



Executive Committee

Tue 25 Nov
2025
6.00 pm

Oakenshaw Community Centre,
Castleditch Lane, B98 7YB

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

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GUIDANCE ON FACE-TO-FACE MEETINGS

Please note that this is a public 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.

Executive

Tuesday, 25th November, 2025

6.00 pm

Oakenshaw Community Centre

Agenda

Membership:

Cllrs:

Sharon Harvey
(Chair)
Jane Spilsbury
(Vice-Chair)
Juliet Barker Smith
Juma Begum

Bill Hartnett
Jen Snape
Monica Stringfellow
Ian Woodall

1. Apologies

2. Declarations of Interest

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

3. Leader's Announcements

4. Minutes (Pages 5 - 8)

5. Street Renaming Request (Pages 9 - 16)

6. Cyber Security Update (including WhatsApp and AI Policy) (Pages 17 - 54)

7. Bereavement Services - Burial Strategy (Pages 55 - 76)

8. Quarter 2 Housing Improvement Plan Update (Pages 77 - 94)

9. Quarter 2 Housing Performance (Pages 95 - 108)

10. Quarter 2 2025/26 Performance Monitoring Report (Pages 109 - 120)

11. Quarter 2 2025/26 Finance Monitoring Report (including Financial Saving and Half Yearly Treasury Management Report) (Pages 121 - 156)

12. Minutes / Referrals - Overview and Scrutiny Committee, Executive Panels etc.

To receive and consider any outstanding minutes or referrals from the Overview and Scrutiny Committee, Executive Panels etc. since the last meeting of the Executive Committee, other than as detailed in the items above.

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- 13.** To consider any urgent business, details of which have been notified to the Assistant Director 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

MINUTES

Present:

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

Officers:

Debra Goodall and John Leach

Democratic Services Officers:

Jess Bayley-Hill and Eve Davies

45. APOLOGIES

An apology for absence was received on behalf of Councillor Jen Snape.

46. DECLARATIONS OF INTEREST

There were no declarations of interest.

47. LEADER'S ANNOUNCEMENTS

The Leader advised that at a meeting held on 3rd November 2025, the Budget Scrutiny Working Group had pre-scrutinised the Medium Term Financial Plan Budget Update and Consultation Report 2026/27 to 2028/29 – Business Rates Pool, which was due to be considered at the Executive Committee meeting. Members were informed that at the end of their deliberations, the Budget Scrutiny Working Group had endorsed the proposals detailed in the report.

On behalf of the Executive Committee, the Leader thanked the members of the Budget Scrutiny Working Group for their hard work in pre-scrutinising the report.

48. APPOINTMENTS TO THE VOLUNTARY AND COMMUNITY SECTOR GRANTS PANEL

The Principal Democratic Services Officer presented a report relating to the appointment of Members to serve on the Voluntary

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and Community Sector Grants Panel for the remainder of the 2025/26 municipal year.

At the previous meeting of the Committee, Members had agreed arrangements for funding Voluntary and Community Sector (VCS) organisations from 2026/27 to 2028/29, including to establish a Voluntary Sector Grants Panel. At a Council meeting, held on 15th September 2025, Members had subsequently approved the proposed funding provision for the VCS funding programme. There remained a need to appoint Members to serve on the Grants Panel.

Political Group leaders had been consulted regarding nominations to serve on the Grants Panel. The nominations had been made in accordance with the terms of reference for the Grants Panel which had been approved at the Executive Committee meeting held on 2nd September 2025. The Executive Committee was invited to consider and approve these nominations to the Grants Panel.

Members discussed the report and in doing so welcomed the role of the Grants Panel. The suggestion was made that this would enhance the transparency of the process for consideration of applications for grant funding from VCS organisations and would also ensure that there was effective scrutiny of applications.

The resolutions were proposed by Councillor Juma Begum and seconded by Councillor Jane Spilsbury.

RESOLVED that

- 1) Councillor Craig Warhurst be appointed Chair of the Voluntary and Community Sector Grants Panel for the remainder of the 2025/26 municipal year; and**
- 2) Councillors Matthew Dormer, David Munro, Rita Rogers, Craig Warhurst and Paul Wren be appointed to serve on the Voluntary and Community Sector Grants Panel for the remainder of the 2025/26 municipal year.**

49. MEDIUM TERM FINANCIAL PLAN BUDGET UPDATE AND CONSULTATION REPORT 2026/2027 - 2028/29 - BUSINESS RATES POOL

The Assistant Director of Finance and Customer Services presented the Medium Term Financial Plan Budget Update and Consultation Report 2026/27 to 2028/29 – Business Rates Pool for the Executive Committee's consideration.

Members were informed that, in accordance with the Local Government and Finance Act 2012, Councils were permitted to

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work together to pool business rates. Where Councils participated in business rate pools, this operated on a no detriment principle, meaning that Councils should not be placed at a disadvantage as a result of participating in a pool.

Members were informed that there were some advantages arising from pooling business rates which included:

- Retaining a larger proportion of business rates growth locally.
- Reducing the associated levy payable to the Government.
- Sharing the risks and rewards.
- Supporting regional economic development through collaborative investment.

Redditch Borough Council had previously taken part in the Herefordshire and Worcestershire Business Rates Pool. Therefore, agreement to participate in this pool would ensure continuity. Alternatively, the Council could decide not to participate in a business rates pool in 2026/27. There was a deadline of 24th November 2025 by which the submission of proposals for business rate pools for 2026/27 needed to be made.

Following the presentation of the report, Members discussed the proposals and in doing so commented that participation in a business rates pool was considered to be good practice. Members also noted that participation in a business rates pool would help to reduce financial risks for the Council. On this basis, Members commented that they were in agreement with proposals to participate in the Herefordshire and Worcestershire Business Rates Pool in 2026/27.

The recommendations were proposed by Councillor Ian Woodall and seconded by Councillor Juma Begum.

RECOMMENDED that

- 3) the Council approve joining the Herefordshire and Worcestershire Business Rates Pool for 2026/27; and**
- 4) authority for the decision on the financial arrangements be delegated to the Section 151 Officer following consultation with the Portfolio Holder for Finance.**

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

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

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51. TO CONSIDER ANY URGENT BUSINESS, DETAILS OF WHICH HAVE BEEN NOTIFIED TO THE ASSISTANT DIRECTOR 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 for discussion at the meeting.

52. MINUTES

RESOLVED that

the minutes of the meeting of the Executive Committee held on 2nd September 2025 be approved as a true and correct record and signed by the Chair.

53. OVERVIEW AND SCRUTINY COMMITTEE

The minutes of the meeting of the Overview and Scrutiny Committee held on 1st September 2025 were submitted for Members' consideration. Confirmation was provided that there were no outstanding recommendations from the Overview and Scrutiny Committee requiring discussion.

RESOLVED that

the minutes of the meeting of the Overview and Scrutiny Committee held on 1st September 2025 be noted.

The Meeting commenced at 6.30 pm
and closed at 6.41 pm

REDDITCH BOROUGH COUNCIL**Executive Committee
2025****25 November****Street re-naming request**

Relevant Portfolio Holder		Councillor Jane Spilsbury - Portfolio Holder for Performance, Engagement and Governance
Portfolio Holder Consulted		Yes
Relevant Assistant Director		Claire Felton – Assistant Director for Legal, Democratic and Procurement Services
Report Authors: Mark Hanwell Sarah Sellers	Job Title: ICT Transformation Manager Contact email: m.hanwell@bromsgroveandredditch.gov.uk Job Title: Interim Governance Solicitor Contact email: sarah.sellers@bromsgroveandredditch.gov.uk	
Wards Affected		Winyates Ward
Ward Councillor(s) consulted		Yes
Relevant Council Priority		Green, Clean 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

The Executive Committee is asked to RESOLVE: -

- 1.1 That the legal position relating to renaming streets that fall outside the adopted “Street Naming and Numbering Policy” and outside existing officer delegations be noted.**
- 1.2 That members note that a request has been received for the re-naming of Treefell Close as Copston Close.**
- 1.3 That members grant delegated authority to the Assistant Director of Transformation and Corporate Services to carry out the procedural steps in order to implement the change of name process for Treefell Close in accordance with section 81 of the**

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Levelling Up and Regeneration Act 2023 and subject to consultation with interested parties indicating that there is “sufficient local support”.

2. BACKGROUND

- 2.1 This report seeks a decision from members to delegate authority to officers to enable the re-naming of a street in Winyates Ward. The reason Member approval is needed is because following a change in the law, the current process to “re-name” a street falls outside the Redditch Borough Council (RBC) adopted policy on Street Naming and Numbering. As such officers no longer have authority to re-name a street.
- 2.2 The Council has received a request to re-name a street on the new housing development off Far Moor Lane known as Arden Park. The request has been made by the developer of the site Morris Homes Limited.
- 2.3 This report sets out details of the recent change in the law which affects the ability of Street Naming and Number Authorities to change an existing street name. The matter is further complicated by the fact that the street in question falls partly within the boundary of the Redditch Borough Council and partly within the boundary of Stratford-on-Avon District Council. Officers from the two authorities have been working together to make sure that the timings of the decisions in both council areas are co-ordinated.

3. OPERATIONAL ISSUES**Circumstances leading to the request to re-name**

- 3.1 In 2023 Redditch Borough Council granted planning permission for the building of a housing estate of 236 dwellings on land off Far Moor Lane. The site fell partly into Stratford-on-Avon's area and a separate cross border planning application was granted by Stratford-on-Avon District Council (“SDC”) (210 homes to be built in Redditch and 26 homes in Stratford's area.) The plans included three new roads to be constructed which would pass through the district council boundary line, resulting in parts of the roads being located in Redditch and parts in Stratford.
- 3.2 The application site was made up of areas of woodland including former plantations. The plans for the development required the removal of a large number of the trees and this was one of the grounds on which

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local residents objected to the application. Objections to the application were also made by Mappleborough Green Parish Council ("MGPC").

- 3.3 Following the granting of planning permission by both Councils, work on the site commenced. There was liaison between the Street Naming and Numbering ("SNN") Teams in both Councils about the process for naming the streets. This had to be considered jointly given the cross border element. The Stratford Street Naming Policy was based on consultation taking place with any local parish council; this was different from Redditch where there was no applicable Parish Council in existence.
- 3.4 MGPC were consulted and a shortlist of names was formulated and discussed by the two SNN teams. The names selected were notified to the developer Morris Homes. This included the name of "Treefell Close" for one of the streets that was partly in Redditch and partly in Stratford. The developer could have objected at that point but did not do so. Accordingly, the Street Naming Teams in both Councils went ahead with the usual administrative tasks of officially assigning the new names to the streets, including registering the new names with Royal Mail and the other all the relevant organisations.
- 3.5 In March 2025 Redditch Borough Council were contacted by Morris Homes about the use of the name Treefell. Morris Homes were concerned that the name could be seen to have negative connotations given the history of tree clearance that had been required at the site. A request was made to change the name of the street to "Copston Close"
- 3.6 Based on legal research, it was established that changing the name would be difficult, and could not be undertaken without the consent and co-operation of SDC, as they were the street naming authority for the part of the street which fell in their area. MGBC were approached to give their views on making the change, but they communicated back to RBC and to the developer that their Council was opposed to the name of Copston.
- 3.7 In August 2025 officers were notified by the clerk to the parish council that MGPC had revisited it's position on being opposed to the name change, and that it would no longer oppose a change from Treefell to Copston. This had been discussed at the meeting of the Parish Council on 21st July 2025. Officers were also told that the change of name was supported by the three local ward councillors in Redditch and a local residents association (Winyates Green Residents Association).

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- 3.8 The current version of the Council's policy on Street Naming and Numbering was adopted in 2015. At the time it was drafted street naming authorities had a general power to "re-name" a street under Section 18 of the Public Health Act 1925. The law did not require there to be a particular reason for the change and it could be carried out providing that the prescribed process was followed. This included issuing a notice, advertising the change of name and allowing a period of 21 days for any parties opposed to the change to appeal to the Magistrates Court.
- 3.9 In 2023 the former Conservative government introduced the Levelling Up and Regeneration Act 2023. Part of this Act covered street naming and was drafted following a government consultation exercise. One of the government concerns was about local heritage being lost (i.e. street names being changed) without public consultation.
- 3.10 In January 2024 the part of Section 18 that enabled a street to be "re-named" was repealed. This means that going forward an existing street name can only be changed by relying on Section 81 of the Levelling Up and Regeneration Act 2023.
- 3.11 A new test has been created that the local authority can only re-name a street if there is sufficient local support. Although the Act stated that further details regarding what constitutes "sufficient local support" would be set out in regulations, no such regulations have been issued and likewise no guidance has been published.

Current position

- 3.12 The developer has submitted a formal request for the street to be re-named and this has been received by the Street Naming Team together with supporting documents.
- 3.13 Subject to delegated authority being granted, officers from both Councils will publicise the proposal and erect site notices on the street. In Redditch consultation on the change of name will be carried out with the ward members for Winyates and residents of any houses on Treefell Close that are occupied. In Stratford there will be consultation with the MPGPCP and the District Ward Member. As far as officers are aware there are no occupied properties on the Stratford portion of the road.
- 3.14 The total period for the consultation will be 28 days and the process will take place at the same time in both Councils. Although some interested parties have already indicated support, the consultation is needed so

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that there is a formal audit trail which can be used to demonstrate that the test of there being “sufficient local support” has been met.

- 3.15 Provided that officers from both Councils are satisfied that the change of name is supported, then the second stage will be for a re-naming order to be issued. The final stage will be for the re-naming to be notified to Royal Mail and to the residents affected.
- 3.16 Discussions have taken place with colleagues at SDC and it is intended that the process will be co-ordinated by the two authorities to ensure that the steps outlined above are synchronised.

4. FINANCIAL IMPLICATIONS

- 4.1 There are no financial implications arising directly from this report other than taking into account the officer time involved in resolving this matter and bringing the change of name into effect.
- 4.2 There is no applicable fee in the fees and charges schedule for re-naming a street; the developer has been informed that there will be a fee payable as a contribution to the officer time of the legal team in dealing with this matter.

5. LEGAL IMPLICATIONS

- 5.1 “Street Naming and Numbering” are statutory functions discharged by the Council in exercising the powers and duties contained in the Town Improvement Clauses Act, 1847 and the Public Health Act 1925.
- 5.2 The Council has adopted a policy on the naming and numbering of streets/properties. This report has been brought to members for a decision because the proposal falls outside the adopted policy, and accordingly, officers do not have delegated authority to decide upon it.
- 5.3 Members are referred to the legal issues set out at paragraphs 3.8 to 3.11.

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

- 6.1 None

Relevant Council Priority

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6.2 Green, Clean and Safe, and Community and Housing.

