alongside a Senior Post.
<i>Transparency, Influence and accountability</i>	Diverse Needs 1.2	Implement the Customer Profile Action Plan, with milestones established	Judith Willis/Simon Parry	Jan-27	In progress

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Appendix 5: Housing Improvement Plan Governance Proposals

1. Housing Strategic Oversight Board

Purpose:

Provide strategic direction, ensure alignment with broader housing policy, make recommendations to the Executive Committee and monitor overall progress and reporting of the Housing Improvement Plan

Membership:

- Chair: Portfolio Holder for Housing
- Deputy Leader/Portfolio Holder for Performance and Governance
- Senior representatives
 - Chief Executive
 - Executive Director - Environment and Communities
 - Assistant Director – Community and Housing Services
 - Assistant Director – Environmental and Housing Property Services
 - Finance (as required)
 - Legal Services (as required)
 - Tenant/Leaseholder Representatives (4)

Key Objectives:

- Recommend the Housing Improvement Plan and major revisions.
- Ensure alignment with local and national housing strategies.
- Monitor strategic risks and mitigation plans.
- Recommend funding allocations and major procurement decisions.
- Champion resident engagement and equity

Meeting Frequency:

Every 3rd month to replace the meeting of the Housing Improvement Board, with additional meetings as required.

2. Housing Improvement Board

Purpose:

As with the Housing Strategic Oversight Board, strategic oversight.

Membership:

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- Chair: Portfolio Holder for Housing
- Senior representatives
 - Executive Director - Environment and Communities
 - Assistant Director – Community and Housing Services
 - Assistant Director – Environmental and Housing Property Services
 - Finance (as required)
 - Legal Services (as required)
 - Tenant/Leaseholder Representatives (4)

Key Objectives:

- Ensure and monitor high-level progress and risks.
- Ensure alignment with corporate priorities.
- Escalate issues to the Housing Strategic Oversight Board and/or Executive Committee as required.

Meeting Frequency:

Every month with the 3rd meeting being the Housing Strategic Oversight Board, with additional meetings as required.

3. Housing Delivery Group**Purpose:**

Oversee the implementation of the HIP, manage programme-level risks, and ensure delivery against milestones.

Membership:

- Chair: Executive Director
- Representatives
 - Assistant Director – Community and Housing Services
 - Assistant Director – Environmental and Housing Property Services
 - Housing Property Services Manager
 - Housing Services Manager
 - Communications
 - Senior Tenant Engagement & Participation Officer
 - Business Improvement Team

Key Objectives:

- Track progress against programme milestones.
- Manage interdependencies between projects.

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- Escalate risks/issues to the Housing Improvement Board/Strategic Oversight Board
- Ensure budget adherence and value for money.
- Coordinate stakeholder communications and engagement.

Meeting Frequency:

Monthly

4. Operational Working Groups**Purpose:**

Deliver specific components of the Housing Improvement Plan e.g., repairs, compliance, engagement/participation, and report progress to the Housing Delivery Group.

Membership (varies by group):

- Group Lead (e.g., Repairs Manager, Capital Manager, M&E Manager)
- Technical Officers
- Senior Engagement & Participation Officer
- Contractors/Delivery Partners
- Data Analyst (as needed)

Key Objectives:

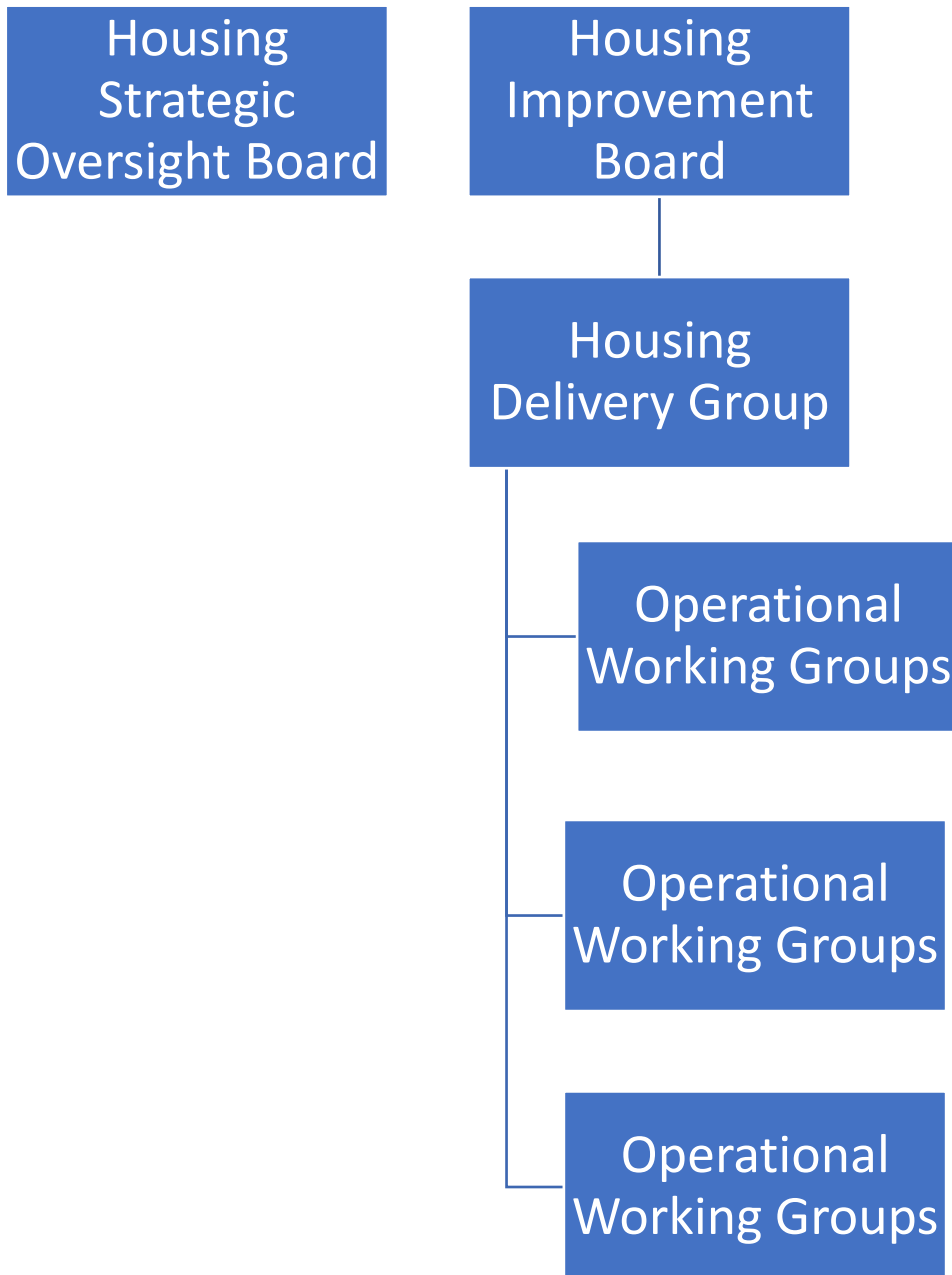
- Implement operational tasks and projects.
- Monitor day-to-day delivery and resolve issues.
- Engage residents and gather feedback.
- Report progress and KPIs to HDG
- Ensure compliance with safety and quality standards.

Meeting Frequency:

Bi-weekly

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REDDITCH BOROUGH COUNCIL**Executive****2nd September 2025****Quarter 1 2025/26 Finance and Performance Monitoring Report**

Relevant Portfolio Holder	Councillor Jane Spilsbury – Portfolio Holder for Performance Councillor Ian Woodall – Portfolio Holder for Finance
Portfolio Holder Consulted	Yes
Relevant Head of Service	Debra Goodall
Report Authors	Debra Goodall Assistant Director Finance and Customer Services Debra.goodall@bromsgroveandredditch.gov.uk Becky Green Policy and Performance Manager r.green@bromsgroveandredditch.gov.uk
Wards Affected	All Wards
Ward Councillor(s) consulted	No
Relevant Strategic Purpose(s)	All
Non-Key Decision	
If you have any questions about this report, please contact the report author in advance of the meeting.	

SUMMARY

Regular budget monitoring and reporting forms the basis of good governance and best practice in budget management. Councillors and committees should be able to rely on the information provided to assist in sound decision making around budgets and spending plans for the Council.

1. RECOMMENDATIONS

The Executive is asked to RESOLVE that the following are noted:

- 1) The current Revenue position of **£0.020 million** unfavourable variance.
- 2) The current Capital spending of **£3.429 million** against a budget of £8.082 million as outlined in Appendix A
- 3) The current savings delivery is **£0.545 million** against an annual target of £2.342 million for 2025/26.
- 4) Earmarked Reserves are £27.117 million as outlined in Appendix B.
- 5) The Ward Budget allocation position to date is 13 approved allocations at £15,800, leaving a balance of £38,200 to be allocated before year end as included in Appendix C.
- 6) There is an updated procurements position set out in Appendix D, with any new items over £200,000 to be included on the forward plan.
- 7) The position on Council Tax and Business Rates.
- 8) The position on benefits processing.

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- 9) The Performance data for the period April to June 2025 (Quarter 1) shown at Appendix F.

The Executive is asked to **RECOMMEND** that:

- 10) That the Balance Sheet Monitoring Position for Q1 is noted – which is the Treasury Monitoring Report and required to be reported to Council (Appendix E)

2 EXECUTIVE SUMMARY

- 2.1 This Quarter 1 Financial Monitoring Report for Redditch Borough Council (April–June 2025) provides a comprehensive overview of the Council's financial performance, budget delivery, and strategic project progress. The report supports informed decision-making and ensures transparency in financial governance.
- 2.2 Key highlights include:
- **Revenue Position:** A minor overspend of £0.020 million is forecasted for the year, driven by pressures in Corporate Services and Community & Housing, partially offset by underspends in Finance, Environmental, and Legal Services.
 - **Capital Programme:** £3.429 million has been spent against an annual budget of £8.082 million. Significant projects include the Innovation Centre and Public Realm improvements funded through the Town Deal and UK Shared Prosperity Fund.
 - **Savings Delivery:** £0.545 million of the £2.342 million annual savings target has been achieved, primarily through vacancy management and efficiency measures.
 - **Reserves:** The Council holds £27.117 million in earmarked reserves, following a thorough review during the Medium-Term Financial Plan (MTFP) process.
 - **Ward Budgets:** £15,800 has been allocated across 13 councillors, with £38,200 remaining to be distributed before year-end.
 - **Treasury and Balance Sheet Monitoring:** No new borrowing has occurred; £5.5 million is held in short-term investments. The Council remains compliant with all prudential indicators and investment limits.
 - **Collection Fund Performance:** Council Tax and Business Rates collection are slightly below target, with 27.99% and 25.29% collected respectively in Q1.
 - **Benefits Processing:** Average processing times are 18 days for new claims and 8 days for changes, within acceptable thresholds.

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- **Procurement Pipeline:** 25 contracts exceeding £200,000 are scheduled for procurement within the next 12 months, ensuring strategic resource planning.

2.3 The report also outlines risks and operational implications, with financial pressures and contract management flagged as key areas.

3 BACKGROUND

3.1 The purpose of this report is to set out the Council's draft Revenue and Capital Outturn position for the first quarter of the financial year (April – June 2025) and associated performance data. This report presents:

- The Council's forecast yearly outturn revenue monitoring position for 2025/26 based on data to the end of Quarter 1 including delivery of the savings targets as set out in the MTFP.
- The position in respect of balance sheet monitoring as requested by the Audit, Governance and Standards Committee including the Treasury Management report for Quarter 1.
- The spending as of Q1 of Ward Budget Funds.
- The updated procurement pipeline of Council projects to be delivered over the next 12 months in order to properly resource plan for the delivery of these projects.
- The Council's performance against the strategic priorities outlined in the Council Plan Addendum, including operational measures to demonstrate how the council is delivering its services to customers is the subject of separate report elsewhere on the agenda.

4. DETAILED PERFORMANCE**Financial Performance**

- 4.1 As part of the monitoring process a detailed review has been undertaken to ensure that issues are considered, and significant savings and cost pressures are addressed. This report sets out, based on the position at the end of Quarter 1, the projected revenue outturn position for the 2025/26 financial year and explains key variances against budget.
- 4.2 The £13.475m full year revenue budget included in the table below is the budget that was approved by Council in February 2025.

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Service Description	2025-26 Approved Budget	2025-26 Revised Budget	2025-26 Revised Q1 Budget	Q1 Adjusted Spend	Full Year Projected Forecast	Full Year Projected Variance
Business Transformation and Organisational Development	2,127,379	2,057,275	461,741	479,125	2,093,631	36,356
Community and Housing GF Services	2,978,979	2,814,941	386,967	-550,265	2,910,010	95,068
Corporate Services	-4,390,100	-3,880,992	-765,279	-712,805	-3,486,096	394,896
Environmental Services	3,327,695	3,327,695	891,691	819,171	3,266,783	-60,912
Financial and Customer Services	3,151,803	3,091,523	813,218	972,317	2,698,180	-393,343
Legal and Democratic Services	1,213,796	1,090,214	254,617	189,466	1,017,824	-72,390
Planning and Leisure Services	1,272,841	1,225,728	271,098	87,576	1,180,012	-45,716
Regeneration & Property	2,213,443	2,169,452	426,654	437,482	2,218,178	48,726
Regulatory Client	711,638	711,638	177,910	178,640	727,307	15,668
Rubicon Client	867,481	867,481	216,870	258,826	915,600	48,119
Starting Well	0	0	0	-9,840	-14,524	-14,524
Grand Total	13,474,955	13,474,955	3,135,487	2,149,693	13,526,905	51,948
Service Description	2025-26 Approved Budget	2025-26 Revised Budget	2025-26 Revised Q1 Budget	Q1 Adjusted Spend	Full Year Projected Forecast	Full Year Projected Variance
Corporate Financing	-13,474,955	-13,474,955	-3,368,739	-4,142,308	-13,507,005	-32,048
Grand Total	-13,474,955	-13,474,955	-3,368,739	-4,142,308	-13,507,005	-32,048
TOTALS	0	0	-233,252	-1,992,615	19,900	19,900

Budget Variances

- 4.3 The draft position is set out in the above table.
- 4.4 Overall, the Council is currently forecasting a full year revenue overspend of £0.020m at Quarter 1. The underspend is mainly due to the additional grants received. This position will continue to be reviewed particularly given the impact of the increasing costs linked to inflation and further updates will be provided to Councillors throughout 2025/26. This includes service projections as follows:

Business Transformation & Organisational Development £0.036m overspend

Business Transformation is forecasting a £0.036m overspend of £0.017m due to increased planned training requirements across the Council and £0.019m on ICT Training Costs. These will be monitored throughout the year.

Community and Housing GF Services £0.095m overspend

Community & Housing Services is forecasting a £0.095m overspend due to additional CCTV Telephone Costs of £0.036m and underachieved income of £0.029m. Community Transport is overspending by £0.178m due to the Council decision to reduce fares income by 50%, hence, less income expected. Also, Shopmobility moved to a new location and will be spending more on electricity, service charge and advertisement. . This is alongside a reduced income with pre covid customer numbers not returning,

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which is a national trend; only 42% of the income is expected. These overspends are offset by £0.118m additional Homelessness Prevention income and £0.030m Community Safety grants.

Corporate Services £0.395m overspend

Corporate Services is forecasting a £0.395m overspend due to additional Postage Charges of £0.021m, Lump Sum Pension Deficit payment of £0.027m and forecasted underachieved Efficiency Savings of £0.347m as outlined later in the report .

Environmental Services £0.060m underspend

Environmental Services is forecasting a £0.060m underspend within Place Teams of £0.123m due to higher than planned income offset by £0.017m on Fleet Maintenance, underachieved SLA income of £0.025m, Agency Costs within Hedge cutting of £0.013m and APSE Licence Purchase of £0.008m.

Financial and Customer Services £0.393m underspend

Finance & Customer Services is forecasting a £0.393m underspend due to Agency Costs of £0.718m due to cover of staff vacancies offset by savings on Salaries of £0.486m, additional Insurance costs of £0.092m all offset by additional Housing Subsidy income of £0.647m and £0.070m of various other savings.

Legal and Democratic Services £0.072m underspend

Legal and Democratic Services is forecasting a £0.072m underspend due to savings generated within Democratic Services as a result of a post being identified as fully Bromsgrove District Council related.

Planning and Leisure Services £0.045m underspend

Planning & Leisure Services is forecasting a £0.045m underspend due to additional Development Control income above expected levels at this point in the year compared to previous years.

Regeneration and Property Services £0.049m overspend

Regeneration & Property Services is forecasting a £0.049m overspend due costs to Wychavon District Council of £0.062m for Parking and £0.027m DMIC application fee. The application fee is currently being investigated to see if it should be charged to capital. The overspend has been offset by the use £0.040m UKSPF Grant to cover Admin which has offset staffing posts.

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Regulatory Client overspend £0.016m

Regulatory Client is forecasting a £0.016m overspend due to underachieved Efficiency Savings of £0.011m and Pest Control Fees of £0.005m recharge from WRS above budget.

Rubicon Client overspend £0.048m

Rubicon Client is forecasting a £0.048m overspend due to additional Management Fees of £0.008m and increased Maintenance and Insurance costs of £0.040m due to Rubicon client not having an insurance budget for buildings.

Starting Well underspend £0.014m

Starting Well is forecasting a £0.014m underspend due to an excess of grant income. This will be reviewed as part of the Quarter 2 position to bring the forecast back in line with a nil variation.

Corporate Financing

Corporate Financing is forecasting £0.032m additional income due to extra Investment Interest amounting to £0.380m and Grant Income of £0.186m offset by additional Interest Payable of £0.362m and underachieved Fees & Charges Income of £0.172m.

Savings Targets

The Council had £2.342m of savings targets in 2025/26. The Council has delivered £0.545m of these savings in Q1. These are shown in the table below:

	2025/26 £m	Adjusted 2025/26 £m	Total 2025/26 £m	Savings YTD	
Service Reviews	(0.405)	0.405	0		Consolidated corporately
Finance Vacancies	(0.100)	0.100	0		Consolidated corporately
Environmental Service Partnerships	(0.050)	0.050	0		Consolidated corporately
Move to all out elections	(0.170)		(0.170)	0	Unlikely to be met
Town Hall	(0.400)		(0.400)	0	Work ongoing
2023/24 Items	(1.125)	0.555	(0.570)	0	
In year corporate target		(1.522)	(1.522)	(0.545)	£0.407m from vacancy management and £0.138m efficiencies

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Directorate savings		(0.250)	(0.250)	In progress	
2025/26 Items	0	(1.722)	(1.772)	(0.545)	
Total Savings	(1.125)	(1.217)	(2.342)	(0.545)	

4.5 Cash Management

Borrowing

- As of the 30th June 2025, there were no short-term borrowings. The Council has long-term borrowings of £103.9m.

Investments

- On 30th June 2025 there were £5.5m short-term investments held.

Capital Monitoring

- 4.6 A capital programme of £8.082m was approved in the Budget for 2025/26 in February 2025. This has been fully reviewed as part of the MTFP using actual data as at the end of December 2024. The table below and detail in **Appendix A** set out the Capital Programme schemes that are approved for the MTFP time horizon.
- 4.7 Many of these schemes are already in partial delivery in the 2025/26 financial year. By approving this list, the Council also agreed sums not spent in 2024/25 (and 2023/24 by default if schemes originated earlier than 2024/25 as sums have been carried forward through to the 2024/25 MTFS Report) to be carried forward into 2025/26. The table also splits amounts by funding source, Council or third party.