Climate Change Implications

6.3 None

Equalities and Diversity Implications

6.4 None

7. RISK MANAGEMENT

7.1 Once the name has been changed then there is a process to notify Royal Mail and update the Street Gazetteer that can be put into place very quickly to ensure that emergency services would be aware of the new name.

7.2 There is a risk that householders already living on the street, or those in the process of buying a house may incur some out of pocket expenses to update banks and lending institutions and other companies that their addresses have changed. Morris Homes has informed the Street Naming and Numbering Team that the company will be prepared to cover these costs and make reimbursements.

8. APPENDICES and BACKGROUND PAPERS

RBC Street Naming and Numbering Policy 2015

[Street Naming and Numbering Policy](#)**9. REPORT SIGN OFF**

Department	Name and Job Title	Date
Portfolio Holder	Councillor Jane Spilsbury - Portfolio Holder for Performance, Engagement and Governance	14 th November 2025
Lead Director / Assistant Director	Claire Felton, Assistant Director of Legal, Democratic and Procurement Services	14 th November 2025

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Financial Services	Debra Goodall – Assistant - Director of Finance and Customer Services and Interim Section 151 Officer	14 th November 2025
Legal Services	Claire Felton, Assistant Director of Legal, Democratic and Procurement Services	14 th November 2025

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Audit, Governance & Standards Committee

Thursday, 23rd
October, 2025

MINUTES

Present:

Councillor Gemma Monaco (Chair), Councillor Chris Holz (Vice-Chair) and Councillors James Fardoe, Andrew Fry, Rita Rogers, Gary Slim and Paul Wren

Officers:

Debra Goodall and Nicola Cummings

Democratic Services Officers:

Mat Sliwinski

29. CYBER SECURITY UPDATE (INCLUDING WHATSAPP AND AI POLICY)

The report concerning the proposed Council's staff policies on Artificial Intelligence (AI) Acceptable Use and WhatsApp Use was presented to the Committee.

It was explained that the purpose of developing the AI Acceptable Use Policy was to ensure the ethical, transparent, and responsible use of AI technologies across the Council. The draft Policy as set out in Appendix 2 to the report covered key principles that the Council and its employees would need to adhere to when utilising AI technologies. These principles covered:

- Transparency and Accountability – All AI tools used must be registered in the Council's Information Asset Register. Any automated decision-making must comply with UK GDPR and include human oversight.
- Data Protection and Confidentiality – No personal or confidential information should be input into public AI tools. Data Protection Impact Assessments (DPIAs) were required for AI processing of personal data.

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- Procurement and Third-Party Use – AI use must be declared in procurement processes. Contracts must prohibit unauthorised AI use. Only approved AI tools may be used within the Council.
- Ethical Use and Bias Mitigation – AI must not be used to generate discriminatory or offensive content. Equality Impact Assessments (EIAs) were required with use of AI to ensure fairness.
- Training and Oversight – Council staff must receive training on responsible AI use. AI-generated content must be reviewed and clearly disclosed.

The WhatsApp Policy at Appendix 3 was developed to guide Council staff as to appropriate use of WhatsApp for Council-related communication. The main aspects of this policy were:

- Permitted Use – If utilised, WhatsApp may only be used by staff for non-sensitive, logistical communication (e.g. meeting times, location changes).
- Prohibited Use – WhatsApp must not be used for customer communication or sharing of personal/confidential data (e.g. personal data, internal decisions).
- Security and Compliance – WhatsApp was deemed not secure for sensitive data by the Council. Any use of WhatsApp by staff on personal devices may be subject to Freedom of Information (FOI) requests.
- Photos and Media – Images of people required consent and staff must exercise caution when sharing photos to ensure photos did not contain sensitive information in the background.
- Emergency Use: WhatsApp may be used for emergency alerts (e.g. civil emergencies) under strict guidelines.

Following the Officer presentation, there was a detailed discussion of the following matters by Members:

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- It was clarified that both the AI Acceptable Use and WhatsApp policies presented were new policies which, subject to approval by the Executive Committee, would become formal policy documents for the Council. It was noted that these policies had been created in line with best practice examples from other authorities.
- Assistant Director Finance and Customer Services explained that the use of AI tools by the Council were currently limited to basic processes such as to assist with presentations and document summaries. It was reiterated that the Council exercised caution with the phasing in of use of AI and the AI Acceptable Use policy was designed to provide guidelines for use of this technology across the Council.
- The potential risk of AI in recruitment was highlighted including the increasing prevalence of applicants utilising AI tools to fill out job applications. In this regard, some Members commented on the importance of reviewing recruitment practices by the Council's human resources (HR) department to ensure the quality of candidates was being verified at an early stage of recruitment processes.
- A Member requested that the WhatsApp Policy be updated with a clearer definition and outline of what constituted sensitive and non-sensitive messages together with hypothetical examples of such messages.
- Members requested that the report for this item together with the appendices (AI Acceptable Use Policy and WhatsApp Policy) be circulated to all elected members.
- A Member asked that consideration be given to producing specific AI Acceptable Use and WhatsApp policies for Councillors or expanding the policy documents included in the report to be expanded to cover both the Council's Members and Officers.
- Members expressed the view that training on AI was essential requirement for Councillors. As such it was requested that the arrangements for provision of AI training for elected members be considered at the next meeting of Member Support Steering Group.

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- It was commented that the notes of the Corporate Cyber Security Group at Appendix 1 did not provide any additional information and should be removed from the updated version of this report.

The Committee endorsed recommendations 2) and 3) as printed in the report that the Artificial Intelligence (AI) Acceptable Use Policy and WhatsApp Policy be adopted as formal policy documents of the Council.

RECOMMENDED that

- 1) The Executive adopts the Artificial Intelligence (AI) Acceptable Use Policy (Appendix 2) as a formal policy document.**
- 2) The Executive adopts the WhatsApp Policy (Appendix 3) as a formal policy document.**

The Meeting commenced at 6.30 pm
and closed at 7.55 pm

REDDITCH BOROUGH COUNCIL**Audit Governance & Standards Committee
2025****23 October****Artificial Intelligence (AI) Policy, WhatsApp Policy and Cyber Meeting Notes**

Relevant Portfolio Holders	Cllr Jane Spilsbury / Cllr Ian Woodall
Portfolio Holders Consulted	Yes
Relevant Assistant Director	Debra Goodall
Report Author: Mark Hanwell	Job Title: ICT Transformation Manager Contact: mark.hanwell@bromsgroveandredditch.gov.uk Contact Tel: 01527 881248
Wards Affected	None
Ward Councillor(s) consulted	No
Relevant Council Priority	Governance
Non-Key Decision	
If you have any questions about this report, please contact the report author in advance of the meeting.	

1. RECOMMENDATIONS**The Committee is asked to RECOMMEND to Executive Committee:**

- 1) That the Executive adopts the Artificial Intelligence (AI) Acceptable Use Policy as a formal policy document.
- 2) That the Executive adopts the WhatsApp Policy as a formal policy document.

2. BACKGROUND

- 2.1 The Artificial Intelligence (AI) Acceptable Use Policy has been developed to ensure the ethical, transparent, and responsible use of AI technologies across Redditch Borough Council. The policy outlines the principles, governance, and operational expectations for AI use, including transparency in automated decision-making, data protection, and human oversight. It also addresses the use of third-party tools and the importance of training and education for staff.
- 2.2 The WhatsApp policy has been developed to provide staff guidance in use of the social media application and sets out when it is, and is not, acceptable to use WhatsApp, and how to reduce the risks of using it.
- 2.3 The minutes of the previous Corporate Cyber Security Group are included to provide some background to what this group has recently been working on.

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3. OPERATIONAL ISSUES

- 3.1 The AI policy mandates that all AI tools used within the Council must be approved and listed in the Information Asset Register. Automated decision-making must comply with UK GDPR and include human oversight. Staff must not input confidential or personal data into public AI tools. Procurement processes must include clauses prohibiting unauthorized AI use. Training programs will be developed to ensure staff understand responsible AI use.
- 3.2 The WhatsApp Policy states WhatsApp is only permitted for the narrow band of uses as set out in the document, where it helps to meet a particular need to communicate. In general, WhatsApp should be considered a last resort for work purposes, to be used when there is no viable alternative across the systems the councils provide for work purposes. WhatsApp is a social media application, and is therefore also covered by our Social Media Policy.
- 3.3 ICT will keep a list of permitted AI tools to be used by the Authority and will ensure these are upgraded where possible (some will be based solely in the cloud and upgraded by the vendor).
- 3.4 WhatsApp will not be updated by ICT where it is used on peoples own devices and will require the staff member to keep their apps up to date.
- 3.5 The minutes of the Cyber Security Meeting held on 14 October 2025 are attached at Appendix 1.
- 3.6 The Council held a Cyber Security Exercise on Wednesday 8 October 2025 to test the continuity plans. This was coordinated by Applied Resilience and there feedback from the exercise will be included in the next update.

4. FINANCIAL IMPLICATIONS

- 4.1 There are no financial implications.

5. LEGAL IMPLICATIONS

- 5.1 The AI policy aligns with UK GDPR and ICO guidance, particularly in relation to automated decision-making and data protection.

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- 5.2 The WhatsApp policy tries to mitigate the potential for data breaches that could involve the authority being fined by the Information Commissioners Office.

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

- 6.1 There are no implications regarding Local Government Reorganisation or Devolution for either policy.

Relevant Council Priority

- 6.2 Both policies may help the council to deliver on all its priorities.

Climate Change Implications

- 6.3 The use of AI has raised questions about the amount of water used to cool cloud-based servers, however, the use of AI is now embedded into many computer systems and the AI policy sets out to ensure its correct usage and therefore limit any unnecessary use where possible.
- 6.4 There are no climate change implications for the use of WhatsApp.

Equalities and Diversity Implications

- 6.5 The policies attached apply to all staff.

7. RISK MANAGEMENT

- 7.1 Risks include misuse of AI tools, data breaches, and reputational damage. Mitigations include policy enforcement, training, DPIAs, and oversight mechanisms. The policy provides a framework to manage these risks effectively.

8. APPENDICES and BACKGROUND PAPERS

1. AI Policy
2. WhatsApp Policy

REDDITCH BOROUGH COUNCIL**Audit Governance & Standards Committee
2025****23 October****9. REPORT SIGN OFF**

Department	Name and Job Title	Date
Portfolio Holder	Cllr Jane Spilsbury, Portfolio Holder for Performance, Engagement and Governance Cllr Ian Woodall, Portfolio Holder for Finance	15/10/2025
Lead Director / Assistant Director	Bob Watson, Deputy Chief Executive and Chief Finance Officer	01/08/2025
Financial Services	Debra Goodall, Assistant Director Finance and Customer Services	01/08/2025
Legal Services	Nicola Cummings, Deputy Monitoring Officer	10/10/2025
Policy Team (if equalities implications apply)	N/A	
Climate Change Team (if climate change implications apply)	N/A	

Appendix 1

**Staff Policy
Document**

AI Acceptable Use Policy

Version 1.1



Document Control

Organisation	Bromsgrove and Redditch Councils
Owner	ICT Transformation Manager
Protective Marking	Not protected
Review date	One year from last approval

Version History

Revision Date	Reviser	Version	Description of Revision
20250321	Mark Hanwell	0.1	Policy drafted
20250521	Julie Hemming-Smout	1.0	Policy finalised
20250724	Julie Hemming-Smout	1.1	Slight amendment after going to members

Document Approvals

Sponsor Approval	Name	Date	Version Approved

Policy Governance

The following table identifies who within the Council is Accountable, Responsible, Informed or Consulted with regards to this policy. The following definitions apply:

- **Responsible** – the person(s) responsible for developing and implementing the policy.
- **Accountable** – the person who has ultimate accountability and authority for the policy.
- **Consulted** – the person(s) or groups to be consulted prior to final policy implementation or amendment.
- **Informed** – the person(s) or groups to be informed after policy implementation or amendment.

Policy Compliance

- 1.1 Non-compliance with this policy could have a significant effect on the efficient operation of the Council and may result in financial penalties, damage to our reputation, failure to meet our legal obligations, and an inability to provide necessary services to our customers. Contravening or failing to act within the spirit of the policy, might be seen as a breach of discipline and the person you may be subject to disciplinary procedure.
- 1.2 If you do not understand the implications of this policy, seek advice from your line manager who, if concerned, may contact ICT for further advice.

Acknowledgement

- 1.3 This policy has been developed based on guidance prepared by Socitm (UK):
 - www.socitm.net
- 1.4 Disclosure: Sections of this policy were generated with the assistance of an Artificial Intelligence (AI) based system to augment the effort. AI generated content has been reviewed by the author for accuracy and edited/revised where necessary. The author takes responsibility for this content.

Document Distribution

This document will be distributed via NetConsent to all Council employees, all temporary staff and all contractors. For those without access to NetConsent the Policy can be signed and returned to the Information Management Team.

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1. Introduction

- 1.1 Artificial Intelligence (AI) is several different technologies working together to enable machines to sense, comprehend, act, and learn with human-like levels of intelligence. AI is a transformative technology, which is already revolutionising many areas of our lives. Whether we know it or not, we all interact with AI every day - whether it's in our social media feeds and smart speakers, or on our online banking. AI, and the data that fuels our algorithms, help protect us from fraud and diagnose serious illness and this technology is evolving every day.
- 1.2 Generative Artificial Intelligence (GenAI), such as ChatGPT and CoPilot, augments human capabilities and possibilities. Based on public data-trained models, GenAI algorithms can generate new and creative information/data like the original content produced by humans. GenAI is a type of AI that, as this name suggests, generates new content. This contrasts with other types of AI, like discriminative AI, which focuses on classifying or identifying content that is based on pre-existing data.
- 1.3 AI-based technologies, can now be used to create pictures, write papers, write application code, draft articles and social media posts, and generate videos and audio recordings simply by writing a few sentences. However, while these capabilities help accelerate the creation of knowledge-based content, there are risks. For example, AI-generated results could deceive or mislead readers because of bias, data quality issues, malicious intent, lack of diverse thoughts, and a simple lack of ethics in disclosing the source of the content. Therefore, while the results may be excellent, the information generated must be weighted cautiously, as AI output is based on available data at the time and how it was trained. This is no different than information received from a human and should be treated as another source of information that should be weighed in with other viewpoints and sources.
- 1.4 AI has the potential to transform Bromsgrove District and Redditch Borough Councils (the Council) by improving efficiency, increasing citizen engagement, and providing data-driven insights.
- 1.5 This policy is designed to establish guidelines and best practices for the responsible and ethical use of AI within the Council. It ensures that our employees are using AI systems and platforms in a manner that aligns with the authority's values, adheres to legal and regulatory standards, the Council's existing information governance and security policies, and promotes the safety and well-being of our stakeholders.