Year	Total Programme		Council Funded	Grant Funded
2024/5	20,114,366	32,428,717	4,792,886	15,036,480
Carry Fwd	12,314,351			
2025/6	8,082,320		3,176,213	4,906,107
2026/7	3,923,362		3,217,498	705,864
2027/8	2,559,172		1,853,308	705,864
2028/9	2,064,490		1,364,490	700,000
2029/30	2,496,248		1,790,384	705,864

- 4.8 Included in this funding the Council also have the following Grant Funded Schemes which are being delivered in 2025/26:

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- The Town Deal schemes – the Innovation Centre and Public Realm improvements which are funded via £15.6m of Government Funding.
 - For the Innovation Centre
 - Stage 3 designs are now complete and we are in the process of appointing a design and build contractor, to work alongside the design team during Stage 4. This will enable greater cost and design certainty prior to the onset of the construction phase.
 - The revised planning application has now been submitted, which was timed with a press which also went out at the start of August.
 - The project remains on track to deliver in line with the revised programme, which will see design and procurement progressing to the end of 2025 calendar year, prior to an anticipated 62-week construction period, commencing in January 2026.
 - The final business case for GBS LEP funding (£2.425m) was submitted to Birmingham City Council (BCC) on 23rd July, following initial draft submission in May 2025. The project is scheduled to go to
 - the EZ Partnership Board in October 2025, prior to final sign off by BCC Cabinet in December 2025.
 - For the Public Realm Scheme
 - All works to Unicorn Hill and Church Green West have been completed. The new traffic regulation order (TRO) came into place on the 14th August. Public comms around the new TROs have been circulated on social media and local papers.
 - The next phase of public realm work has been paused so that we can understand the full cost of building the innovation centre before entering into any further expenditure of Town Deal Funds.
 - UK Shared Prosperity Schemes (USKPF) totalling £818,536 of which £152,000 is capital need to be completely spend by the end of the 2025/26 financial year. These funds are being spent in line with the approved UKSPF Investment Plan.
- 4.9 The outturn spend is £3.429m against a capital budget totalling £8.082m and is detailed in **Appendix A**. It should be noted that as per the budget decision carry forwards of £11.839m will be rolled forward from 2024/25 into 2025/26 to take account of slippage from 2024/25.

Housing Revenue Account

- 4.10 The table below details the financial position for the Housing Revenue Account (HRA) for the period April - June 2025. The major variances are due to the following:
- Repairs & Maintenance - vacancies pending restructure of service areas.

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- Supervision & Management - the variance is predominantly due to vacant posts as a consequence of a service review within Housing Services. A new structure will be implemented and posts recruited in Quarter 3.

	2025/26 Original Budget £'000	2025/26 Working Budget £'000	2025/26 Budget Apr - Jun £'000	2025/26 Actual Apr - Jun £'000	2025/26 Variance Apr - Jun £'000	2025/26 Projected Outturn £'000	2025/26 Projected Variance £'000
INCOME							
Dwelling Rents	-28,169	-28,169	-7,629	-7,249	380	-28,169	0
Non-Dwelling Rents	-534	-534	-145	-415	-270	-534	0
Tenants' Charges for Services & Facilities	-724	-795	-215	-284	-69	-811	-16
Contributions towards Expenditure	-127	-155	-42	-2	40	-155	0
							0
Total Income	-29,553	-29,653	-8,031	-7,950	81	-29,669	-16
EXPENDITURE							
Repairs & Maintenance	7,844	8,011	2,003	1,754	-249	7,990	-22
Supervision & Management	9,249	9,387	2,347	966	-1,381	9,087	-299
Rent, Rates, Taxes & Other Charges	576	576	144	211	67	576	0
Provision for Bad Debts	517	519	130	0	-130	519	0
Depreciation & Impairment of Fixed Assets	7,296	7,296	1,824	0	-1,824	7,296	0
Interest Payable & Debt Management Costs	4,179	4,179	1,045	-134	-1,179	4,179	0
Total Expenditure	29,662	29,968	7,492	2,797	-4,696	29,647	-321
Net cost of Services	108	315	-539	-5,154	-4,615	-22	-130
Net Operating Expenditure	108	315	-539	-5,154	-4,615	-22	-130
Interest Receivable	-211	-211	-53	0	53	-211	0
Revenue Contribution to Capital Outlay	0	0	0	0	0	0	0
Planned use of Balances	103	-104	592	0	-592	233	130
Transfer to Earmarked Reserves	0		0	0	0	0	0

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In HRA Capital:

		2025/26 Full Year Budget £	2025/26 Budget to Date Apr - Jun £	2025/26 Actuals & Comm Apr - Jun £	2025/26 Variance Apr - Jun £	2025/26 Forecast Outturn £	2025/26 Projected Variance £	
Project	Project Description							
100050	Housing 1-4-1 Purchases/Build	3,000,000	750,000	312,445	-	437,555	3,500,000	500,000
100053	Asbestos General	125,000	31,250	233,614		202,364	125,000	0
100054	Structural Repairs	15,000	3,750	42,344		38,594	15,000	0
100055	Electrical Upgrade	200,000	50,000	213,600		163,600	200,000	0
100056	Boiler Replacement	720,000	180,000	156,355	-	23,645	720,000	0
100058	Window Replacement	500,000		129,343			500,000	
100059	Disabled Adaptations	500,000	125,000	204,736		79,736	500,000	0
100060	Environmental Enhancement	100,000	25,000	-	-	25,000	100,000	0
100061	FRA Works	-	-	-		-	-	0
100062	Stock Condition Survey	150,000	37,500	93,628		56,128	150,000	0
100063	Housing Management System		-	52,120		52,120	60,000	60,000
100066	Capitalised Salaries	750,000	187,500	-	-	187,500	750,000	0
100067	Door Entry/CCTV	350,000	87,500	174,307		86,807	350,000	0
100068	HRA Hard Wire S	200,000	50,000	90,000		40,000	200,000	0
100074	Balcony Replacement	300,000	75,000	301,483		226,483	300,000	0
100081	HRA Fire Safety	-		-			-	
100083	HRA Compartmentation	1,500,000	375,000	711,053		336,053	1,500,000	0
100084	Major Voids Works	1,000,000	250,000	946,743		696,743	1,000,000	0
100098	HRA-Energy Efficiency	1,000,000	250,000	722,194		472,194	1,000,000	0
100115	HRA Stock Remodelling	275,000	68,750	120,397		51,647	275,000	0
100116	HRA Estates Garages	300,000	75,000	-	-	75,000	300,000	0
110001	Internal Refurbishment	3,000,000	750,000	2,525,873		1,775,873	3,000,000	0
110003	High Trees Project	800,000	200,000	792,664		592,664	800,000	0
110004	Disrepair Cases	100,000	25,000	318,117		293,117	320,000	220,000
110005	External Refurbishment	500,000	125,000	74,299	-	50,701	500,000	0
110006	Community Safety	-	-	-		-	-	0
110042	Lift Replacement	150,000	37,500	106,859		69,359	150,000	0
110045	Vehicle Replacement	900,000	225,000	-			900,000	
		16,435,000	3,983,750	8,322,173		4,434,080	17,215,000	780,000

4.11 Across the HRA Capital Investment Programme issues have arisen that require variances to the budget lines for the following reasons.

Housing 1-4-1 Purchases – These occur on a reactive basis and as such budget estimating can be difficult, in the current year we have identified £2.4m of Persimmon properties together with buybacks.

Housing Management System – Residual costs as end of project is imminent.

Disrepair Cases – We have experienced increased levels of Disrepair Cases over the last two financial years which has now resulted on a pressure to carry out corrective works to affected properties.

Earmarked Reserves

4.12 The updated position, taking account of the now submitted draft accounts for 2024/25, are set out in **Appendix B**. As part of the MTFP all reserves were thoroughly reviewed

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for their requirement and additional reserves set up as per that report. At the 30 June 2025, based on the present MTFP that was approved by Council on the 19th February, the Council holds £27.117 million of General Fund Reserves.

Ward Budgets

- 4.13 This report is the quarterly report to show what has been spent to date on Ward budgets. Each Ward Member has £2,000 to spend on Ward Initiatives subject to the rules of the Scheme which were approved by Council. As of the 30th June there have been applications from 13 Members approved totalling £15,800. There are still 14 Members who have not allocated any funding and overall £38,200 is still to be allocated. This year's funding allocations must be spent by the 31st March. Full detail is set out in **Appendix C**.

Balance Sheet Monitoring Position

- 4.14 There has been the request from Audit Committee that the Council include Balance Sheet Monitoring as part of this report.
- 4.15 This initial balance sheet reporting is set out as the Q1 Treasury Report which is attached as **Appendix D**. This report sets out the Council's debt and borrowing position for Q1 2025/26. Included in this is how the Council is using its working capital as well as measurement of the Council's Prudential Indicators, this appendix will need to be noted and approved that Council note the position

Procurement Pipeline

- 4.16 The Procurement pipeline is shown in **Appendix E**. The Council's Procurement Pipeline includes details of contracts expected to be reprocured and new procurement projects expected to be undertaken in the future. Those happening in the next 12 months and over £200k will need to be put on the Forward Plan. The pipeline is refreshed quarterly.
- There are 25 contracts that are over the key decision threshold of £200k
 - There are 3 contracts procured by Redditch Borough Council on behalf of Bromsgrove District Council.

Collection Fund

- 4.17 The Council acts as collecting authority for itself, other major preceptors and the parishes for Council Tax. The Council also collects business rates on behalf of central government, the County Council and for itself. The Council's own precept accounts for about 12% of monies collected from Council tax and about 40% of business rates collected after paying government levies, additional tariff to central government and 10% across to Worcestershire County Council.

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- 4.18 The Council aims to collect 98.5% of Council receipts (national average is 95.8%) which equates to a total sum of £60.766 million. Performance against this target for this financial year is shown in the table below:

	Target %age (cumulative)	Actual %age (cumulative)	Amount collected (cumulative) £ millions
Quarter 1	28.5	27.99	22.963
Quarter 2			
Quarter 3			
Quarter 4	98.5		

- 4.19 Due to the use of ten monthly collections the percentage for each quarter is not a simple 25%. Government reforms are proposing enforcing a move to monthly collections (in twelfths).
- 4.20 The Council aims to collect 98.0% of business rate receipts (national average is 95.8%) which equates to a total sum of £39.562 million. Performance against this target for this financial year is shown in the table below:

	Target %age (cumulative)	Actual %age (cumulative)	Amount collected (cumulative) £ millions
Quarter 1	25.57	25.29	10.310
Quarter 2			
Quarter 3			
Quarter 4	98.0		

Benefits

- 4.21 Benefit claim statistics are summarised in the table below:

New claims			
Average processing time	18 days	Number processed this quarter	105
Changes to claims			
Average processing time	8 days	Number processed this quarter	1380

- 4.22 Recent changes to benefits has meant that many of the simpler claims have been transferred to DWP, leaving the more complex cases with local authorities – this has impacted on average processing time. DWP expect new claims to be processed within a 30-day timeframe.

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Performance

- 4.23 The format of the performance report continues in a summary format, in preparation for all data to be held within the Power BI platform by the end of 2025/26. This data is presented at **Appendix F**.
- 4.24 This summary document is still under development; further targets or national averages have been added for this quarter to help with interpretation.
- 4.25 A number of new or refined measures will also be included in future reports; these are currently under development and will be aligned with the service business planning process.
- 4.26 MHCLG is consulting on a Local Government Outcomes Framework (LGOF) which once agreed will set a number of performance measures for all Councils. Once confirmed, the Council will adjust its own performance indicators (PIs) to incorporate any central ones as well as maintaining locally agreement indicators.

5. Financial Implications

- 5.1 These are contained in the main body of the report.

6. Legal Implications

- 6.1 No Legal implications have been identified.

7. Strategic Purpose Implications

Relevant Strategic Purpose

- 7.1 The Strategic purposes are included in the Council's corporate plan and guides the Council's approach to budget making ensuring we focus on the issues and what are most important for the borough and our communities. Our Financial monitoring and strategies are integrated within all of our Strategic Purposes.

8 Climate Change Implications

- 8.1 The green thread runs through the Council plan. The Financial monitoring report has implications on climate change, and these will be addressed and reviewed when relevant by climate change officers to ensure the correct procedures have been followed to ensure any impacts on climate change are fully understood.

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9. Other Implications

Customer / Equalities and Diversity Implications

9.1 None as a direct result of this report.

Operational Implications

9.2 Managers meet with finance officers to consider the current financial position and to ensure actions are in place to mitigate any overspends.

10. RISK MANAGEMENT

10.1 Items identified in the Finance and Performance monitoring is included in a number of the Corporate Risks. These are listed below. The mitigations to these risks are set out in the Risk Report, of which the Quarter 1 Report is reported to Audit, Governance and Standards Committee in July:

- COR 10 - Decisions made to address financial pressures and implement new projects.
- COR16 – Management of Contracts.
- COR17 – Resolution of the Approved Budget Position.
- COR19 – Adequate Workforce Planning.
- COR20 – Financial Position Rectification.
- COR22 - Delivery of Levelling Up and UK SPF Initiatives
- COR23 – Cost of Living Crisis
- COR25 – The new Environment Bill

11. APPENDICES

Appendix A – Capital Outturn
Appendix B – Reserves Position
Appendix C – Ward Budget Position
Appendix D – Treasury Management Position
Appendix E – Procurement Pipeline
Appendix F – Performance Reporting

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Appendix A - Capital Outturn

Capital Project	Description	2025/26 Total (Original) £	2025/26 Total (Incl C/F's) £	25/26 Spend £
	Large Schemes			
	Towns Fund	0	0	
200053	- Innovation Centre	1,000,000	7,091,046	
200053	- Innovation Centre	1,948,000	1,948,000	
100133	- Digital Manufacturing & Innovation Centre Digital Manufacturi	0	-159,306	178,788
		0	0	
200054	- Library	0	2,320,634	-22,764
		0	0	
200055	- Public Realm	0	3,777,926	
200055	- Public Realm	0	439,000	
		0	0	
100102				
100108	Town Hall Redevelopment	0	5,123,121	393,391
100111				
		0	0	
	UK Shared Prosperity Fund	0	0	
100100	- Capital Element	0	0	
	- Revenue Element	0	0	
100100	- Remainder (to be allocated)	0	0	
		0	0	
		0	0	
	Schemes Agreed to Continue in Tranche 1	0	0	50,459
100004	Car Park Maintenance	150,000	212,672	
110036	Footpaths	75,000	47,264	184,997
100007	Disabled Facilities Grant	1,185,745	1,332,340	
100008	Energy & Efficiency Installs.	0	209,345	
100009	GF Asbestos	0	75,467	
100014	Improved Parking Scheme (includes locality funding)	0	400,000	
100005	Camera Replacement programme	0	0	
100016	Improvement to Morton Stanley Open Space	0	0	
100021	Improvements at Business Centres	0	0	
100023	Localilty Capital Projects - Woodrow Footpath Work	0	0	
100026	Morton Stanley Play, Sport and Open Space Improvements (Gene	0	1,500	
100032	Public Building	250,000	139,324	52,837
100035	Fleet Replacement new line	0	1,960,669	12,225
100037	Removal of 5 weirs through Arrow Valley Park	0	414,000	
100040	Sports Contributions to support improvements to Outdoor facilit	0	3,000	
100043	Wheelie Bin purchase	100,000	210,635	
100044	New Digital Service	0	-119,732	14,977
100047	Environmental Services Computer System	0	-38,857	
100064	Green Lane Studley	0	-52,905	
100088	Improvement Holly trees childrens centre	0	6,000	
100092	Passing bay at main access AVCP	0	0	
100089	Greener Homes	0	-8,925	
100095	Bomford Hill Pathway	0	0	
100010	Grassland Mitigation measures- recreating and monitoring grassl	5,864	11,727	
100011	Hedgerow Mitigation measurres by restoration and hedge laying	0	21,500	
100012	HMO Grants	25,000	86,500	
100013	Home Repairs Assistance	40,000	160,000	
100018	Improvement to original Pump Track at AVCP	0	56,364	
100045	Replacing 3 fuel pumps and upgrading tank monitoring equipmen	0	25,000	
100046	Fleet Management Computer System	0	0	
110018	Cisco Network Update	47,339	53,273	67,038
110019	Server Replacement Est(Exact known Q2 2022)	18,500	196,000	3,701
110020	Laptop Refresh	5,000	37,775	

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Capital Project	Description	2025/26 Total (Original) £	2025/26 Total (Incl C/F's) £	25/26 Spend £
100140	Cyber Security Update	25,000	50,000	
100141	Morgan Stanley Footpaths	0	16,500	
110021	New Cemetary Provision-Ipsley road	195,000	635,963	
100127	Provide the Crossgate Depot site with a new and Compliant Deis	0	56,000	
100097	Widen access road to Arrow Valley Country park	0	-9,074	
100136	Lifeline Improvements	0	120,000	
100144	PRS Housing ICT System	0	30,000	
100119	Play Areas - Surface Replacement	10,000	-79,994	
100147	AVCP - Parking Bays near Visitor Centre	0	12,000	
100121	AVCP - Car Park Extension 25 Spaces	0	-15,745	
100148	Increased Building Mainenance Costs	150,000	300,000	
100134	Arrow Valley Car Park	0	63,840	
100135	Arrow Valley park Visitor Centre Improvements	0	193,251	79,328
100143	Fleet Costs	26,000	611,000	
100137	Final Play Area Changes	191,477	435,576	
100139	Movement of ICT Cyber Capital Works Forward	0	-50,000	
100142	Hedge and Shrub Removal	40,000	80,000	
110007	Forge Mill and Bordelsey Open Space Improvements	0	5,859	
110008	Arrow Valley Entrance Improvements 18/10149 Aldi/Lidle	0	0	
110009	MUGA at Greenlands Sports Pitches. 2018/169/FUL Land off Gre	0	43,078	
110012	Play Area improvements at Birchfield Road,/Headless Cross Rec	0	7,575	
110013	Play area (£34,583.39), Open space (£12,001.36) and Sport (£8,51	0	1,172	
100001	Arrow Valley Country Park - Play, Open Space and Sports Improv	0	-4,500	-4,500
100146	Play Area Changes - Pre Audit	0	382,000	
100146	Play Audit funding	191,447	454,833	
100020	Improvement to Sports Pitches infrastructure in Morton Stanley	0	23,002	
100022	Investment into Health and Fitness Facilities	0	0	
100042	Upgrade hardwired lifeline schemes	0	0	
100091	Digital Screens	0	0	
100112	Fire compartmentation works in Corporate buildings	250,000	240,157	
110044	New Food Waste Collection - DEFRA Funding	766,498	785,955	
	Abavus Software Integration	30,000	30,000	
	Abavus Licensing	10,200	10,200	
	Update Town Hall Fire Wall	16,250	16,250	
	Replacement Track - Abbey Stadium	300,000	300,000	
	Energy Performance Certificate Requirements	100,000	100,000	
	Abbey Stadium Roof Replacement	250,000	250,000	
	Abbey Stadium - refurbish indoor Chaging Rooms and Toitets	300,000	300,000	
	Forge Mill - New outdoor Kiosk and Toilet Replacement	90,000	90,000	
	PitcherOak, refurbish Male Changing and bebuild 2nd Green	90,000	90,000	
	Salary Capitallisation	200,000	200,000	
100087	Localilty Capital Projects - Garage Condition Survey (Housing)	0	0	
100050	Housing 1-4-1 purchases	0		1,069,148
100053	Asbestos General	0		34,945
100054	Structural Repairs	0		6,845
100055	Electrical Upgrade	0		76,652
100056	Boiler Replacement	0		121,664
100058	Window Replacements	0		46,180
100059	Disabled Adaptations	0		60,172
100061	FRA Works	0		481
100063	Housing Management IT System	0		37,663
100067	Door Entry/CCTV	0		-397
100074	Balcony Replacements	0		12,846
100084	Major Voids works	0		559,598
100128	Cycle Route 5 Improvements Cycle Route 5 Improvements	0		1,405
100132	Town Centre Business Grant Town Centre Business Grant	0		-11,654
100150	Redditch Market	0		36,515
110001	INTERNAL REFURBISHMENT	0		77,596
110003	HIGH TREES PROJECT	0		128,666
110004	DISREPAIR CASES	0		129,036
110005	EXTERNAL IMPROVEMENTS	0		20,570
110006	COMMUNITY SAFETY	0		92,435
110024	Community Energy Efficiency Programme - UKSPF	0		-30,000
110028	Support to Local Business - UKSPF	0		-74,367
110030	Public realm improvements to Market Place/Church Green 20/00	0		0
110041	Resurfacing and pathway improvement on St Stephen Church 20	0		22,764