2. Policy Statement

- 2.1 Use of AI must be in a manner that is responsible and ethical, avoiding any actions that could harm others, violate privacy, or facilitate malicious activities. Use of AI should promote fairness and avoids bias to prevent discrimination and promote equal treatment and be in such a way as to contribute positively to the Council's goals and values.
- 2.2 Users may use AI for work-related purposes subject to adherence to the following guidelines. This includes tasks such as generating text or content for reports, emails, presentations, images and communications.
- 2.3 Particular attention should be given to transparency, governance, vendor

practices, copyright, accuracy, confidentiality, disclosure and integration with other tools.

3. Scope

- 3.1 This policy applies to all employees, elected members, contractors, agents and representatives and temporary staff working for or on behalf of the Council, hereinafter referred to as “users”.
- 3.2 This policy applies to all users with access to AI, whether through Council-owned devices or BYOD (bring your own device) in pursuit of Council activities.
- 3.3 There are multiple AI systems available to purchase. However, ICT maintain a list of approved systems. To receive an up-to-date list, please contact ICT.

4. Transparency and Accountability

- 4.1 Users must be transparent about the use of AI in their work, ensuring that stakeholders are aware of the technology's involvement in decision-making processes.
- 4.2 **Information Asset Register (IAR):** The IAR is a list of personal and non-personal information assets held by the Council. Where systems, services and platforms utilise AI technology, this should be included in the IAR, for AI governance and compliance efforts.
- 4.3 **Data Protection Impact Assessments (DPIA)s:** The use of AI to process personal data will, in the vast majority of cases, likely result in a high risk to individuals' rights and freedoms, and will therefore trigger the legal requirement for the undertaking or updating of a DPIA. This will be assessed on a case-by-case basis. If the result of an assessment indicates residual high risk to individuals that cannot be sufficiently reduced, the Council must consult with the Information Commissioner's Office (ICO) prior to starting the processing.
- 4.4 **Privacy Notices:** A privacy notice should provide clear and transparent information to individuals about how personal data is collected, used or otherwise processed, and to what extent personal data are, or will be, processed. Where systems, services and platforms utilise AI technology, this should be disclosed in the relevant privacy notice.
- 4.5 **Publication Scheme:** The aim of a publication scheme is to foster openness in government and increase transparency and improves public access to the information the Council holds, this includes AI systems.
- 4.6 **Content Disclosure:** For content produced solely via AI, (for example CoPilot and ChatGPT), disclosures are critical for people to know and understand how to interpret, analyse, and respond to the information they consume. Employees are responsible for the outcomes generated by AI systems and should be prepared to explain and justify those outcomes.

For example, here is a high level disclosure that could be used and associated with written content so the person consuming the content knows how to best handle the information they are consuming:

Disclosure: The following content was generated entirely by an Artificial Intelligence (AI) based system based on specific requests asked of the AI system. AI generated content has been reviewed by the author for accuracy and edited/revised where necessary. The author takes responsibility for this content.

5. Automated Decision Making

- 5.1 AI can make decisions more quickly and accurately than humans by automating certain processes. The right to explanation and human review of algorithmic decision-making is an important part of the UK GDPR.
- 5.2 Legally you can only carry out this type of processing if you can rely on one of the three exceptions:
 - a. Explicit consent of the individual (Article 6(1)(a) of Regulation (EU) 2016/679 legislation - this must be a positive indication (and therefore there must be an alternative option)
 - b. Performance of a contract with the individual (Article 6(1)(b) of Regulation (EU) 2016/679 - e.g. credit checks or recruitment shortlisting)
 - c. Authorised by law i.e. there is a law enabling us to make automatic decisions about whatever it is we're trying to decide.

Or there is human involvement in the decision making i.e. the decision is reviewed by a human to sense check (please consult with Information Management if processing special category data).

- 5.3 Automated decision-making should not be used without prior information being provided to the user (e.g. through use of a Privacy Notice). A detailed disclosure is therefore required that alerts consumers to the fact that they are being subjected to an automated decision, explains the basic logic the algorithm employs and lists the personal data that flow into the automated decision-making process and explains any right to appeal. Examples of where this disclosure should be provided include:
 - a. Online forms
 - b. Online portals
 - c. Applications

6. Procurement

- 6.1 A question(s) of AI must be included in the Invitation to Tender (ITT)
- 6.2 A clause will be included in the contract to state we prohibit suppliers from using artificial intelligence technologies without express consent.

7. Third-party Services

- 7.1 When utilising third-party AI services, systems or platforms, users must ensure that the providers adhere to the same ethical standards and legal requirements as outlined in this policy.

Staff should not participate in meetings where AI tools are in use, for example ReadAI and Otter. Those who are attending external meetings hosted by someone else, should ask whether AI tools are in use. If they are, you should ask the host to have the tool switched off for the duration of the meeting. If they decline, remove yourself from the meeting, or if this is not an option, ensure you do not discuss anything confidential and that you do not mind sharing with unknown companies/agencies in any country.

Some of these tools are not UK GDPR compliant and have not been approved by the Cyber Security Board or the System & Data Group.

The only approved tool currently, is the transcription and recording option provided by MS Teams.

- 7.2 Any use of AI technology in pursuit of Council activities should be done with full acknowledgement of the policies, practices, terms and conditions of developers and vendors.
- 7.3 Vendors will be required to inform the council of all use of AI technology in their systems and services.

8. Confidentiality and Data Protection

- 8.1 Employees must adhere to the Council's Information security policies and Systems & Data Guidelines when using AI systems. They must ensure that any personal or sensitive data used by AI systems is anonymised and stored securely.
- 8.2 Confidential and personal information must not be entered into an AI tool such as ChatGPT, where information may enter the public domain. Users must follow all applicable data privacy laws and organisational policies when using AI. If a user has any doubt about the confidentiality of information, they should not use AI.
- 8.3 Users should consult the [ICO's Guidance on AI and Data Protection](#) and use [the ICO's AI and DP Risk Toolkit](#) which provides further practical support to organisations to reduce the risks to individuals' rights and freedoms caused by AI systems.

9. Copyright

- 9.1 Users must adhere to copyright laws when utilising AI. It is prohibited to use AI to generate content that infringes upon the intellectual property rights of others, including but not limited to copyrighted material. If a user is unsure whether a particular use of AI constitutes copyright infringement, they should contact the legal advisor or the Information Management Team before using AI.

10. Ethical Use

- 10.1 AI must be used ethically and in compliance with all applicable legislation, regulations and organisational policies. Users must not use AI to generate content that is discriminatory, offensive, or inappropriate. If there are any doubts about the appropriateness of using AI in a particular situation, users should consult with their supervisor or ICT.

11. Equality, Bias and Fairness

- 11.1 Users must actively work to identify and mitigate biases in AI systems. They should ensure that these systems are fair, inclusive, and do not discriminate against any individuals or groups.
- 11.2 An Equality Impact Assessment ([Equality and Diversity - Equality Impact Assessments - All Documents](#)) must be completed to ensure, and be able to show, that the use of AI systems will not result in discrimination that:
- causes an individual subject to the decision to be treated worse than someone else because of one of these protected characteristics; or
 - results in a worse impact on someone with a protected characteristic than someone without one.

12. Human-AI Collaboration

- 12.1 Users should recognise the limitations of AI and always use their judgment when interpreting and acting on AI-generated recommendations. AI systems should be used as a tool to augment human decision-making, not replace it.
- 12.2 A human review of decisions made by AI systems can be an important step to validate the decision proposed by the AI system.

13. Integration with other tools

- 13.1 API (Application Programming interfaces) and plugin tools enable access to AI and extended functionality for other services to improve automation and productivity outputs. Users should follow OpenAI's [Safety Best Practices](#) guidelines:
- Adversarial testing
 - Human in the loop (HITL)
 - Prompt engineering
 - "Know your customer" (KYC)

- Constrain user input and limit output tokens
- Allow users to report issues
- Understand and communicate limitations
- End-user IDs.

13.2 API and plugin tools must be rigorously tested for:

- Moderation – to ensure the model properly handles hate, discriminatory, threatening, etc. inputs appropriately.
- Factual responses – provide a ground of truth for the API and review responses accordingly.

14. Ensuring data quality for AI and checking outputs

14.1 AI is dependent on good quality data and accurate algorithms. It is important to implement auditing of the datasets used by AI, both for accuracy and consistency, by reviewing and spot-checking of the results generated.

15. Accuracy

15.1 All information generated by AI must be reviewed and edited for accuracy prior to use. Users of AI are responsible for reviewing output and are accountable for ensuring the accuracy of AI generated output before use/release. If a user has any doubt about the accuracy of information generated by AI, they should not use AI.

16. Training and Education

16.1 Users who use AI systems should receive appropriate training on how to use them responsibly and effectively. They should also stay informed about advances in AI technology and potential ethical concerns.

17. Guidelines for content produced by AI

17.1 Content solely produced via AI, such as ChatGPT and CoPilot, must be identified and disclosed as containing AI generated information.

 Do use • Do use AI for presentations • Do use AI for analysing public data • Do use a footnote advertising AI has been used to generate information for this document • Do use AI responsibly and ethically 	 Don't use • Don't use AI for confidential information • Don't use AI to store public records • Don't use AI for private customer records	 Be • Be careful when analysing data that the AI is only using the data you have provided / specified • Be careful the use of AI does not breach copyright or intellectual property rights • Be aware of AI risks around confidentiality, accuracy, bias and security	
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18. Risks – link risks and DPIA together above

18.1 Legal compliance

Data entered into AI may enter the public domain. This can release non-public information and breach regulatory requirements, customer or vendor contracts, or compromise intellectual property. Any release of private/personal information without the authorisation of the information's owner could result in a breach of the UK GDPR and the amended version of the Data Protection Act 2018. Use of AI to compile content may also infringe on regulations for the protection of intellectual property rights including the Copyright Act 1956. Users should ensure that their use of any AI complies with all applicable laws and regulations and with Council policies.

18.2 Bias and discrimination

AI may make use of and generate biased, discriminatory or offensive content. Users should use AI responsibly and ethically, in compliance with Council policies and applicable laws and regulations.

18.3 Security

AI may store sensitive data and information, which could be at risk of being breached or hacked. The Council must assess technical protections and security certification of AI before use. If a user has any doubt about the security of information input into AI, they should not use AI.

18.4 Data sovereignty and protection

While an AI platform may be hosted internationally, information created or collected in the United Kingdom of Great Britain and Northern Ireland (UK), under data sovereignty rules, is still under jurisdiction of UK laws. The reverse also applies. If information is sourced from AI hosted overseas for use in the UK, the laws of the source country regarding its use and access may apply. AI service providers should be assessed for data sovereignty practice by any organisation wishing to use their AI.

Appendix A: Example Staff Privacy Notice AI Statement

Purpose for processing

The Council's Human Resources (HR) and Organisational Development (OD) Service collects and processes personal data relating to our employees to manage our working relationship with you both directly and through our commissioned private sector processors.

This includes employment law and standards, administration of employee benefits, and all aspects of recruitment and employee management, staff engagement, feedback and compliance. We are committed to being transparent about how we collect and use your personal data and to meeting our obligations under data protection legislation.

These processing activities undertaken include:

- manage the HR and payroll functions so you receive correct remuneration and benefits and in order to administer your HR employment records
- monitoring and reporting of workforce statistics
- compliance with regulatory and inspection regimes (e.g. Local Government Ombudsman), including providing statistics
- prevention and detection of crime
- protection of the public funds we administer, including prevention and detection of fraud
- monitoring and reporting of access to and use of Council owned/rented buildings and car parks and ensure compliance to associated policies

We may also use automated decision-making or profiling techniques, including AI algorithms, to assess certain aspects of your employment, such as performance evaluations or training needs. These automated processes are designed to support fair and objective decision-making.

Your information rights

You are entitled to a copy, or a description, of the personal data we hold that relates to you, subject to lawful restrictions. Please go to our [Make a Data Protection Request](#) page to find out how to make a request or contact the Information Management Team information.management@bromsgroveandredditch.gov.uk

You may also be entitled to have incorrect or incomplete data amended, object to the processing (in some circumstances), the right to obtain human intervention with regards to automated processing (including profiling), and the restriction or erasure of your personal data where the data is no longer necessary for the purposes of processing depending on the service and legal basis. Please contact Information Management to exercise these Information Rights.

Please see our overarching [Privacy Notice](#) for further contact details and if you have a complaint about your information rights.

Appendix B: Example transparency information about use of AI

This information is to be included on the website and referenced in the Publication Scheme.

As part of our commitment to transparency and openness, we provide information about our systems that utilise artificial intelligence (AI). This information aims to promote understanding and awareness of the AI systems we employ, their purpose, and their potential impact.

Purpose of AI Systems

Our AI systems are designed to enhance and automate various processes within our organisation. These systems utilise advanced algorithms and machine learning techniques to analyse data, make predictions, or assist in decision-making.

Categories of AI Systems

1. Intelligent Process Automation: These AI systems automate repetitive and rule-based tasks, improving efficiency and reducing manual effort across various departments.
2. Data Analytics and Insights: These AI systems analyse large volumes of data to derive meaningful insights, identify patterns, and support data-driven decision-making.
3. Natural Language Processing (NLP): These AI systems process and understand human language, enabling intelligent text analysis, sentiment analysis, and language translation.
4. Image and Video Analysis: These AI systems employ computer vision techniques to analyse images and videos, facilitating object recognition, facial recognition, and content classification.
5. Recommendation Systems: These AI systems utilise machine learning algorithms to provide personalised recommendations to users based on their preferences and behaviour.

Impact of use of AI systems

1. General Description: A high-level overview of the purpose, functionalities, and intended use of each AI system category mentioned above.
2. Data Sources and Processing: Information about the data sources used by AI systems, data processing methodologies, and data security measures implemented to protect sensitive information.
3. Ethical Considerations: Explanation of the ethical considerations taken into account during the development and deployment of AI systems, including fairness, bias mitigation, and privacy protection.
4. Human Oversight and Intervention: Details on how human oversight is integrated into the AI systems, including validation, monitoring, and intervention protocols to ensure system performance and address potential risks.



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5. Impact Assessment: Reports or summaries assessing the impact of AI systems on various aspects such as productivity, efficiency, quality, and potential societal implications.

Disclaimer

The information provided is subject to change and is accurate to the best of our knowledge at the time of publication. We reserve the right to update or modify the information as necessary.



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Appendix C: Example Privacy Notice text for systems using automated decision-making

This information is required to be inserted at the start of any process that includes automated decision-making affecting individuals that is not always reviewed or checked by a human:

- a. ensure that this text is added at the front of any system using automated decision making (this could be done by a box that expands when the user hovers over it - privacy info on demand) **and**
- b. add in a consent box at the end of this text for the individual to tick to say they agree **and**
- c. understand what the alternative option is for individuals who don't want to rely on an automated decision - this could be to make sure that the processing performed without consent is subject to a human review before finalising the decision.