REDDITCH BOROUGH COUNCIL**Executive****2nd September 2025****Appendix B - Earmarked Reserves**

	Balance	Transfers In	Transfers Out	Balance	Transfers In	Transfers Out	Balance
	01-Apr-23	2023/24	2023/24	31-Mar-24	2024/25	2024/25	31-Mar-25
	£000	£000	£000	£000	£000	£000	£000
General Fund:							
Business Rates Retention Scheme	4,560	0	0	4,560	0	0	4,560
Community Development	74	0	0	74	0	0	74
Community Safety	211	0	0	211	0	0	211
Corporate Services	4,652	0	(2,058)	2,594	0	0	2,594
Customer Services	183	0	0	183	0	0	183
Economic Growth	718	0	0	718	123	0	841
Electoral Services	63	0	0	63	0	0	63
Environmental Vehicles	29	0	0	29	0	0	29
Equipment replacement	25	0	0	25	0	0	25
Financial Services	149	0	0	149	442	(131)	460
General Risk reserve	45	0	0	45	0	0	45
Housing Benefit Implementation	270	0	0	270	0	0	270
Housing Support	1,535	0	0	1,535	0	(116)	1,419
Land Charges	9	0	0	9	0	0	9
Land Drainage	129	0	0	129	0	0	129
Parks & Open spaces	8	0	0	8	0	0	8
Planning Services	692	0	0	692	0	0	692
Sports Development	(18)	0	0	(18)	0	0	(18)
Town Centre	7	0	0	7	0	0	7
Warmer Homes	16	0	0	16	0	0	16
Transformational Growth	123	0	0	123	0	0	123
Pensions	201	0	0	201	0	0	201
Regeneration Income	602	0	0	602	0	0	602
Restart Grants	2,900	0	0	2,900	24	0	2,924
Covid-19 (General)	580	1,426	0	2,006	429	0	2,435
Covid-19 (Collection Fund)	55	0	0	55	0	0	55
TOTALS	17,818	1,426	(2,058)	17,186	1,018	(247)	17,957
HRA							
Housing Capital	11,771	0	(870)	10,901	0	(1,741)	9,160
Total HRA	11,771	0	(870)	10,901	0	(1,741)	9,160
Total Earmarked Reserves	29,589	1,426	(2,928)	28,087	1,018	(1,988)	27,117

REDDITCH BOROUGH COUNCIL**Executive****2nd September 2025****Appendix C - Ward Budget Spending Q1 - Funds Allocated to 31 July****Councillor Ward Fund Balances – 25/26**

Activity	Spend	Balance £2,000
Cllr Joe Baker	2,000.00	0
Cllr Juliet Barker-Smith	300.00	1,700.00
Cllr Juma Begum	1,200.00	800.00
Cllr William Boyd	0	2,000.00
Cllr Brandon Clayton	0	2,000.00
Cllr Claire Davies	100.00	1,900.00
Cllr Matthew Dormer	0	2,000.00
Cllr James Fardoe	0	2,000.00
Cllr Andy Fry	650.00	1,350.00
Cllr Bill Hartnett	1,550.00	450.00
Cllr Sharon Harvey	1,200.00	800.00
Cllr Chris Holtz	0	2,000.00
Cllr Joanna Kane	1,000.00	1,000.00
Cllr Sid Khan	0	2,000.00

REDDITCH BOROUGH COUNCIL**Executive****2nd September 2025**

Activity	Spend	Balance £2,000
Cllr Wanda King	2,000.00	0
Cllr Alan Mason	0	2,000.00
Cllr Sachin Mathur	0	2,000.00
Cllr Gemma Monaco	0	2,000.00
Cllr David Munroe	1,000.00	1,000.00
Cllr Rita Rogers	0	2,000.00
Cllr Gary Slim	0	2,000.00
Cllr Jen Snape	1,750.00	250.00
Cllr Jane Spilsbury	1,050.00	950.00
Cllr Monica Stringfellow	2,000.00	0
Cllr Craig Warhurst	0	2,000.00
Cllr Ian Woodall	0	2,000.00
Cllr Paul Wren	0	2,000.00
Total	15,800	38,200

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Appendix D - Treasury Management Position

1. SUMMARY

The purpose of this report is to set out a quarterly update on the Council's Capital and Treasury Management Strategies, including all prudential indicators.

2. RECOMMENDATIONS

Cabinet are asked to:

- **Note the Council's Treasury performance for Q1 of the financial year 25/26.**
- **Note the position in relation to the Council's Prudential indicators.**

3. BACKGROUND

Introduction

- 3.1 The Authority has adopted the Chartered Institute of Public Finance and Accountancy's *Treasury Management in the Public Services: Code of Practice* (the CIPFA Code) which requires the Authority to approve, as a minimum, treasury management semi-annual and annual outturn reports.
- 3.2 This quarterly report provides an additional update and includes the requirement in the 2021 Code of quarterly reporting of the treasury management prudential indicators. The non-treasury prudential indicators are incorporated in the Authority's normal quarterly revenue report.

External Context

- 3.3 **Economic background:** The quarter started to significant financial market volatility as US President Donald Trump announced a wide range of 'reciprocal' trade tariffs in early April, causing equity markets to decline sharply which was subsequently followed by bond markets as investors were increasingly concerned about US fiscal policy. As the UK was included in these increased tariffs, equity and bond markets here were similarly affected by the uncertainty and investor concerns.
- 3.4 President Trump subsequently implemented a 90-day pause on most of the tariffs previously announced, which has been generally positive for both equity and bond markets since, but heightened uncertainty and volatility remained a feature over the period.
- 3.5 UK headline consumer price inflation (CPI) increased over the quarter, rising from an annual rate of 2.6% in March to 3.4% in May, well above the Bank of England's 2% target. The core measure of inflation also increased, from 3.4% to 3.5% over the same period. May's inflation figures were generally lower than in the previous month, however, when

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CPI was 3.5% and core CPI 3.8%. Services inflation was 4.7% in May, a decline from 5.4% in the previous month.

- 3.6 Data released during the period showed the UK economy expanded by 0.7% in the first quarter of the calendar year, following three previous quarters of weaker growth. However, monthly GDP data showed a contraction of 0.3% in April, suggesting growth in the second quarter of the calendar year is unlikely to be as strong as the first.
- 3.7 Labour market data appeared to show a softening in employment conditions as weaker earnings growth was reported for the period February to April 2025, in what would no doubt be welcome news to Bank of England (BoE) policymakers. Regular earnings (excluding bonuses) was 5.2% 3mth/yoy while total earnings was 5.3%. Both the employment and unemployment rates increased, while the economic inactivity rate and number of vacancies fell.
- 3.8 Having started the financial year at 4.5%, the Bank of England's Monetary Policy Committee (MPC) cut Bank Rate to 4.25% in May. The 5-4 vote was split with the majority wanting a 25bps cut, two members voting to hold rates at 4.5% and two voting for a 50bps reduction. At the June MPC meeting, the committee voted by a majority of 6-3 to keep rates on hold. The three dissenters wanted an immediate reduction to 4%. This dovish tilt by the Committee is expected to continue and financial market expectations are that the next cut will be in August, in line with the publication of the next quarterly Monetary Policy Report (MPR).
- 3.9 The May version of the MPR highlighted the BoE's view that disinflation in domestic inflation and wage pressures were generally continuing and that a small margin of excess supply had opened in the UK economy, which would help inflation to fall to the Bank's 2% over the medium term. While near-term GDP growth was predicted to be higher than previously forecast in the second quarter of calendar 2025, growth in the same period the following year was trimmed back, partly due to ongoing global trade developments.
- 3.10 Arlingclose, the authority's treasury adviser, maintained its central view that Bank Rate would continue to fall, and that the BoE would focus more on weak GDP growth rather than stickier and above-target inflation. Two more cuts to Bank Rate are expected during 2025, taking the main policy rate to 3.75%, however the balance of risks is deemed to be to the downside as weak consumer sentiment and business confidence and investment impact economic growth.
- 3.11 Despite the uncertainty around US trade policy and repeated calls for action from the US President, the US Federal Reserve held interest rates steady the period, maintaining the Fed Funds Rate at 4.25%-4.50%. The decision in June was the fourth consecutive month where no changes were made to the main interest rate and came despite forecasts from

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Fed policymakers that compared to a few months ago they now expected lower growth, higher unemployment and higher inflation.

- 3.12 The European Central Bank cut rates in June, reducing its main refinancing rate from 2.25% to 2.0%, and representing the eighth cut in just over a year. ECB noted heightened uncertainty in the near-term from trade and that stronger economic growth in the first quarter of the calendar may weaken. Inflation in the region rose to 2.0% in June, up from an eight-month low of 1.9% in the previous month but in line with the ECB's target. Inflation is expected to stay broadly around the 2% target over the next year or so.
- 3.13 **Financial markets:** After the sharp declines seen early in the quarter, sentiment in financial markets showed signs of improvement during the period, but bond and equity markets remained volatile. Early in the period bond yields fell, but then uncertainty from the impact of US trade policy caused bonds to sell-off but from the middle of May onwards, yields have steadily declined, but volatility continues. Equity markets sold off sharply in April but have seen gained back most of the previous declines, with investors seemingly remaining bullish in the face of ongoing uncertainty.
- 3.14 Over the quarter, the 10-year UK benchmark gilt yield started at 4.65% and ended at 4.49% having hit 4.82% early in April and falling to 4.45% by the end of the same month. While the 20-year gilt started at 5.18%, fell to 5.02% a few days later before jumping to 5.31% within a week, and then ending the period at 5.16%. The Sterling Overnight Rate (SONIA) averaged 4.31% over the quarter to 30th June.
- 3.15 **Credit review:** Arlingclose maintained its advised recommended maximum unsecured duration limit on the majority of the banks on its counterparty list at 6 months. The other banks remain on 100 days.
- 3.16 During the quarter, Fitch upgraded NatWest Group and related entities to AA- from A+ due to the generally stronger business profile. Fitch also placed Clydesdale Bank's long-term A- rating on Rating Watch Positive
- 3.17 Moody's downgraded the long-term rating on the United States sovereign to Aa1 in May and also affirmed OP Corporate's rating at Aa3.
- 3.18 Credit default swap prices on UK banks spiked in early April following the US trade tariff announcements but have since generally trended downwards and ended the quarter at levels broadly in line with those in the first quarter of the calendar year and throughout most of 2024.
- 3.19 European banks' CDS prices followed a fairly similar pattern, albeit some German banks are modestly higher compared to the previous quarter. Trade tensions between Canada and the US caused Canadian bank CDS prices to rise over the quarter and remain elevated

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compared to earlier in 2025 and in 2024, while Singaporean and Australian lenders CDS rose initially in April but have since trended downwards, albeit are modestly higher than in previous recent periods.

- 3.20 Overall, at the end of the period CDS prices for all banks on Arlingclose's counterparty list remained within limits deemed satisfactory for maintaining credit advice at current durations.
- 3.21 Financial market volatility is expected to remain a feature, at least in the near term and, credit default swap levels will be monitored for signs of ongoing credit stress. As ever, the institutions and durations on the Authority's counterparty list recommended by Arlingclose remain under constant review.

Local Context

- 3.22 On 31st March 2025, the Authority had £25.11m net borrowing arising from its revenue and capital income and expenditure. The underlying need to borrow for capital purposes is measured by the Capital Financing Requirement (CFR), while balance sheet resources are the underlying resources available for investment. These factors are summarised in Table 1 below.

Table 1: Balance Sheet Summary

	31.3.25	30.6.25
	Actual	Actual
	£m	£m
General Fund & Regeneration CFR	25.24	28.82
HRA CFR	126.80	127.60
Total CFR	152.04	156.42
External borrowing**	103.93	103.93
Internal borrowing	48.11	52.49
Less: Usable reserves	-18.10	-18.10
Less: Working capital	-4.90	-4.90
Net borrowing	25.11	29.49

* Finance leases, PFI liabilities and transferred debt that form part of the Authority's total debt

** shows only loans to which the Authority is committed and excludes optional refinancing

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- 3.23 The treasury management position at 30th June and the change over the quarter is shown in Table 2 below.

Table 2: Treasury Management Summary

	31.3.25 Balance £m	Movement £m	30.6.25 Balance £m	30.6.25 Rate %
Long-term borrowing				
- PWLB	98.93	0	98.93	3.35%
- LOBOs				
- Other	5.00	0	5.00	4.71%
Short-term borrowing				
Total borrowing	103.93	0	103.93	4.03%
Long-term investments				
Short-term investments	6.50	-1.00	5.50	4.92%
Cash and cash equivalents				
Total investments				
Net borrowing	97.43	-1.00	98.43	

Borrowing Strategy and Activity

- 3.24 As outlined in the treasury strategy, the Authority's chief objective when borrowing has been to strike an appropriately risk balance between securing lower interest costs and achieving cost certainty over the period for which funds are required, with flexibility to renegotiate loans should the Authority's long-term plans change being a secondary objective. The Authority's borrowing strategy continues to address the key issue of affordability without compromising the longer-term stability of the debt portfolio. At the present time short term interest rates are higher than long term interest rates.
- 3.25 Policy interest rates have risen substantially since 2021 although they have largely plateaued over the last year. Over the last quarter gilt yields have risen slightly overall, having had a number of peaks and troughs. There has been downward pressure from lower inflation figures, but also upward pressure from unexpectantly positive economic data. Data from the US continues to impact global markets including UK gilt yields.
- 3.26 The PWLB certainty rate for 10-year maturity loans was 5.38% at the beginning of the period and 5.27% at the end. The lowest available 10-year maturity rate was 5.17% and the highest was 5.56%. Rates for 20-year maturity loans ranged from 5.71% to 6.16% during the period, and 50-year maturity loans from 5.46% to 5.97%. The cost of short-term

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borrowing from other local authorities has been similar to Base Rate during the period at 4.0% to 4.5%.

- 3.27 CIPFA's 2021 Prudential Code is clear that local authorities must not borrow to invest primarily for financial return and that it is not prudent for local authorities to make any investment or spending decision that will increase the capital financing requirement and so may lead to new borrowing, unless directly and primarily related to the functions of the Authority. PWLB loans are no longer available to local authorities planning to buy investment assets primarily for yield unless these loans are for refinancing purposes. The Authority has no new plans to borrow to invest primarily for financial return.
- 3.28 **Loans Portfolio:** On 30th June, the Authority held £103.93m of loans, as part of its strategy for funding previous and current years' capital programmes. Outstanding loans on 30th June 2025 are summarised in Table 3 below.

Table 3: Borrowing Position

	31.3.25 Balance £m	Net Movement £m	30.6.25 Balance £m	30.6.25 Weighted Average Rate %	30.6.25 Weighted Average Maturity (years)
Public Works Loan Board	98,93		98,93	3.35%	23
Banks (LOBO)					
Banks (fixed term)	5.00		5.00	4.71%	25
Local authorities (long-term)					
Local authorities (short-term)					
Total borrowing	103.93		103.93		

Treasury Investment Activity

- 3.29 The CIPFA Treasury Management in the Public Services Code of Practice and Cross-Sectoral Guidance Notes (revised in 2021) defines treasury management investments as investments that arise from the organisation's cash flows or treasury risk management activity that ultimately represents balances that need to be invested until the cash is required for use in the course of business.

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- 3.30 The Authority does not hold any invested funds, representing income received in advance of expenditure plus balances and reserves held. During the period, the Authority's investment balances ranged between £1.0 and £14.8 million due to timing differences between income and expenditure. The investment position is shown in table 4 below.

Table 4: Treasury Investment Position

	31.3.25 Balance £m	Net Movement £m	31.6.25 Balance £m	31.6.25 Income Return %	31.6.25 Weighted Average Maturity days
Banks & building societies (unsecured)					
Banks & building societies (secured deposits)					
Covered bonds (secured)					
Government	0.0	0.0	0.0	0.0	0.0
Local authorities and other govt entities					
Corporate bonds and loans					
Money Market Funds	6.5	-1.0	5.5	3.2%	29
Total investments	6.5	-1.0	5.5	0.0	0.0

- 3.31 Both the CIPFA Code and government guidance require the Authority to invest its funds prudently, and to have regard to the security and liquidity of its treasury investments before seeking the optimum rate of return, or yield. The Authority's objective when investing money is to strike an appropriate balance between risk and return, minimising the risk of incurring losses from defaults and the risk of receiving unsuitably low investment income.
- 3.32 As demonstrated by the liability benchmark in this report, the Authority expects to be a long-term investor and treasury investments therefore include both short-term low risk instruments to manage day-to-day cash flows and longer-term instruments where limited additional risk is accepted in return for higher investment income to support local public

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services.

- 3.33 Bank Rate remained at 4.25% through the quarter with short term interest rates largely being around this level. The rates on DMADF deposits have been constant at 4.21%.

Non-Treasury Investments

- 3.34 The definition of investments in the Treasury Management Code now covers all the financial assets of the Authority as well as other non-financial assets which the Authority holds primarily for financial return. Investments that do not meet the definition of treasury management investments (i.e. management of surplus cash) are categorised as either for service purposes (made explicitly to further service objectives) and or for commercial purposes (made primarily for financial return).
- 3.35 Investment Guidance issued by the Department for Levelling Up Housing and Communities (DLUHC) and Welsh Government also includes within the definition of investments all such assets held partially or wholly for financial return.

Treasury Performance

- 3.36 The Authority measures the financial performance of its treasury management activities both in terms of its impact on the revenue budget and its relationship to benchmark interest rates, as shown in table 5 below.

Table 5: Performance

	Actual £m	Budget £m	Over/ under
<i>PWLB Maturity Loan 1</i>	15.00		
<i>PWLB Maturity Loan 2</i>	25.00		
<i>PWLB Maturity Loan 3</i>	40.00		
<i>PWLB Maturity Loan 4</i>	18.93		
<i>Barclays Loan</i>	5.00		
Total borrowing	103.93	175.00	-71.07
<i>Short-term Investments</i>	5.50	10.00	-4.50
Total treasury investments	5.50	10.00	-4.50

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MRP Regulations

- 3.37 On 10th April 2024 amended legislation and revised statutory guidance were published on Minimum Revenue Provision (MRP). The majority of the changes take effect from the 2025/26 financial year, although there is a requirement that for capital loans given on or after 7th May 2024 sufficient MRP must be charged so that the outstanding Capital Financing Requirement (CFR) in respect of the loan is no higher than the principal outstanding less the Expected Credit Loss (ECL) charge for that loan.
- 3.38 The regulations also require that local authorities cannot exclude any amount of their CFR from their MRP calculation unless by an exception set out in law. Capital receipts cannot be used to directly replace, in whole or part, the prudent charge to revenue for MRP (there are specific exceptions for capital loans and leased assets).