The appeal right for someone to review the fully automated decision will still be needed regardless of the option to go down the fully-automated route.

Automated Decision-Making

Certain aspects of the decision-making process are automated, based on algorithms and artificial intelligence technologies. The following information is intended to provide transparency about the process and ensure you have an understanding of how the automated decision is made.

1. Purpose: The automated decision-making process is employed to *[state the purpose of the decision-making process, e.g., assess applications, determine eligibility for a service, etc.]*.
 2. Logic: The algorithm utilises *[describe the basic logic or factors considered by the algorithm, such as historical data, statistical analysis, or specific criteria]* to evaluate the information provided and generate a decision.
 3. Personal Data: The following personal data are used in the automated decision-making process: *[list the types of personal data that flow into the decision-making process, such as name, age, address, employment history, credit score, etc.]*.
 4. Data Sources: The personal data used in the decision-making process may be obtained from *[describe the sources of data, such as user-provided information, public records, credit bureaus, etc.]*.
 5. Accuracy and Reliability: We take utmost care to ensure that the data used in the automated decision-making process is accurate and reliable. We regularly update our data sources and employ data quality measures to minimise errors.
- ☐ I understand part of this process will include automated decision making and consent to this.
- ☐ I understand that I have the right to appeal or object to the decision, and the right to obtain human intervention in the decision.

Right to Appeal

Details of the Right to Appeal should be provided on a webpage providing information on our use of AI/automated decision-making as it will be the same for all systems. A hyperlink should be provided to the text from the declaration statement above.



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1. Review Mechanism: We understand the importance of fair and transparent decision-making. If you disagree with the outcome of the automated decision, you have the right to request a review or reconsideration of the decision.
2. Appeal Process: To exercise your right to appeal, please *[provide instructions on how consumers can initiate the appeal process, including any contact details, forms, or procedures]*.
3. Human Intervention: Our appeal process involves human intervention to reassess the decision and take into account any additional information or circumstances that may have an impact on the outcome.

Please note that the right to appeal is subject to *[state any limitations or conditions, such as specific timeframes for initiating an appeal, eligibility criteria, or any applicable legal requirements]*.

We are committed to ensuring fairness, transparency, and accountability in our automated decision-making processes. If you have any questions, concerns, or require further information about the automated decision-making process or your right to appeal, please contact *[provide contact details for further assistance]*."

Please customise this statement to fit your specific context, taking into account any legal requirements and ensuring that the information provided accurately the automated decision-making processes and appeals mechanism.



Appendix D: Example ITT / SQ Question regarding use of AI

Example questions for use in the Invitation to Tender (ITT) / Selection Questionnaire (SQ) regarding the use of AI in products and services.

1. **AI Utilisation:** Does your application or solution incorporate any artificial intelligence (AI) technologies or features? Please provide details regarding the specific AI functionalities, algorithms, or techniques used within your application.
2. **AI Capabilities and Benefits:** How does the integration of AI within your application enhance its capabilities and deliver value to users? Please describe the specific benefits or advantages that AI brings to your solution, such as improved accuracy, automation, predictive capabilities, personalised experiences, or any other relevant aspects.
3. **Data Requirements:** Specify the data inputs required for your AI-powered functionalities to operate effectively. Describe the nature of the data sources, including data formats, volume, and any dependencies or prerequisites for successful AI processing.
4. **Training and Model Updates:** Explain how the AI models or algorithms within your application are trained and updated over time. Provide information on the frequency and process of model updates or retraining to ensure optimal performance and accuracy. Clarify whether user data is utilised for ongoing model improvement and outline any privacy considerations related to this aspect.
5. **Explainability and Transparency:** Detail the steps taken to ensure transparency and explainability in the AI-driven decisions or outcomes generated by your application. Describe how users can understand the rationale behind AI recommendations, predictions, or actions, and any mechanisms in place to provide relevant explanations or context.
6. **Ethical Considerations:** Outline the ethical considerations and safeguards implemented within your application's AI functionalities. Discuss how your solution addresses potential biases, fairness, privacy, or any other ethical challenges associated with AI utilisation. Provide details on any third-party audits, certifications, or guidelines adhered to in ensuring ethical AI practices.
7. **Integration and Compatibility:** Specify the compatibility of your application's AI features with existing systems, infrastructure, or platforms within our organisation. Describe any potential integration requirements, dependencies, or limitations that need to be considered for seamless adoption and usage.
8. **Support and Maintenance:** Describe the support and maintenance services provided for the AI components of your application. Outline the availability of technical assistance, updates, bug fixes, and any ongoing support to ensure the smooth operation and performance of the AI features.

Note: The above question serves as a starting point to ascertain whether the tendered applications incorporate AI technologies. It should be customised to suit the specific requirements and objectives of the tender, aligning with the desired information about the AI

utilisation within the applications being evaluated.



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Appendix E: Example clause for use in contracts regarding use of AI in products and services

Example clause for use in the contracts:

"Prohibition of Supplier's Use of Artificial Intelligence Technologies without Express Consent

1. The supplier acknowledges and agrees that, without obtaining the express written consent of the Council, they shall not use any artificial intelligence (AI) technologies within the products, services, or solutions delivered under this contract.
2. "Artificial intelligence technologies" refer to any algorithms, machine learning models, or automated decision-making systems that utilise AI methodologies to analyse data, make predictions, automate tasks, or perform other AI-related functionalities.
3. The supplier shall not deploy or integrate AI technologies within their deliverables or services without the explicit written permission of the Council. This includes, but is not limited to, incorporating AI into software applications, utilising AI-powered analytics, or employing AI- driven automation.
4. If the supplier intends to use AI technologies within the scope of this contract, they must submit a formal request to the Council detailing the purpose, functionality, data requirements, and potential impact of the proposed AI utilisation. The Council reserves the right to review, evaluate, and grant or deny permission for such AI usage at its sole discretion.
5. Any unauthorised use of AI technologies by the supplier, including accidental or incidental use, without the express consent of the Council shall be deemed a material breach of this contract.
6. In the event that the supplier receives consent for the use of AI technologies, they shall be responsible for ensuring compliance with all applicable laws, regulations, and ethical considerations governing the use of AI, including but not limited to data protection, privacy, fairness, and transparency.
7. The Council reserves the right to monitor and audit the supplier's use of AI technologies to verify compliance with the terms and conditions outlined in this clause. The supplier shall cooperate fully with any such monitoring or auditing activities.
8. This clause shall survive the termination or expiration of the contract and shall remain in effect until otherwise agreed upon in writing by the Council.

By entering into this contract, the supplier acknowledges that they have read, understood, and agreed to comply with the terms and conditions outlined in this clause regarding the use of artificial intelligence technologies without express consent."

Please note that this example clause should be reviewed and customised to align with the

specific requirements and legal framework of the Council. It is advisable to seek legal advice to ensure compliance with relevant laws and regulations related to the use of AI technologies.



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Appendix F: Areas that training on the use of AI could cover

1. Understanding AI Fundamentals

Users should receive training on the fundamental concepts of artificial intelligence, including machine learning, algorithms, and automated decision-making. This training should provide an overview of how AI systems work, their limitations, and potential biases that may arise.

2. Responsible Use of AI

Training should emphasise the importance of using AI systems responsibly and ethically. Users should be educated on the potential impact of their actions when utilising AI technologies and be aware of the ethical considerations involved, such as fairness, transparency, privacy, and bias mitigation.

3. Effective Utilisation of AI Systems

Users should be trained on how to effectively utilise AI systems to achieve their intended goals. This training may include instruction on how to input data correctly, interpret AI-generated outputs, and leverage the capabilities of the AI system to improve decision-making or automate tasks.

4. Evaluating AI Results

Users should learn how to critically evaluate the outputs and results generated by AI systems. Training should cover methods to verify the accuracy and reliability of AI-generated information, validate predictions or recommendations, and identify potential errors or inconsistencies.

5. Staying Informed on AI Advances

Users should be encouraged to stay up-to-date with advancements in AI technology. This can be achieved through ongoing training, webinars, conferences, or access to educational resources that highlight the latest developments, best practices, and emerging ethical concerns related to AI.

6. Ethical Considerations and Social Impact

Training should address the broader societal impact of AI and the ethical considerations associated with its use. Users should be educated about the potential consequences of biased or discriminatory AI systems and the importance of promoting fairness, inclusivity, and accountability in AI applications.

7. Privacy and Data Protection

Users should receive training on the privacy and data protection aspects related to AI systems. This includes understanding the types of personal data being processed, data storage and security measures, and compliance with relevant privacy regulations. Users should also be aware of their responsibilities in handling sensitive data when interacting with AI systems.

8. Reporting and Feedback

Users should be educated on how to report issues or concerns related to AI systems. Training should provide clear channels for users to provide feedback, report biases, or highlight potential ethical issues they encounter while using AI systems.

It is essential to provide periodic refresher training sessions and resources to ensure that users stay well-informed about responsible and effective AI system usage. The training

program should be tailored to the specific AI systems in use and the needs of the user community.



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Appendix 2

WhatsApp Policy Draft v0.2

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WhatsApp draft v0.2

Introduction and aims

This guidance aims to:

1. Facilitate efficient and modern day-to-day communication
2. Manage risks to the security of information
3. Aid compliance with the principles of record-keeping, accountability and transparency

Adopting evolving modern technology means we can support our operation to stay effective over time. As a result, the councils have approved WhatsApp for use under the specific circumstances as set out in this document.

This guidance sets out when it is and is not acceptable to use WhatsApp, and how to reduce the risks of using it. Staff must follow this guidance.

WhatsApp is the market leading messaging app people use to share information. Any channel that allows us to communicate effectively offers significant opportunities. The risks to mitigate are also significant, as inappropriate or in non-compliant use could lead to:

- **Legal risks** of penalties to staff and the councils
- **Reputational risks** for the councils
- **Data breaches.**

For these reasons, WhatsApp is only permitted for the narrow band of uses as set out in this document, where it helps to meet a particular need to communicate. In general, WhatsApp should be considered a last resort for work purposes, to be used when there is no viable alternative across the systems the councils provide for work purposes.

Please remember that WhatsApp is a social media application, and is therefore also covered by our Social Media Policy.

Any deviation from this guidance must be backed up by a risk assessment with a strong justification or rationale.

Summary

You can use WhatsApp at work for non sensitive information only and with care. See below for a guide to what is non sensitive information.

When talking to	About	Use WhatsApp
Internal colleagues	Sensitive information	Never
	Non-sensitive information	With care
Official partners	Sensitive information	Never
	Non-sensitive information	With care
Customers	Sensitive information	Never
	Non-sensitive information	Never
The public	Sensitive information	Never
	Non-sensitive information	Via corporate Communications

'With care' means with due care, attention, and forethought to the contents of your conversation, particularly the risk of committing a data breach by including sensitive information including through unexpected data in the background of shared photos.

When information is 'sensitive'

As council employees, our data at work is automatically classified under government security rules as OFFICIAL. This means you can never just share work data, and rules will always apply to it. However under OFFICIAL there are two levels of 'sensitivity': OFFICIAL SENSITIVE and OFFICIAL NON SENSITIVE.

Here are examples:

OFFICIAL SENSITIVE	OFFICIAL NON SENSITIVE
Anything with recordkeeping requirements including under the GDPR and FOI, i.e. most data and normal business of the council.	Logistical communications, office admin, service info (e.g times, locations), info for public release (e.g news, photos, PR), promotional

E.g. customer service interactions, personal data, aggregated data, internal council data, decisions, transactions.	info (e.g. adverts, offers), dataless information.
---	--

These lists are not exhaustive.

In general, you must treat all council information as sensitive unless and until you exercise your professional judgement that it is non sensitive. You should expect to be able to defend your judgement on this if challenged. If in doubt, always treat information as sensitive.

Ask yourself

1. Do I really have to use WhatsApp for this? Is there any way I can avoid it?
2. Is there already a corporate system I could use for this, like Email or Teams?
3. Is this data definitely non-sensitive?
4. Would I be happy for this to be made public?

Examples

Example A: team group chat

WhatsApp can be helpful to share information within a team, for example, to alert to a change in venue for a meeting, arrange cover if someone is running late / off work / at late notice, or alert a team to information shared on another channel that they need to be aware of. All this kind of information would be non sensitive, and therefore permitted with care.

Such a chat must not however be used for any personal or confidential information relating to staff, customers, or the business of the council – all of which would be sensitive information, and never permitted. That business would have to be conducted via council systems.

Example B: “I’ve sent you an email that needs action”

WhatsApp can be helpful to alert someone, for example a partner, councillor, or someone you know is out in the field, to urgent information you have sent via another channel.

For example, you might need to say “I’ve sent you an important work email that needs attention by midday”. That is non sensitive information. The sensitive contents of that email, however, would never be OK to share on WhatsApp.

Remember

- You are subject to work policies at work, including the Code of Conduct and Social Media Policy.
- If you become aware of misconduct at work, it is your responsibility to report it.
- Remember to remove leavers from your team chats, as they have become external customers!
- Stay cyber savvy and be vigilant to the ever-present threat of scams and phishing.
- WhatsApp is not secure: once sent, content is out in the public domain and cannot be removed and there are no deletion guarantees anywhere.

- Even with 'disappearing messages' turned on – i.e. when messages are removed from the sender and receiver's phones after a certain period – you have no way to know what has happened to the data once you press send.
- WhatsApp's operator, Meta, stores data on the sender and receiver: their location, phone numbers, contact lists. Meta cannot see or access the content of messages.

If you accidentally share sensitive data on WhatsApp

If you think you have accidentally shared sensitive information on WhatsApp, it could be a data breach.

1. Don't panic
2. Delete the suspect message(s)
3. Delete any related media from your phone
4. Delete any cloud backups of that media your phone may have performed
5. Inform your line manager that you have done the above and what happened, so our processes around a potential data breach can be followed.

Photos via WhatsApp

In general, you should not include anything of a confidential or sensitive nature in shared images on WhatsApp.

Images of people are sensitive by default. They contain personal data with significant implications, including under the GDPR. There is a simple process to achieve compliance for sharing images. That includes completing an online photo consent form at www.bromsgrove.gov.uk/photo or www.redditchbc.gov.uk/photo. Contact Communications for further advice on this.

Using your own device? Know the risk

If you are using your own phone for WhatsApp, for example if you don't have a compatible work phone, understand that any device you use for sensitive council data could become subject to Freedom of Information (FOI) requests.