Compliance

- 3.39 The Director of Resources and Section 151 officer reports that all treasury management activities undertaken during the quarter complied fully with the principles in the Treasury Management Code and the Authority's approved Treasury Management Strategy. Compliance with specific investment limits is demonstrated in table 6 below.

Table 6: Investment Limits

	2025/26 Maximum	30.6.25 Actual	2025/26 Limit	Complied? Yes/No
Any single organisation, except the UK Government	£4m each			
UK Central Government	Unlimited			
Unsecured investments with banks and building societies	£2.5m in total			
Loans to unrated corporates	£1m in total			
Money Market Funds	£20m in total	5.5m		Yes
Foreign countries	£5m per country			
Real Estate Investment Trusts	£2.5m in total			

- 3.40 Compliance with the Authorised Limit and Operational Boundary for external debt is demonstrated in table 7 below.

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Table 7: Debt and the Authorised Limit and Operational Boundary

	2025/26 Maximum	30.6.25 Actual	2025/26 Operational Boundary	2025/26 Authorised Limit	Complied? Yes/No
Borrowing	175.00	103.93	170.00	180.00	Yes
PFI and Finance Leases	1.50	0	1.50	1.50	Yes
Total debt	176.50	103.93	171.50	181.50	

- 3.41 Since the operational boundary is a management tool for in-year monitoring it is not significant if the operational boundary is breached on occasions due to variations in cash flow, and this is not counted as a compliance failure

Treasury Management Prudential Indicators

- 3.42 As required by the 2021 CIPFA Treasury Management Code, the Authority monitors and measures the following treasury management prudential indicators.

Liability Benchmark

- 3.43 This indicator compares the Authority's actual existing borrowing against a liability benchmark that has been calculated to show the lowest risk level of borrowing. The liability benchmark is an important tool to help establish whether the Council is likely to be a long-term borrower or long-term investor in the future, and so shape its strategic focus and decision making. It represents an estimate of the cumulative amount of external borrowing the Council must hold to fund its current capital and revenue plans while keeping treasury investments at the minimum level of £2m required to manage day-to-day cash flow

	31.3.25 Actual	31.3.26 Forecast	31.3.27 Forecast	31.3.28 Forecast
Loans CFR	149.26	153.79	158.21	159.98
Less: Balance sheet resources	-21.80	-22.10	-23.20	-22.90
Net loans requirement	127.46	130.69	135.01	137.08
Plus: Liquidity allowance	0.20	0.20	0.20	0.20
Liability benchmark	127.66	130.89	135.21	137.28
Existing borrowing	103.93	113.22	116.87	117.54

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- 3.44 Following on from the medium-term forecast above, the long-term liability benchmark assumes capital expenditure funded by borrowing of £118m, minimum revenue provision on new capital expenditure based on a 40-year asset life and income, expenditure and reserves all increasing by inflation of 2.0% p.a. This is shown in the chart below together with the maturity profile of the Authority's existing borrowing. Presently borrowing has been delivered through the use of internal resources and the Council has no long-term borrowing.

Maturity Structure of Borrowing

- 3.45 This indicator is set to control the Authority's exposure to refinancing risk. The upper and lower limits on the maturity structure of all borrowing were:

	Upper Limit	Lower Limit	30.6.25 Actual	Complied?
Under 12 months	50%	0%	0%	Yes
12 months and within 24 months	50%	0%	0%	Yes
24 months and within 5 years	50%	0%	0%	Yes
5 years and within 10 years	50%	0%	0%	Yes
10 years and above	100%	0%	0%	Yes

- 3.46 Time periods start on the first day of each financial year. The maturity date of borrowing is the earliest date on which the lender can demand repayment.

Long-term Treasury Management Investments

- 3.47 The purpose of this indicator is to control the Authority's exposure to the risk of incurring losses by seeking early repayment of its investments. The prudential limits on the long-term treasury management limits are:

	2025/26	2026/27	2027/28	No fixed date
Limit on principal invested beyond year end	£0.5m	£0.5m	£0.5m	£0.5m
Actual principal invested beyond year end	Nil	Nil	Nil	Nil
Complied?	Yes	Yes	Yes	Yes

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- 3.48 Long-term investments with no fixed maturity date include strategic pooled funds, real estate investment trusts and directly held equity but exclude money market funds and bank accounts with no fixed maturity date as these are considered short-term.

Additional indicators

Security:

- 3.49 The Authority has adopted a voluntary measure of its exposure to credit risk by monitoring the value-weighted average credit rating of its investment portfolio. This is calculated by applying a score to each investment (AAA=1, AA+=2, etc.) and taking the arithmetic average, weighted by the size of each investment. Unrated investments are assigned a score based on their perceived risk.

	2025/26 Target	30.6.25 Actual	Complied?
Portfolio average credit rating	A	UK Govt	Yes

Liquidity:

- 3.50 The Authority has adopted a voluntary measure of its exposure to liquidity risk by monitoring the amount of cash available to meet unexpected payments within a rolling three-month period, without additional borrowing.

	30.6.25 Actual	2025/26 Target	Complied?
Total cash available within 3 months	Nil	Nil	Yes
Total sum borrowed in past 3 months without prior notice	Nil	Nil	Yes

Interest Rate Exposures:

- 3.51 This indicator is set to control the Authority's exposure to interest rate risk.

Interest rate risk indicator	2025/26 Target	30.6.25 Actual	Complied?
Upper limit on one-year revenue impact of a 1% <u>rise</u> in interest rates	500,000	0	Yes
Upper limit on one-year revenue impact of a 1% <u>fall</u> in interest rates	500,000	0	Yes

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3.52 For context, the changes in interest rates during the quarter were:

	<u>01/04/25</u>	<u>30/06/25</u>
Bank Rate	4.50%	4.25%
1-year PWLB certainty rate, maturity loans	4.82%	4.50%
5-year PWLB certainty rate, maturity loans	4.94%	4.70%
10-year PWLB certainty rate, maturity loans	5.38%	5.27%
20-year PWLB certainty rate, maturity loans	5.88%	5.88%
50-year PWLB certainty rate, maturity loans	5.63%	5.71%

3.53 The impact of a change in interest rates is calculated on the assumption that maturing loans and investment will be replaced at new market rates.

4. IMPLICATIONS

Legal Implications

4.1 A number of statutes governing the provision of services covered by this report contain express powers or duties to charge for services. Where an express power to charge does not exist, the Council has the power under Section 111 of the Local Government Act 1972 to charge where the activity is incidental or conducive to or calculated to facilitate the Councils statutory function.

Service / Operational Implications

4.2 Monitoring is undertaken to ensure that income targets are achieved, with Treasury Management activities taking place on a daily basis.

Customer / Equalities and Diversity Implications

4.3 The only impact of treasury transactions is in respect of ethical investment linked to the Councils investment counterparties. Presently the Council has a limited counterparty list based on financial risk to the Authority.

5. RISK MANAGEMENT

5.1 There is always significant risk in relation to treasury transactions, this is why Councils appoint Treasury advisors, which in the case of Redditch is Arlingclose. In addition, there is the requirement in this area to provide an Annual Strategy report containing indicators/limits that must be met, a quarterly update and closure report all of which must be reported to full Council.

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6. APPENDICES

None

7. BACKGROUND PAPERS

MTFP 2025/26 – February 2025 which contains this year's Capital Strategy, Treasury Management Strategy and MRP Policy.

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Appendix E - Procurement Pipeline

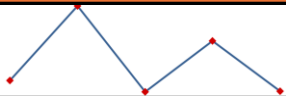
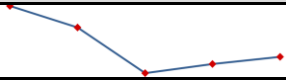
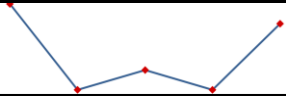
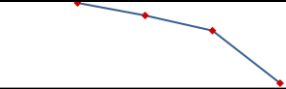

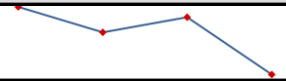
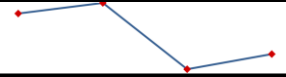
Title	Council	Department	Contract Value
DMIC Build	Redditch	Regeneration	£10,000,000.00
Retrofit WAVE3 Contractor	Redditch	Housing Property Services	£6,000,000.00
Fleet Replacement	Redditch	Environmental Services	£5,895,000.00
Fire Safety Works Contract - CLC Renewal	Redditch	Housing Capital	£4,500,000.00
Fleet replacement	Redditch	Housing Property Services	£1,950,000.00
Remodel - Auxerre House	Redditch	Housing Property Services	£1,500,000.00
Civil Engineering Works	Redditch	Housing Property Services	£1,500,000.00
Loxley Close - Development	Redditch	Housing Strategy	£1,300,000.00
Retrofit WAVE3 Retrofit Assessor and Designer	Redditch	Housing Property Services	£1,000,000.00
Retrofit WAVE3 Co-ordinator	Redditch	Housing Property Services	£1,000,000.00
Void Contract	Redditch	Housing Property Services	£1,000,000.00
Communal Boiler Replacement	Redditch	Housing Property Services	£700,000.00
External Staircase	Redditch	Housing Property Services	£500,000.00
Refurbishment of The Anchorage	Redditch	Housing Property services	£500,000.00
Roofing Repairs and Replacement	Redditch	Housing Property Services	£500,000.00
Microsoft Licenses	Redditch	ICT	£483,000.00
Fire Alarm and Emergency Lighting Servicing, Installation, Repairs and Maintenance	Redditch	Housing Property Services	£430,000.00
Commercial Heating Systems Servicing, Maintenance, Repairs and Installations	Redditch	Housing Property Services	£350,000.00
Lift Installation and Refurbishment	Redditch	Housing Property Services	£300,000.00
Data Sms	Redditch	Housing Property Services	£300,000.00
Door entry, access control planned, responsive maintenance	Redditch	Housing Property Services	£300,000.00
Supply of HVO fuel	Redditch	Supplies	£300,000.00
Refuse and Recycling products	Redditch	Supplies	£250,000.00
Fencing and ground works	Redditch	Housing Property Services	£250,000.00
Vehicle Hire	Redditch	Environmental - Fleet	£200,000.00
Domestic Food Waste Collection Contract	Joint	Environmental Services	£23,000,000.00
Hybrid Mail Solution - sending letters	Joint	PA/ Directorate Support	£2,500,000.00
Corporate Building Electrical contract	Joint	Property Services	£2,500,000.00
Food Caddy Purchase & Delivery	Joint	Environmental Services	£1,300,000.00
Public Space CCTV Maintenance	Joint	CCTV and Lifeline	£400,000.00
Fire alarm, Extinguisher contract service contract	Joint	Property Services	£380,000.00
Lifeline Call handling	Joint	CCTV and Lifeline	£200,000.00