Calls and video calls via WhatsApp

In general, avoid using these. But in an emergency when there is no mobile signal but there is Wi-Fi, you can use this feature. Be aware of the usual risks of data breaches around audio and video calls (e.g. having sensitive data overheard by people who should not have access to it, or having sensitive data shared on screen or visible in the background),

Emergency Response: WhatsApp usage

The following has been provided by Applied Resilience and applies specifically to the use of an Emergency Response WhatsApp group.

Purpose

If action is required in a civil emergency, a message will be posted in the Emergency Response WhatsApp group. This allows the initial rapid notification of users in the group. Following the notification, the relevant group members will then be contacted by Applied Resilience via phone to ensure notification has been received. Ongoing general updates may be posted on the group in line with the guidance below.

Information that can be shared

The sharing of non-identifying, non-sensitive information can be shared within the group relating to the emergency. The primary purpose of the group is for initial notification and general updates.

Information that cannot be shared

Any identifying or sensitive information cannot be shared in this group. This includes personal details of affected residents. Adherence to GDPR policy must take place. If sensitive data needs to be shared, this should be done either via the phone or through email.

Data retention

Data in the group is retained for # years after which point it is deleted. The responsibility will be on the message sender to delete messages after the # year time limit is reached. If there are any changes to this timeframe you will be informed by one of the group administrators. If an incident is going to enquiry, then messages will be retained for the duration of the enquiry.

Group administration

The group administration will be undertaken by NAMED OFFICERS and Applied Resilience. If you no longer require access to the group for reasons such as, leaving the council, change in job role, or no longer forming a part of the response, please contact one of the above to be removed unless you have already been removed. Contact details will be updated upon the review of the Emergency Contacts Directory, however, if you have a change in details, please contact one of the administrators.

If you have any questions or queries, please contact the group administrators listed above.

Sources

1. West Mercia Police - internal WhatsApp policy
2. Cabinet Office [Cabinet Office guidance for the use of Non Corporate Communications Channels](#) (March 2023)
3. Cabinet Office [Guidance 1.1: Working at OFFICIAL](#) (Aug 2024)
4. West Mercia LRF - Rebecca Pritchett
5. Applied Resilience - Nick Moon and Robin Churchill

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Executive Committee

25th November 2025

Bereavement Services - Burial Strategy

Relevant Portfolio Holder		Councillor Harvey
Portfolio Holder Consulted		Yes
Relevant Assistant Director		Simon Parry, Assistant Director of Environmental and Housing Property Services
Report Author	Job Title: Environmental Services Manager, Doug Henderson Contact email: doughendersonbromsgroveandredditch.gov.uk Contact Tel: 07483 151469	
Wards Affected		All
Ward Councillor(s) consulted		N/A
Relevant Council Priority		
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 is asked to RESOLVE that.

1) The Redditch Borough Council Burial Strategy be approved.

and to note that

2) A further report will be prepared for Committee consideration in due to course in respect of burial provision in Redditch.

2. BACKGROUND

2.1 In Redditch Borough Council operates and manages three cemeteries, Plymouth Road, Edgioake Lane and Abbey Cemetery and St Stephen's, St Luke's and Feckenham closed church yards.

2.2 Plymouth Road is closed to new burials, and Edgioake Lane Cemetery has approximately five years burial provision available at its current usage but is under review to reassess overall spacing which should free up at least another 5/+ years of burial provision.

2.3 Abbey Cemetery is the main burial area in Redditch Borough and had approximately 8 months left of burials space in early 2024. Through the later parts of 2024 a vigorous exercise of reviewing burial space within

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the cemetery borders led to the council being able to secure a further 10 years of space.

- 2.4 These figures are only indicative based on trends; however, they can change for a number of reasons; including continued increase in cremations versus burials and fluctuating local/county death rates.
- 2.5 Work had been undertaken in recent years to assess the suitability of several different sites across the Borough as per previous reports taken to council.
- 2.6 In total twenty-six sites were originally reviewed, the various different sites included land at the rear of Morrisons, Foxlydiate Woods, additional extension to the existing Edgioake lane site, Ipsley Church Lane, Greenland's playing fields, Coldfield Drive, Oakenshaw Park, and Woodrow Park.
- 2.7 A previous council leadership decided upon Ipsley Church lane as the most favourable option.
- 2.8 New Cemetery provision required to secure provision of burial service for residents – agreed at Exec Dec 21 and full council Jan 2022
- 2.9 Appropriation of land off Ipsley Church Lane For planning purposes Exec 13th Dec 2022.
- 2.10 In May 2024 Labour take control of the council on a local manifesto that included putting a hold on any further works on the Ipsley site.
- 2.11 In early 2025 a new site review was undertaken, and a new site is now under investigation. To date it has passed the Environment Agency requirements to secure a standard permit.
- 2.12 The above outlines why a Burial Strategy is a crucial document for the Council because it ensures long-term, respectful, and inclusive management of burial spaces while meeting legal, cultural, and environmental needs.
- 2.13 Burial space is finite, and the Council must plan ahead to avoid shortages. This strategy will help forecast future demand and a suitable trigger point for beginning an exercise for seeking expansion to an existing site or seeking a new site in a timely fashion.
- 2.14 Without prior planning, the Council risks running out of burial plots, leading to distress for families and logistical challenges.
- 2.15 This Burial Strategy will also ensure cemeteries continue to accommodate diverse religious and cultural practices, such as Muslim and Jewish burial requirements or Hindu cremation preferences.

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- 2.16 The Council must comply with laws such as the Burial Act 1857, registration of Burials Act 1864, Local Authorities Cemeteries Order 1977, Local Government Act 1972, and the Public Health (Control of Disease) Act 1984, which govern cemetery management and public health funerals.
- 2.17 This strategy will help align Burial Services with local planning policies and national legislation.
- 2.18 Cemeteries are valuable green spaces that offer areas for reflection and biodiversity. This strategy ensures our spaces are well-maintained and accessible.
- 2.19 The strategy outlines a clear vision: to ensure that all residents have access to dignified burial options that reflect their beliefs, traditions, and personal wishes. It establishes key objectives around service quality, environmental sustainability, future capacity planning, and community engagement.
- 2.19.1 Key themes and content include:
- 2.19.1.1 The Council's remaining capacity
 - 2.19.1.2 Reclaiming rights
 - 2.19.1.3 Up to date fees and charges
 - 2.19.1.4 Rule and Regulations
 - 2.19.1.5 Grounds maintenance
 - 2.19.1.6 Memorial Safety
 - 2.19.1.7 Memorialisation
 - 2.19.1.8 New IT systems
 - 2.19.1.9 Top level action plan against each theme.

3. OPERATIONAL ISSUES

- 3.1 In Redditch, the service has gone through a significant period of uncertainty culminating in the need to rethink current burial provision within the Abbey Cemetery boundary which produced a further 10 years of space to enable time to pursue new burial land options.
- 3.2 The land currently under investigation has passed the initial geology/hydrology 6 months bore hole testing which means that it would secure an environment agency standard rules permit to burial.
- 3.3 The next stage subject to agreement is to begin a pre-planning process.

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- 3.4 As outlined within the new Burial Strategy, Redditch finds itself at the appropriate moment in terms of existing burial provision to begin a process of pursuing a new site, but this is only because the service managed to find more space.
- 3.5 If this option of securing more space had failed Redditch would have been left with Edgioake Cemetery as the only option remaining in the coming years and would have seen that site fill rapidly at current burial rates.
- 3.6 A clear Burial Strategy that all departments sign up to will remove the risk of a scenario like this occurring again.

4. FINANCIAL IMPLICATIONS

- 4.1 The New Cemetery Budget Capital Cost Code 110021 has £304,500 remaining to secure a new site.

5. LEGAL IMPLICATIONS

- 5.1 The Council is a burial authority and as such has the responsibilities associated with that status. Should the Council be unable to provide burial plots in future, this would create financial and reputational risks.

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

- 6.1 Entering into either North/South Unitary Authority arrangements or a One Worcestershire entity without have suitable burial provision in place would apply pressure on adjoining sites across borders.

Relevant Council Priority

- 6.2 This strategy supports both the Economy, Regeneration & Prosperity and the Green, Clean & Safe strands of the current Redditch Council Plan.

Climate Change Implications

- 6.3 The Burial Strategy has important climate change considerations. Traditional burial practices contribute to carbon emissions through land use, materials, and ongoing grounds maintenance. Cemetery expansion plans must incorporate climate resilience measures, including flood risk mitigation, tree planting, and sustainable drainage systems.

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Operational activities—such as grounds maintenance and infrastructure upgrades—should align with the Council’s net zero ambitions. Cemeteries also offer opportunities to enhance green infrastructure and carbon sequestration, supporting wider environmental goals in the Redditch Council Plan.

Equalities and Diversity Implications

- 6.4 To ensure that equality implications are effectively addressed, a full Equality Impact Assessment of the Strategy will be undertaken.
- 6.5 The new strategy recognises the need for the respectful and inclusive management of burial sites, which also meet cultural needs. There are potential positive equality implications arising from the implementation of an effective strategy, including greater physical accessibility and a range of burial options to accommodate different faiths.
- 6.6 Protected characteristics potentially impacted by the delivery of the service include age, disability, pregnancy and maternity, race and religion and belief. Ensuring sufficient burial provision, as well as accessible, safe, inclusive and well-maintained sites will help to deliver positive impacts.

7. RISK MANAGEMENT

- 7.1 No longer being able to offer burials to the Redditch community is both a reputational and financial risk for the authority.
- 7.2 The mitigation would be to either agree an expansion at an existing site or secure a new site within the timeframes outlined within the Burial Strategy or begin a consultation and communication strategy to highlight that Redditch may within 10 years phase out full earth burials and will simply maintain the closed sites.

8. APPENDICES and BACKGROUND PAPERS

Appendix 1 – Redditch Borough Council Burial Strategy

9. REPORT SIGN OFF

Department	Name and Job Title	Date
Portfolio Holder	Cllr Harvey	3 rd Nov 2025

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Lead Director / Assistant Director	Simon Parry	3 rd Nov 2025
Financial Services	Bev Docherty	3 rd Nov 2025
Legal Services	Nicola Cummings, Principal Solicitor - Governance	14 th Nov 2025
Policy Team (if equalities implications apply)	Rebbeca Green	13 th Nov 2025
Climate Change Team (if climate change implications apply)	Matthew Eccles	3 rd Nov 2025

**Redditch Borough Council
Burial Strategy 2025**



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Theme 8 - Evolving & Developing Burial Systems

Actions table

Foreword

This is our council's first burial strategy and a positive step forward to ensuring that we will continue to deliver effective control and management of the burial service and future development of cemeteries for the benefit of our communities across the area. Redditch Borough Council has a statutory responsibility to provide a means of burial across our region.

Careful consideration for the appropriate management and regulation of the council's cemeteries has been undertaken as the burial authority operates within The burial Act 1857 and the Health and Safety Act 1974

Redditch Borough Council has three working cemeteries under its remit of management and maintenance as well as a number of closed churchyards. Two of these cemeteries has provision for new burial space which is Abbey Cemetery, where the crematorium is located, and Edgioake Cemetery.

It is recognised that the burial service needs to be sympathetic to and meet the needs of the bereaved and the wider communities of Redditch for both the short and longer term. This burial strategy has been developed around the eleven themes which have been highlighted during our consultation process, and our future service delivery will concentrate on these themes and required actions to deliver on these.

The burial service is managed and carried out by our Bereavement Services team and supported by the wider Environmental Services departments who carry out grave digging and grounds maintenance duties.

3 working cemeteries

3 closed churchyards

75 burials per year on average

200 cremated remains interments per year on average

3 Environmental Operatives involved in the burial process

4 burial administration staff

Approximately 50 hectares across 3 cemeteries

55,000 headstone memorials

In a traditional standard cemetery with a dense number of graves up to 300 full graves can be interred per acre when factoring in road and path access for the operational teams and the public.

Land required

Burial Provision	Space required
10 Years	3 acres
20 years	6 acres
50 years	15 acres

Theme 1 - Our Cemeteries

Redditch Borough Council operates three cemeteries (detailed in the table below), one of which can no longer accommodate new burial space. The remaining capacity within the active cemeteries is analysed on an annual basis, based on a 5 year average of interments both full earth burials and ashes interments . A cemetery is highlighted when it has under 15 years capacity remaining, with full analysis and consideration given to potential extensions from when 10 years remain.

Area	Cemetery	Number of sections that remain	Approximate years of burial space remaining
Redditch	Abbey	1	7
	Edgioake	1	10
	Plymouth Road	0	0

At the time of writing this strategy, work is ongoing to explore other locations for potential new sites for burial ground.

In the past it has been customary for the council to extend all cemeteries when they reach capacity. This may not be possible in future due to availability of land, suitability of land due to strict planning guidelines and land purchase costs. It may become necessary for people to be buried in neighbouring towns and villages. We appreciate how important it is for people to be buried in their local area and will make every effort to extend cemeteries where possible.

Our cemeteries accommodate a wide range of different faiths and are always open to new customs and requests. Our sites provide provision for Muslim burials and will increase space within Abbey in line with local demand.

Image 1. Abbey Cemetery

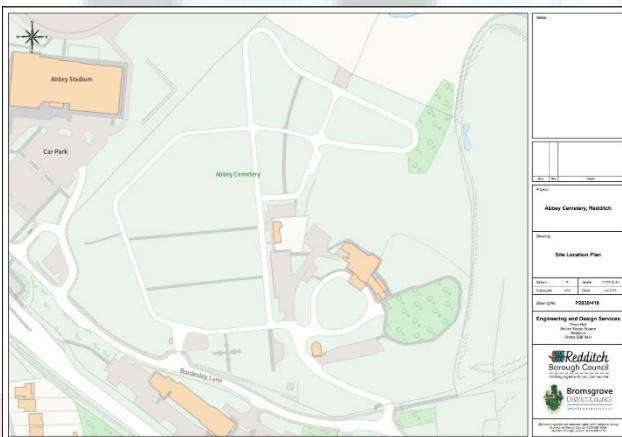


Image 2. Edgioake Cemetery

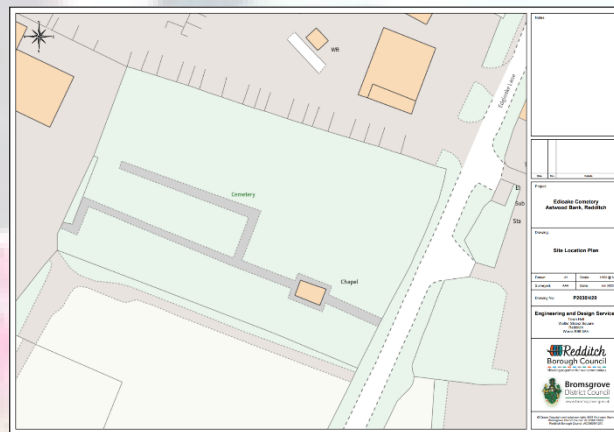


Image 3. Plymouth Road Cemetery





Financing Extensions

Future financing of cemetery extensions will be progressed through existing Capital Budgets. At the exploratory stage of considering a cemetery extension a business case will be prepared detailing full projected costings. These will then be considered and built into the existing Capital Budget for agreement by members at an appropriate committee. This will ensure that prior to an extension project starting the funds are set aside solely for this purpose and will therefore allow the seamless completion of the project.

Theme 2 - Reclaiming Graves

Redditch Borough Council operate under the Local Authorities Cemeteries Order 1977, in that burial authorities may “reclaim” rights in reserved graves purchased at least 75 years ago if the rights have not been exercised and the relevant notice has been given. As of the start of this burial strategy, the bereavement services team are beginning a project to go through all purchased plots which have not been used and also have lapsed a 75 year time period in order to establish a communication list to all relevant grave owners through council communication channels and appropriate signage. Stage 1 will be to carry out a thorough desktop survey of all records in order to assess how many graves qualify for this, followed by physical assessments of the grounds and an established report to members detailing findings for each cemetery. Sites with the lowest remaining capacity will take priority, with other sites to follow under the same process.



Theme 3 - Fees & Charges

As of 1st April 2025, our current fees and charges for burials are shown via the link below

Redditch [Fees and Charges](#)

These fees and charges are created on a twofold basis for Bereavement Services, via utilising the Competition and Markets Authority guidance and the Council internal governance policies. To address the price and service transparency concerns identified during the [2019 to 2020 investigation into the funeral sector](#), the Competition and Markets Authority made a legally binding Order, the [Funerals Market Investigation Order 2021](#). This places various requirements on funeral directors as well as cemetery and crematorium operators. On top of each year, fees and charges are reviewed as part of the Council's budget setting process – usually to reflect an increase in line with RPI inflation, this helps identify budget pressures, priorities and future works.

The council also annually bench marks its fees and charges against a range of similar size neighbouring councils and select few commercial operators. This process makes sur that the public are always charges a fair and transparent fee for the services on offer.



Theme 4 - Management Rules & Regulations

Rules and Regulations formally apply to all active cemeteries, giving agreed powers to the burial authority in the safe management of burial interments, memorial installations, unauthorised tribute management, anti social behaviour and any other disturbance, memorial safety and site safety. The rules and regulations will be reviewed on an annual basis in line with the financial year change, and any changes put forward shall be agreed by the burial authority officers in post at that time. All stakeholders ie, funeral directors and stonemasons will receive an electronic copy of set regulations, as well as having physical copies at relevant reception points.

Theme 5 - Grounds Maintenance

Grounds maintenance operations within our cemeteries are carried out following good horticultural practice, using suitable machinery and are carried out when weather permits.

Grass cutting shall take place between the months of March and October on a sequence put in place by the service's place team co-ordinator, careful consideration will be given to areas most frequently visited, in particularly the lawned areas surrounding the crematorium building and scattering areas. Selected areas shall be left for wildlife enhancement across all active cemeteries. Older sections which no longer have new grave space and are less frequently visited will be cut on a lesser sequence.

Weed control shall be in place across all active sites, particularly on hard surface areas which are frequently used e.g. the entrance drive to the crematorium building and all public footpaths. A non-selective herbicide shall be used on 2 occasions per annum at the beginning and midway point through the grass cutting season when weather permits.

Litter picking shall be carried out at least once per week across all cemeteries and litter bins shall be checked twice weekly and changed when required.

Tree maintenance shall be carried out on request from officers or members of the public to the reception point, a monthly site inspection shall be carried out by management or site supervisors who will raise any issues as and when necessary.

It is the aim of the Bereavement Services team to look at bio-diversity enhancements, management plans and potential funding and awards such as Green Flag and potential Arboretum status.

Theme 6 - Memorial Safety



At the creation point of this burial strategy, a memorial programme was in its design phase with an aim to have officers suitably trained by the autumn period of 2025. A clear strategy across all cemeteries will be mapped out with officers carrying out regular inspections and uploading detailed risk assessments accordingly on the service's appropriate software.

It is recognised that any work progressed within our cemeteries requires to be completed in a sensitive and respectful manner, this has and will continue to be a priority for council officers and our contractors. It is a requirement for any stonemason carrying out work within the councils cemeteries, that they are BRAMM registered (The British Register of Accredited Memorial Masons) operating to the British Standard 8415 and have been working to the NAMM (National Association of Memorial Masons) code of conduct. It is the councils aim to develop a memorial mason registration scheme which will require any stonemason wanting to carry out work in one of Redditch Borough Council cemeteries to be signed up to. This will ensure that Redditch Borough Council knows who is working within the cemeteries and will allow for ad hoc inspections of work to be carried out to ensure safety and best practice is maintained.

Theme 7- Memorialisation

Redditch Borough Council offers a range of memorial items in all of its cemeteries, items and lease details are in the table below. Prices are reviewed by members annually.

Memorial Item	Lease period
Memorial bench (Wooden/Composite/Metal) with inscription	20 years
Book of remembrance	No lease
Wall (outdoor/indoor) and planter plaques	5/10/20 year options
Memorial leaves	3 years

At the creation stage of this strategy, the services memorial options are under review with intention of acquiring new options for bereaved families.

Theme 8 - Evolving & Developing Burial Systems

The Bereavement Services team within Redditch Borough Council will be adopting a new Abavus system in the summer of 2025 in line with wider council departments which will enhance both the staff and customers experience in being able to use a more efficient and user-friendly software. This system will collaborate with the services current internally built system to extract essential historic data from all of the council's sites, as well as incorporate a GIS mapping system for burial plots, a genealogy section, an improved funeral booking system, memorial details, as well as environmental and local service updates. The aim of this will be to bring the local community and its stakeholders on to a portal in which will be easy to use and understand, as well as making enquiries more efficient and time saving for staff.

The council holds and will maintain up to date ledgers for exclusive rights of burial and grave registers. Cremation paperwork will also remain in paper form within the councils archive room for a period of 15 years in line with GDPR responsibilities. Maps will still be kept up to date in paper form as well as on the councils newly developed Abavus system.

Actions Table

Theme	Action	Anticipated Start Date	Completion Date
Theme 1 - Cemeteries and capacity	For noting	Ongoing	Ongoing
Theme 2 - Reclaiming lairs	Reviewing all cemeteries and assessments made.	June 2025	Ongoing
Theme 3 - Fees and Charges	For noting	1 st April each year	1 st April each year
Theme 4 – Rules and Regulations	Reviewed annually	1 st April each year	1 st April each year
Theme 5 - Grounds Maintenance	Biodiversity and grounds maintenance management plan to be created	Summer 2026	Summer 2028
Theme 6 - Memorial Safety	Memorial safety programme created, and all relevant staff trained with qualification.	October 2025	April 2026
Theme 7 – Memorialisation	Memorialisation audit conducted, review of current products and new memorials selected for options.	Winter 2025	Winter 2026
Theme 8 - Evolving and developing burial systems	Abavus software launched. Data capture carried out from old system. GIS mapping system in place.	Summer 2025	Summer 2026

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REDDITCH BOROUGH COUNCIL

Executive

25th November 2025**Quarter 2 - Housing Improvement Plan Update**

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
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 is asked to **RESOLVE** that: -

- 1) **The Housing Improvement Plan Quarter 2 2025/26 Update, which includes actions to address areas for improvement, confirmed as part of the Regulator of Social Housing inspection process, is noted.**

2. BACKGROUND**Regulator of Social Housing**

- 2.2 The Social Housing (Regulation) Act received royal assent in July 2023 and amended the original delivery of regulations 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 the RSH's first Consumer Standards Code of Practice.
- 2.3 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

REDDITCH BOROUGH COUNCIL**Executive****25th November 2025**

sector. This in effect sees the return of regulation for local authority social housing landlords for the first time in several years of deregulation.

- 2.4 An inspection of Redditch Borough Council's landlord services was published on 30th July 2025 with a C3 grading. 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.
- 2.5 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 was also identified in the inspection.
- 2.6 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.
- 2.7 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.
- 2.8 At a meeting on 2nd September 2025, the Executive Committee approved the Housing Improvement Plan and the following report provides an update on progress to date.

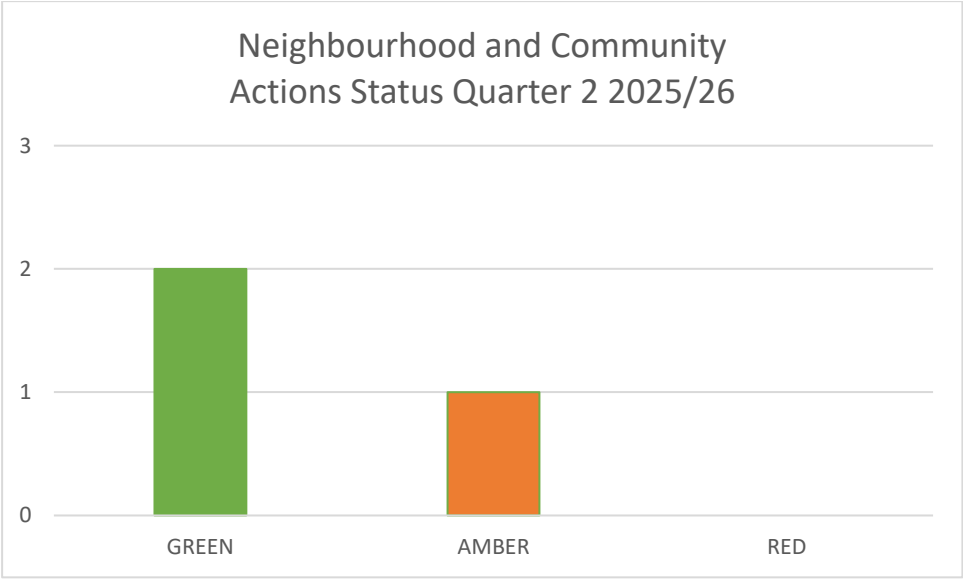
3. OPERATIONAL ISSUES

- 3.1 The Housing Improvement Plan was approved by Executive on 2nd September 2025 and is built on the areas within the Consumer Standards where the Council has not previously met the desired outcomes. The actions cover Safety and Quality, Transparency, Influence and Accountability and Neighbourhood and Community.
- 3.2 The Housing Improvement Plan update for Quarter 2 2025/26 is included at Appendix 1. A summary of progress against each of the Consumer Standards is represented below graphically using a RAG (Red, Amber Green) rating where Green, is identified tasks that are on

target or have been completed, Amber, where the task is near to target and Red where it is off target.

Neighbourhood and Community

3.3 The following table sets out progress for the 3 actions within the HIP under this Consumer Standard.



3.4 ***NC3 – Establish a procedure to keep tenants informed of the progress of their ASB cases***

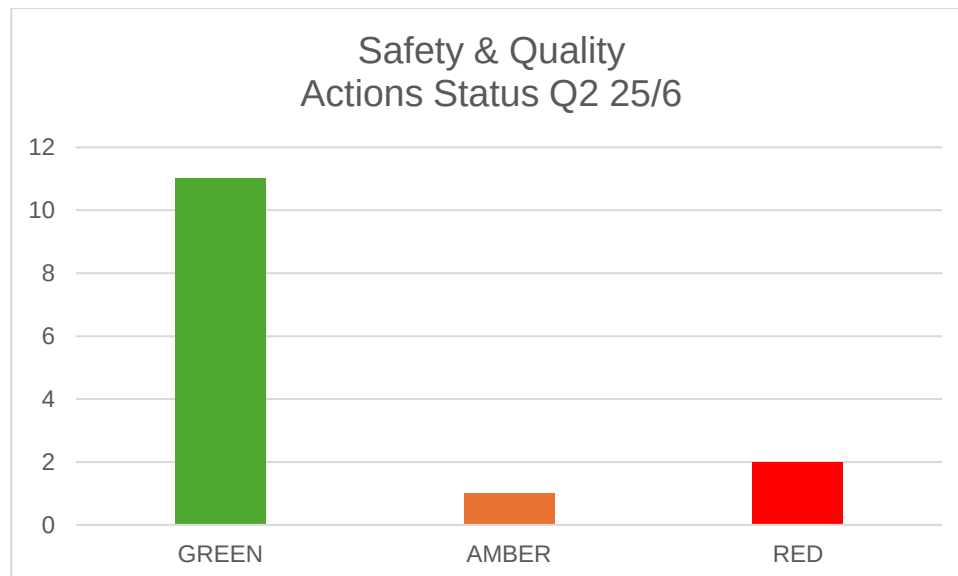
Work is progressing to ensure staff are trained. Processes within our systems are updated including the implementation of a final visit when a case is closed.

Executive

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Safety and Quality

- 3.5 The following table sets out progress for the 14 actions within the HIP under this Consumer Standard.



- 3.6 The following are those actions within the HIP denoted as AMBER or RED.

- 3.7 ***SQ3 – Finalise a plan for the completion for all outstanding remedial actions for Fire, EICR and Legionella in appropriate timescales.***

A revised programme for the fire prevention programme which equates to nearly 90% of the high-risk remedial actions notably fire doors and compartmentation has been drafted and will form part of the report setting budgets for 2026/27. Other streams of work where remedial actions are outstanding are having plans finalised, these principally involve gas and electrical issues.

For Electrical Inspection Condition Reports (EICR) work is progressing with contractors issued with the properties where no certificate is currently held either at all or within the 5-year reporting cycle together with remedial actions. Greater co-ordination between Housing Tenancy Officers and The Electrical and Gas Teams is now in place to visit and seek to gain entry to those hard to reach properties currently outstanding.

For Legionella the remaining actions have been allocated to contractors with conclusion to these due by the end of November 2025.

Executive

25th November 2025**3.8 SQ5 - Implement Total Mobile for Repairs and Maintenance.**

In the last quarter the Council has lost the project manager assisting the team in the configuration and development prior to implementation of the Total Mobile (TM) system. The Repairs Module in the TM system is configured and the contractor and cyclical modules including gas have amendments to the system being made alongside final testing.

3.9 SQ9 - Undertake an independent review of the mitigation in place and the delivery programme for fire safety

Work on this action has not progressed at this stage, to identify both the scope of the independent review nor those providers that have the capacity and capability to undertake this work.

Safety and Quality Serious Failings

3.10 Within the Regulatory Judgement serious failings under Safety and Quality included circa 3,000 overdue repairs and maintenance jobs. As contained in the updated HIP, this number has at the end of Quarter 2 reduced to 1,052 with 521 currently in progress and a further 91 at no access. In total, 85% of the overdue jobs are Priority 3 - Non urgent jobs. These are predominantly larger jobs covering items such as fencing and roofing which will require additional capacity through contractors to complete.