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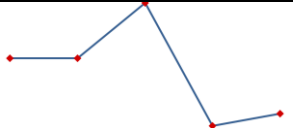
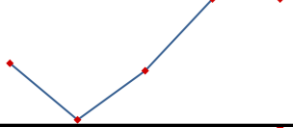
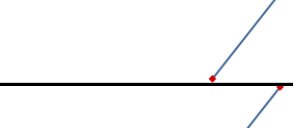
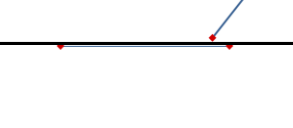
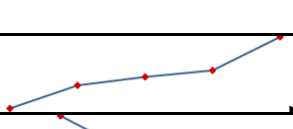
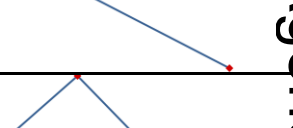
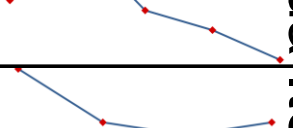


Economy, Regeneration & Prosperity

Measure name	Type	Q1 24/25	Q2 24/25	Q3 24/25	Q4 24/25	Q1 25/26	Target	Average	Aim	Trend
Business grant funding being taken up- start up	£	£13,412.00	£6,806.67	£8,723.72	£4,955.56	£2,742.99			⬆️	
Business grant funding being taken up- growth	£	£16,646.70	£21,690.00	£17,962.76	£43,123.68	£0			⬆️	
No claims were received during the Q1 period, due to the funding starting afresh from April 2025; there have been grants awarded this financial year but they will feature in the Q2 figures.										


Green, Clean & Safe

Measure name	Type	Q1 24/25	Q2 24/25	Q3 24/25	Q4 24/25	Q1 25/26	Target	Average	Aim	Trend
% household waste recycled or composted	%	30.82	35.29	30.14	33.19	30.18		44%	↕	
Whilst the drier April has resulted in lower garden waste tonnages, we saw a significant drop in weight of residual waste in May that offset that, meaning our performance in Q1 is comparable with 2024/25, although below the national average of 44%. To further increase performance, an engagement strategy is currently being drawn up to support analysis of our waste collection data in partnership with WCC as the Disposal Authority in order to support targeted engagement with residents regarding existing services to improve the quality of recycling we collect.										
# flytips	#	720	628	434	473	503			↕	
The number of fly tips has increased slightly from the previous quarter but is significantly down on Q1 in 2024/25										
Average time taken to remove fly-tipping reported	# days	4	2.7	3	2.7	3.7	5		↕	
No. of households supported by energy advice service (AoE)	#		384	368	349	282			↕	
% of green flags awarded	%			25	25	50	75		↕	
Overdale has been awarded the Green Flag (alongside Morton Stanley). Unfortunately Batchley & Brockhill Park was not successful in 2025 but aspirations are to achieve the green flag for 2026.										
# crimes recorded (excluding ASB)	#	1674	1623	1653	1538	Not available			↕	
ASB	#	329	345	245	268	Not available			↕	

Community & Housing


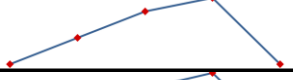
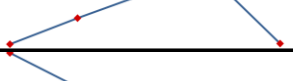
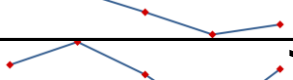

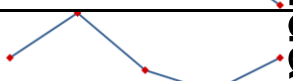
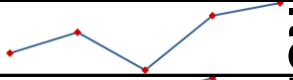
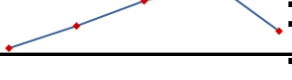

Measure name	Type	Q1 24/25	Q2 24/25	Q3 24/25	Q4 24/25	Q1 25/26	Target	Average	Aim	Trend
% of major planning applications determined within 13 weeks (or agreed extension)	%	95	95	100	88.9	90	60%		↕	
% of minor planning applications determined within 8 weeks (or agreed extension)	%	88.1	86.6	87.9	89.8	89.8	70%		↕	
No. of planning enforcement actions taken- cases opened	#				7	19				
No. of planning enforcement actions taken- cases closed	#				7	16				
% of Building Control applications determined within 5 weeks (or 8 weeks on agreement)	%				100	100		85	↕	
Number threatened with homelessness preventions	#	5	16	20	23	39				
No. of households in temporary accommodation- snapshot	#				54	47			↕	
% of households in temporary accommodation- exceeded 6 weeks	%	10%	16%	9%	7%	4%	0		↕	
Void turnaround time	# days	28.7	21.7	20	21.7	24.7	22		↕	

The annual average target includes time taken for repairs, maintenance and the new tenancy start date. Our goal is to reduce this time and rehouse people as fast as we can. When compared to Q1 last year, we remain in a strong position and are continuing to perform well, having addressed historic challenges. We are currently revising our processes to make more efficiencies to reduce void days; however, the increase in days over the summer is a seasonal norm due to leave.

Void rent loss	£	53125.58	80839.22	48569.1	61921.34	75674.94			⬇️	
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This is the potential loss of income for all void properties. As the void turnaround time reduces this will be mirrored in void rental income losses reducing, with the caveat that for voids requiring major repair works rent losses will be higher.

Organisational Priorities

Measure name	Type	Q1 24/25	Q2 24/25	Q3 24/25	Q4 24/25	Q1 25/26	Target	Average	Aim	Trend
responded to within agreed timescales	#				100	100	100		⬆️	
Council Tax Collection Rate	%	28.11%	55.39%	82.60%	96.46%	27.99%	28.25%		⬆️	
Business Rates Collection Rate	%	24.66%	52.74%	79.41%	96.38%	25.29%	25.57%		⬆️	
HB: Speed of processing new claims	# days	26.3	20.7	17.3	13.7	15.3		20	⬇️	
HB: Speed of processing change of circumstances	# days	8	9.7	7.3	4	7.7		8	⬇️	
HB: Local Authority error rate	%	0.09	0.11	0.09	0.09	0.04		0.48%	⬇️	
% complaints answered within agreed timescales	%	75	83.3	72.7	68.8	75	100%		⬆️	
Staff turnover rates	%	8.90%	9.40%	8.50%	9.80%	10.10%		13.40%	⬇️	
Sickness absence	# days per FTE	1.65	3.24	5.03	6.4	2.88		7.8	⬇️	

REDDITCH BOROUGH COUNCIL**RECORD OF DECISION TAKEN UNDER URGENCY PROCEDURES**

SUBJECT: Housing Growth Programme

BRIEF STATEMENT OF SUBJECT MATTER:

The Housing Growth Programme was presented to the Executive Committee on the 8 July 2025 and was also presented at the Overview & Scrutiny committee on the 7 July which endorsed all of the proposals in the report.

It was agreed by the Executive Committee to recommend to Council the previously agreed £15 million HRA capital budget be applied to the current capital programme to be used flexibly within the limit. (Recommendation 4) There were other recommendations detailed in this report which were endorsed by the Executive Committee and which will be reported to Council in September in line with the standard decision making process.

We have been approached by a developer regarding 12 houses to be provided through a section 106 agreement that they have been unable to secure a Registered Provider purchaser. These properties have been approved as suitable to be purchased by the Council as part of the Housing Growth Programme.

The developer has advised that the properties will be available for handover in the autumn and they need to secure a purchaser urgently to ensure the financial viability of the development and negate the loss of income.

The Council has undertaken an independent RICS valuation to inform a proposed purchase offer to the developer. The current approved budget is insufficient to enable a suitable offer to be made for these properties.

DECISION:

Council is asked to RESOLVE that the budget of no more than £15 million previously approved from the HRA Capital budget for the Housing Growth programme to 2030 be applied to the current capital programme to be used flexibly within the capital expenditure limit.

(Council)

GROUND FOR URGENCY: The properties are currently under construction and expected to be completed and ready for handover Autumn 2025. The developer needs to have secured a sale within the next month, otherwise the properties will not be occupied at completion resulting in a loss of income impacting the financial viability of the development. Unfortunately, there are no Council meetings in the time required for this decision to be taken. In addition, if a decision is taken at this stage, the council will be able to influence the standard of the accommodation with a view to ensuring that an EPC A rating is achieved.

DECISION APPROVED BY:

.....
 (Signature) (John Leach - (CX)
 (Or Deputy CEO in his absence)

.....
 (Signature) (Bob Watson)

Date: 10 July 2025

PROPOSED ACTION SUPPORTED *(amend as appropriate)*

..... (Signature) (Signature) (Signature) (Signature) (Signature)
(Block Capitals)	(Block Capitals)	(Block Capitals)	(Block Capitals)	(Block Capitals)
MAYOR *	PF HOLDER	LEADER	LDR of the CONSERVATIVE Group	CHAIR O&S Committee
Date:	Date:	Date:	Date:	Date:

Notes:

* In addition to the Executive decision above regarding the matter under consideration, the Mayor is signing to agree both that the Executive decision proposed is reasonable in all the circumstances and to it being treated as a matter of urgency. This is to ensure that the call-in procedures as set out in Part 8 of the Constitution shall not apply where an Executive decision being taken is urgent.