3.11 Fire Remedial Actions also had circa 3,000 items overdue. At the end of Quarter 2 there were 2,611 overdue actions. These actions are broken down into the 3 categories of High Medium and Low Risk. Further work is being undertaken to review the outstanding actions and data cleansing to ensure effective and timely programmes are in place to accelerate the reduction in outstanding numbers. From the High category 91% of actions are fire door/compartmentation, 8% are mechanical and electrical works and 1% is with Repairs and Maintenance. The budget for 2025/26 for fire door/compartmentation works is £1.5 million and a proposal in budget setting for 2026/27 will seek an increase to £2.5m to accelerate the programme

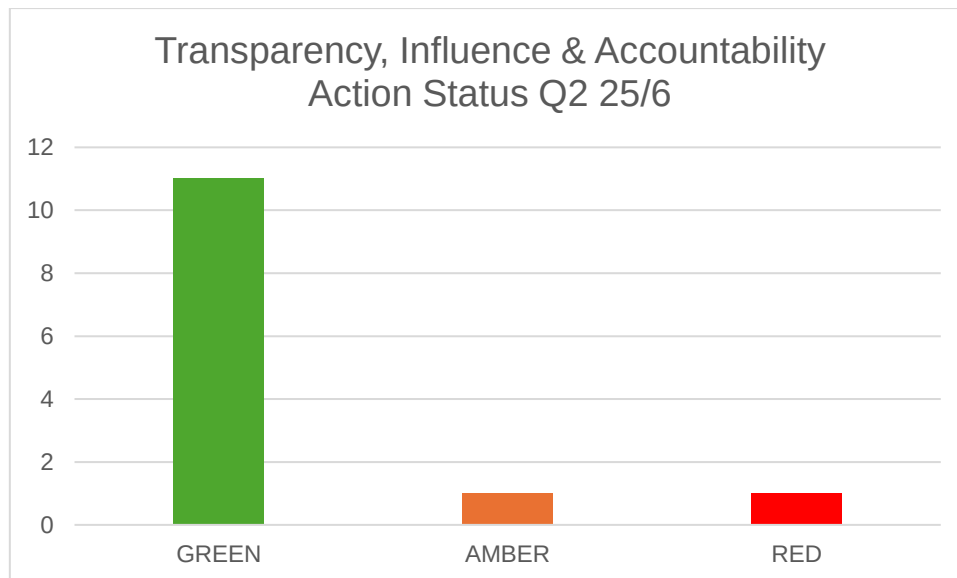
2025/6	Q1	Q2
High	788	695
Medium	1,765	1593
Low	363	291
Total	2,916	2,579

Executive

25th November 2025

Transparency, Influence and Accountability

The following table sets out progress for the 13 actions within the HIP under this Consumer Standard.



The following are those actions within the HIP denoted as AMBER and RED.

3.12 TIA3 Implement a Tenants Portal within Cx

Whilst there are potential resolutions, from Civica, for their Cx Housing System, for 2 of the 3 security issues identified, the remaining issue is not resolved at this stage. We are seeking further clarification from the software provider on how this is going to be remedied.

3.13 TIA4 - 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

Draft proposals for the range of formal and informal opportunities that tenants can interact and influence Housing Services is in progress. The job description for the Senior Tenant Engagement Officer is being evaluated which will be followed by recruitment into post in early 2026. As such the capacity to finalise and implement the opportunities for tenants to co-design and scrutinise housing service delivery is anticipated to conclude in March 2026.

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3.14 Acceleration of Improvements

The initial programme for the delivery of fire door replacements across the whole of the housing stock together with associated compartmentation works were scheduled for completion in 2029/30. However, reviewing the programme within the 2026/7 & 2027/8 budget setting processes for the HRA Capital Investment Programme we are proposing to increase budgets to £2.5m within each financial year to accelerate the programme.

Governance Arrangements

- 3.15 To ensure that the Housing Improvement Plan is managed and monitored effectively, governance arrangements were approved by Executive Committee on 2nd September 2025.
- 3.16 The following is the timeline of meetings of Housing bodies that are due to meet prior to this Executive Committee.

29/9/25	Housing Delivery Group
9/10/25	Housing Improvement Board
3/11/25	Housing Strategic Oversight Board.

Subsequent meetings have been diarised.

Provider Improvement Meetings

- 3.17 Following the Regulatory Judgement, as part of the RSH powers under the Social Housing (Regulation) Act 2023, there is a Provider Improvement Process. This 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.
- 3.18 Regular monthly meetings are being held with representatives of RSH that commenced in August 2025 to provide assurance that the concerns raised are being actioned in a timely manner. Through this meeting and the Housing Strategic Board, a revised HIP is being produced that will be further embedded within the Consumer Standards and the required outcomes of those standards.

Customer Engagement

- 3.19 The 2024/25 Housing Annual Report was issued to all tenants and leaseholders at the end of July/early August to provide an update on the Regulatory Judgement and the Council's performance across the last financial year. Within this, the Council requested expressions of interest for involvement in the different aspects of tenant scrutiny.

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- 3.20 Across the authority's governance meetings the Council has set a standard agenda item for communications so that the Council can prepare suitable and timely communications to update on progress, milestones or performance against the HIP.

Work is progressing with the next roll out of the Tenant Satisfaction Measures tenant perception survey which is targeted for a mid-January 2026 launch.

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 Where there is any financial pressure to carry out improvements to Council housing and or acceleration of programmes of work, these will be included in the budget setting report for the financial year 2026/27.

5. LEGAL IMPLICATIONS

- 5.1 The report sets out the requirements of legislation which the Council is required by law to adhere to. There is a need for 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.

Relevant Council Priority

- 6.2 Community and Housing

- Build more Council homes.
- Ensure the Council's housing stock is clean and 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.

Executive

25th November 2025**Climate Change Implications**

- 6.3 The responsive, cyclical and planned maintenance of the Council's properties seeks to ensure that Council Housing properties are well maintained, warm and safe. Included within the programme of works are projects to increase the thermal efficiency of properties. Within the Housing Revenue Account (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 the Council's Housing Tenants.

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 Departmental Meetings (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

8. APPENDICES and BACKGROUND PAPERS**Appendices**

Appendix 1: Housing Improvement Plan

Executive

25th November 2025**Background Papers**

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

9. REPORT SIGN OFF

Department	Name and Job Title	Date
Portfolio Holder	Councillor Bill Hartnett	18/10/25
Lead Director	Guy Revans Executive Director	27/10/25
Financial Services	Kunmi Joesph, HRA Finance Business Partner	21/10/25
Legal Services	Nicola Cummings	21/10/25
Policy Team (if equalities implications apply)	N/A	
Climate Change Team (if climate change implications apply)	N/A	

Housing Improvement Plan – Q2 2025/6 Update

<u>Consumer Standard</u>	<u>Ref</u>	<u>Consumer Standard outcome</u>	<u>Action</u>	<u>Lead Officer</u>	<u>Target Date</u>	<u>RAG Rating</u>	<u>Comments</u>
<i>Neighbourhood and Community</i>	NC1	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	GREEN	Included in report to Executive 2nd September and thereafter quarterly. Included in Annual Report. A Housing ASB 'Report It' page is on our website and includes a link to the ASB and Hate Crime Tenant Satisfaction Measures quarterly performance measures.
<i>Neighbourhood and Community</i>	NC2	ASB and Hate Incidents 1.3	Review data recording of Hate Incidents	Judith Willis	Sep-25	GREEN	Work is in progress to improve Hate Crime report. Corporately it is reported through a North Worcestershire Community Safety Partnership reporting tool. Guidance has been issued to officers to pull off these cases appropriately on the Housing system. Officers are also booked on Victim Support - I am ME! - Hate Crime Conference 17th October 2025. These members of staff will be hate crime champions and will support the team with a greater understanding of hate crime.
<i>Neighbourhood and Community</i>	NC3	ASB and Hate Incidents 1,3	Establish a procedure to keep tenants informed of the progress of their ASB cases	Judith Willis	Sep-25 (Revised Jan-26)	AMBER	Officers are required to update tenants in a timely manner, whilst a formal procedure is put in place. In addition, work is in progress to provide further training to NTO's regarding effective communication and positive case closure. Implement a final visit at the case closure to ensure the survey is complete.

Housing Improvement Plan – Q2 2025/6 Update

Safety & Quality	SQ1	<i>Repairs, Maintenance and Planned Improvements 1.4</i>	Communicate to customers the priority codes and Repairs Policy together with performance against these	Simon Parry	Jul-25	GREEN	Priority Codes included in the Annual Report posted out July 30th and a separate page on the website has been developed and is live
Safety & Quality	SQ2	<i>Repairs, Maintenance and Planned Improvements 1.4</i>	Mobilise the Caretaker Service to undertake regular cleaning, testing and inspection of Communal Areas	Simon Parry	Aug-25	GREEN	Works commenced in early July to deep clean communal areas. The team is making a positive impact, which is being noticed by our customers. A programme has been developed and working efficiently although we are recruiting into the 2 remaining posts.
Safety & Quality	SQ3	<i>Health and Safety 1.3</i>	Finalise a plan for the completion for all outstanding remedial actions for Fire, EICR, and Legionella in appropriate timescales	Simon Parry	Sep-25 (Revised Nov-25)	RED	Fire - Plan identifies financial implications dependant on timescale for completion. Work is ongoing to finalise plans for work streams outside of the Fire Door and Compartmentation programme. Legionella – Plan includes outsourcing of remaining actions to contractors for completion. EICR – Where Remedial Actions are identified these are being passed to the contractor for completion.
Safety & Quality	SQ4	<i>Health and Safety 1.3</i>	Mobilise a fire door inspection programme	Simon Parry	Sep-25	GREEN	Surveys have commenced with 35 Blocks inspected, target for completion of all surveys in November 2025.
Safety & Quality	SQ5	<i>Repairs, Maintenance and Planned Improvements</i>	Implement Total Mobile for Repairs and Maintenance	Simon Parry	Sep-25 (Revised Jan-26)	RED	R&M Module complete, final testing being completed on Contractor and Gas Modules.

Housing Improvement Plan – Q2 2025/6 Update

		1.4					
Safety & Quality	SQ6	Stock Quality 1.1	Develop a 5-year rolling programme to ensure Stock Condition Surveys (SCS) are undertaken to all Housing Stock	Simon Parry	Sep-25	GREEN	SCS have commenced in August with 121 carried out to date from the 1,378 requested. Surveys are programmed with a target of 100 surveys/month; however, no access is proving to be an issue despite pre-arranged appointments. Target for completion March 2026.
Safety & Quality	SQ7	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	GREEN	Root cause analysis undertaken and identified a range of reasons for the backlog including user and system error, process issues regarding contractor notification and duplication of jobs. From 3,000 overdue jobs (April 2025), as at 2/10/25, there were 1,052 overdue jobs. 85% are priority 3 non-urgent jobs.
Safety & Quality	SQ8	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	GREEN	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. Our performance for September is much improved, P1 - non-overdue. P2 - 192 Overdue. P3 - 1026 Overdue. Fencing and roofing contributes to most of the overdue work. A new fencing contractor is on board and delivering with a tender for additional roofing capacity in progress. Work is also in progress in line with Q10 to review priority codes in line with our peers.

Housing Improvement Plan – Q2 2025/6 Update

<i>Safety & Quality</i>	SQ9	<i>Health and Safety 1.3</i>	Undertake an independent review of the mitigation in place and the delivery programme for fire safety	Simon Parry	Dec-25 (Revised Mar-26)	AMBER	Identification of the scope and therefore providers for this is in progress.
<i>Safety & Quality</i>	SQ10	<i>Repairs, Maintenance and Planned Improvements 1.4</i>	Review the Repairs Policy in conjunction with Tenants	Simon Parry	Dec-25	GREEN	A new, revised and updated Repairs and Maintenance policy has been written considering all new regulations currently in force. The Policy to be considered by Executive in November 2025.
<i>Safety & Quality</i>	SQ11	<i>Repairs, Maintenance and Planned Improvements 1.4</i>	Develop a working group with tenants to seek further feedback on improvements required to deliver a more effective Repairs service	Simon Parry	Dec-25	GREEN	Following expressions of interest as part of the Annual Report which every household will receive, we will develop this further.
<i>Safety & Quality</i>	SQ12	<i>Decency 1.2</i>	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	GREEN	Work is ongoing reviewing our decent homes data to ensure programmes include the affected properties
<i>Safety & Quality</i>	SQ13	<i>Decency 1.2</i>	Undertake a review of the Housing Asset Management Strategy and the Housing Capital Programme developed for 2023-2027 in line with stock condition information	Simon Parry	Jan-26	GREEN	Linked to the information above the data will influence the Asset Management Strategy revisions which in turn will form part of the opportunities for tenants to influence policy and strategies
<i>Safety & Quality</i>	SQ14	<i>Health and Safety 1.3</i>	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	GREEN	The TSM results highlighted R&M issues around wait times and appointments, information sharing, condition of properties, communal area conditions and handling of ASB cases. Actions in respect of these were initially covered through the Annual Report and will form part of an ongoing communication strategy to update tenants.

Housing Improvement Plan – Q2 2025/6 Update

<i>Transparency, Influence and accountability</i>	TIA1	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	GREEN	Script being used at point of contact. Wider review to be undertaken when no contact is received from customers.
<i>Transparency, Influence and accountability</i>	TIA2	Information about landlord service 1.4	Develop and publish the Annual Housing Report for 24/5	Judith Willis/Simon Parry	Jul-25	GREEN	Annual Report circulated on 30th July 2025
<i>Transparency, Influence and accountability</i>	TIA3	Information about landlord services 1.4	Implement a Tenants Portal within Cx	Judith Willis/Simon Parry	April 26	AMBER	We are working closely with our Software provider to implement this however we have identified 3 security issues, two are to be resolved with the release of the next version of the software in January 2026 however the final issue remains outstanding.
<i>Transparency, Influence and accountability</i>	TIA4	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 (Revised Mar-26)	RED	Recommendations from external report from TPAS to be agreed and actioned. Budget approval received for a Tenant Engagement & Participation Officer and resources budget.
<i>Transparency, Influence and accountability</i>	TIA5	Complaints 1.6	Recruit to two new posts of Complaints and Quality Officer	Judith Willis	Nov-25	GREEN	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. Interviews for Senior Complaints Officer to be held in October and postholder will then recruit to the Officer role (estimated Dec 2025)
<i>Transparency, Influence and accountability</i>	TIA6	Performance Information 1.5	Housing Performance Dashboard completed, and performance reports provided to Executive and tenants.	Judith Willis/Simon Parry	Jan-26	GREEN	Quarterly performance reported to Executive Committee commenced in June 2025. A Power Bi is being

Housing Improvement Plan – Q2 2025/6 Update

							developed with the Business Improvement Team. Performance reporting contained within the Tenants Annual Report – published on 30 July 2025.
<i>Transparency, Influence and accountability</i>	TIA7	Performance Information 1.5	Establish a communications strategy to regularly update tenants on services and performance	Judith Willis	Jan-26	GREEN	A draft communications strategy has been developed. Within the Governance structure around the Housing Improvement Plan a standard agenda item is communications as an opportunity to capture and or promote progress across the plan or specific milestones/actions.
<i>Transparency, Influence and accountability</i>	TIA8	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	GREEN	Ongoing engagement with Peers to understand their opportunities and processes for increasing complaint satisfaction.
<i>Transparency, Influence and accountability</i>	TIA9	Complaints 1.6	Improve how promptly complaints are addressed	Judith Willis	Dec-25	GREEN	Quarterly performance data shows improvements with data shared as part of the regular reporting to Executive as well as through Senior Housing management team meetings
<i>Transparency, Influence and accountability</i>	TIA10	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	GREEN	In progress and is included as part of CIH qualification that Officers hold or are scheduled to enrol.
<i>Transparency, Influence and accountability</i>	TIA11	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	GREEN	Appraisals and 121s are undertaken using the 4P's identified from the workforce plan. Associated training plans are being developed to support this.

Housing Improvement Plan – Q2 2025/6 Update

<i>Transparency, Influence and accountability</i>	TIA12	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	GREEN	September 2025 identified funding for training for tenants together with establishment of a Tenant Engagement and Participation post. Training plan for new tenants involved in scrutiny being finalised and options for engagement being drafted for inclusion in a future report.
<i>Transparency, Influence and accountability</i>	TIA13	Diverse Needs 1.2	Implement the Customer Profile Action Plan, with milestones established	Judith Willis/Simon Parry	Jan-27	GREEN	Tracking of volume of customer profile information to be devised and analysis to be undertaken to influence the action plan.

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REDDITCH BOROUGH COUNCIL

Executive Committee

25th November 2025**Quarter 2 Housing Performance**

Relevant Portfolio Holder	Councillor Bill Hartnett
Portfolio Holder Consulted	Yes
Relevant Assistant Director	Simon Parry and Judith Willis
Report Author	Job Title: Assistant Director of Environmental and Housing Property Services and Assistant Director of Community and Housing Services Contact email: simon.parry@bromsgroveandredditch.gov.uk, Judith.willis@bromsgroveandredditch.gov.uk
Wards Affected	All
Ward Councillor(s) consulted	N/A
Relevant Council Priority	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

The Executive Committee is asked to **RESOLVE** that: -

- 1) The Council's Quarter 2 Housing Performance for 2025/26 in respect of the Tenant Satisfaction Measures (Landlord) are noted.

2. BACKGROUND

- 2.1 The Regulator for Social Housing (RSH) has established the 'Tenant Satisfaction Measures' (TSM) which places a responsibility on all social housing landlords, in England, to return performance information, so that each provider can be assessed for how well they are providing good quality homes and services. The TSM sets out 22 measures covering 5 themes:

1. Keeping properties in good repair
2. Maintaining building safety
3. Respectful and helpful engagement
4. Effective handling of complaints
5. Responsible neighbourhood management

- 2.2 Of the 22 measures, they are split between those that the landlord is required to measure directly (10) and those that are measured by tenant perception surveys (12).

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- 2.3 This report provides an update on the current position regarding all 10 of the landlord measures across Housing Services, together with other supplementary measures critical for service delivery in meeting the outcomes from the RSH. This includes services provided by both Housing Property Services and Housing Services through the management and maintenance of Redditch Borough Council's housing stock.

Operational Issues

- 3.1 The following sets out the performance for quarter 2 of 2025/26 with commentary where performance has not been on target or where updates on progress are being made. Appendix 1 summarises the performance data.

3.2 RP – Keeping Properties in good repair**RP01: Homes that do not meet the Decent Homes Standard**

- 3.3 Following a review of the asset management database the Council has identified that previous reporting was inaccurate. During this period, the Council has been working with the software provider to get the assurance that future reporting will be accurate. In the interim, this has led to the sharp increase in non-decency, i.e. those properties that do not meet the Decent Homes Standard, at 11.90%. The properties and reasons for failure are being analysed to understand if the elements, such as boilers, kitchens and bathrooms, are part of existing programmes or whether these properties need to be accelerated.

Stock Condition Data

- 3.4 Stock condition surveys commenced in August 2025 with a target in 2025/26 to complete 1,340 surveys. In Quarter 2, 121 surveys have been completed with additional resources allocated to target 100 surveys per week over the remainder of the fiscal year. At Quarter 2 therefore, the proportion of stock condition surveys completed within a 5-year period is **20.68%**.

RP02.1: Repairs completed within target timescale – Proportion of non-emergency responsive repairs completed within the landlord's target timescale**RP02.2: Repairs completed within target timescale – Proportion of emergency responsive repairs completed within the landlord's target timescale**

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- 3.5 **RPO2.1** covers all Priority 2 (Urgent 5 working days) and Priority 3 (Routine 20 working days)
- 3.6 **RP02.2** covers all Priority 1 repairs (Emergency 24 Hours).
Emergency repairs are those that need to be carried out to avoid serious danger to the health and safety of the occupants or where a failure to carry out the repair could cause extensive damage to buildings and property.
- 3.7 Analysis has been undertaken and identified that Quarter 1 reporting from PowerBi was inaccurate as it included non-responsive repairs data e.g. planned repairs. The revised figures have been included in the appendix accordingly. Through the analysis of performance for Priority 3 jobs, additional capacity has been added for fencing via a contractor and a tender for additional capacity for roofing works is also in progress to support the inhouse teams to improve timescales.

BS- Maintaining Building Safety**BS01: Gas safety checks**

- 3.8 The key statutory requirement is that the Council adhere to the Gas Safety (Installation and Use) Regulations 1998 as amended. It is a legal requirement for the Council to perform a gas safety check every twelve months on each Council house and to maintain the associated paperwork.
- 3.9 All current gas safety checks are in place for both the Council's domestic boilers and communal boilers. Work to improve the quality and efficiency of boilers continues with boilers replaced on both a reactive basis (where beyond economical repair) or planned replacement due to age and efficiency.
- 3.10 There are 204 properties that have their gas supply capped. These properties comprise of current voids and customers who do not want or cannot afford gas. There are 142 properties that have been capped greater than 3 months and these are identified and shared with the Neighbourhood and Tenancy team to provide opportunity for tenancy visits to ensure there is support for the household.

BS02: Fire safety checks

- 3.11 The key statutory requirement is the Regulatory Reform (Fire Safety) Order 2005 (RRO) which requires the Council to undertake regular assessments of all communal areas within the Council's housing stock, by a competent person. This assessment of a building is to ensure that it is at least maintained, as designed, to protect the integrity of fire safety features such as compartmentation and escape routes.

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- 3.12 There is a rolling programme of inspection for the Fire Risk Assessments (FRAs) with designated properties being part of an annual risk assessment (Sheltered Accommodation) with the remainder (General Needs) being undertaken on a 3-year cycle. The FRAs are undertaken by external consultants Ridge and Partners LLP.
- 3.13 Through August and September 2025, the Council's consultant has experienced resource issues which are now being resolved to bring the programme back on track. It is envisaged that this will be resolved by November 2025.
- 3.14 The outstanding remedial works from the FRAs are included in the table below.

Table 3: Fire Remedial Actions

	No. of high-risk actions – Serious	No. of medium risk actions – Minor	No. of low-risk actions – Best Practice
Overdue FRA remedial actions (< 3 months)	1	20	16
Overdue FRA remedial actions (3-6 months)	0	76	16
Overdue FRA remedial actions (6-12 months)	16	508	111
Overdue FRA remedial actions (12+ months).	678	989	148
Totals	695	1593	291

- 3.15 Initially, the list of remedial actions totalled 6,189. However, the work identified previously has significantly reduced this, noting however there is much work still to be undertaken. The serious items in Table 3 cover many sites, examples of which, are works to fire doors, fire stopping, which equates to approximately 89% of outstanding serious actions, ensuring person centred fire risk assessments for highly vulnerable people are undertaken and in place and that an assessment is undertaken of any cladding materials. Works are in progress across a range of these issues; the budget for 2025/26 for these works has

REDDITCH BOROUGH COUNCIL

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been agreed at £1.5 million and a proposal in budget setting for 2026/27 will be for an increase to £2.5m to accelerate the programme.

- 3.16 In the interim, to mitigate the risks identified, Housing Property Services has developed a programme of fire door inspections which commenced in September 2025 with results expected in December 2025. As part of the FRA, the item most referenced for doors states:

‘All flat entrance doors should be checked to see if they provide adequate fire resistance, have the correct ironmongery and operate correctly. The doors should be upgraded as necessary to achieve FD30S standard, with a self-closing device capable of closing the door in its frame from any angle and overcoming the resistance of any latch.’

- 3.17 Whilst all our flats have existing fire doors, these surveys will identify the standard of the doors, in the interim, to mitigate against the risks prior to replacement, where required, and inform the programme accordingly. The document that holds all this data is being continuously updated as individual items are completed, with tasks allocated to various teams across the whole of the Housing Service. As part of the Council's regular maintenance and surveillance of communal areas the new caretaking service, now provides assurance that flammable objects are not stored within these areas, together with timely reporting of any issues within the communal areas. Housing Property Services have ensured that emergency lighting and fire alarm testing and maintenance is undertaken and that flats have the relevant smoke alarms to help protect tenants in the event of a fire.

BS03: Asbestos safety checks

- 3.18 The key statutory requirement is the Control of Asbestos Regulations 2012 (CAR2012) which requires the Council to undertake an asbestos survey to confirm locations of asbestos containing materials within communal areas. Regulation 4 of the above legislation (CAR) places a specific obligation upon ‘duty holders’ (owners and/or those responsible for maintenance) to manage asbestos within non-domestic premises (including common parts of domestic dwellings). This requires identification of the location and condition of asbestos containing materials (ACMs), a corresponding risk assessment and written management plan to prevent harm to anyone who occupies or works upon the building. Although the regulations do not extend to domestic properties, Housing Property Services do have a duty of care under the Health and Safety at Work Act 1974 and the Management of Health and Safety Working Regulations 1999 to ensure the safety of the workforce and contractors when working within Council properties.

- 3.19 All blocks have had asbestos surveys undertaken to the communal areas which categorised the presence and condition of any asbestos present. A programme of removal has been completed to remove poor quality asbestos from communal areas. Where ACM were left, an annual reinspection regime has been put in place to ensure there has been no deterioration and therefore identified intervention to control the risk. This has since resulted in the removal of further asbestos thereby reducing the number of blocks required for reinspection.

BS04: Water safety checks

- 3.20 Under the Health and Safety at Work Act 1974 and the Control of Substances Hazardous to Health Regulations 2002, housing providers must assess and control the risk of exposure to legionella bacteria in water systems.
- 3.21 The RSH set out **BS04 – Water Safety Checks** – Proportion of homes for which all required legionella risk assessments have been carried out.
- 3.22 Through the issuing of the Risk Assessments for each of the 51 communal sites, several actions have been identified. Monthly checks are undertaken by the Council's contractor to monitor water temperature, and the authority's in-house Gas Team carry out a weekly flush of the systems. Whilst over 90% of actions have been completed by the Council's Gas Team, we have required external contractors to complete the remaining actions, which are targeted for completion by November 2025 which is behind the original target.

BS05: Lift safety checks

- 3.23 Responsibilities for the inspection and maintenance of lifts are covered by the Lifting Operations and Lifting Equipment Regulations 1998 (LOLER), and the Provision and Use of Work Equipment Regulations 1998 (PUWER). These regulations require that any equipment, including lifts, provided for tenants must be safe for use, properly maintained, and suitable for the environment. These works were part of the responsibilities previously undertaken by the Property Services and have since transferred to Housing Services for operational compliance.
- 3.24 The Council's insurer completes the necessary checks on these lifts and reports any issues that need remedial works. The insurer has been unable to access lifts this quarter and therefore key safes are being installed across all sites with the correct keys to allow access. The inspections will be carried out this quarter to ensure the safety of these lifts for users.

REDDITCH BOROUGH COUNCIL**Executive Committee****25th November 2025**

Electrical

- 3.25 Under the British Standard, BS 7671, Requirements for Electrical Installations (also known as the IET Wiring Regulations) the Council is required to undertake regular assessments, Electrical Inspection Condition Report (EICR), by a competent person.
- 3.26 The Electrical Safety Standards in the Private Rented Sector (England) Regulations 2020 are being amended to include social rented housing. As such it will become a legal responsibility, rather than best practice previously, to ensure from 1st November 2025, that new tenancies have a compliant EICR and from 1st May 2026 that all existing tenancies, granted before 1st December 2025, are also compliant.
- 3.27 To enhance the Council's opportunities for access, the Council has developed, in conjunction with the Council's in house and external Legal Teams, a similar 'warrant' type approach that is utilised by the Gas Team to provide entry to fulfil compliance responsibilities.
- 3.28 The Council has experienced resource issues through this quarter with the Electrical Compliance Manager leaving and have been unable to recruit into this position either on a permanent or temporary basis. This has led to a gap in collating electrical remedial actions through September. A review is currently being undertaken to establish the outstanding actions to issue these to the contractor to remedy.

Smoke and Carbon Monoxide Alarms

- 3.29 The Smoke and Carbon Monoxide Alarm (Amendment) Regulations 2022 requires landlords to provide smoke alarms to be fitted to each storey of premises used as living accommodation. Similarly, where a room contains a solid fuel burning combustion appliance, then a carbon monoxide alarm is to be fitted. Work is ongoing to complete these works to all outstanding properties. Housing Property Services are cross referencing these outstanding properties with other works such as access for gas servicing as well as co-ordinating information with Neighbourhood and Tenancy officers and tenancy audits to gain access.

Complaints and Compliments

- 3.30 30 complaints were received across July (13), August (10), and September (7), an increase on Quarter 1 (24) but in line with Quarter 4 of 2024. Of these, 67% were for Housing Property Services. Performance in time taken to respond to complaints during this quarter dropped, especially though August. The Council is currently recruiting

REDDITCH BOROUGH COUNCIL**Executive Committee****25th November 2025**

into a permanent Senior Complaints Officer post to provide better resilience during holiday periods and in general.

- 3.31 Despite the upheld complaints, the quarter also continued the trend of significant numbers of compliments with 113 received (Quarter 1 54) with 70% received from works carried out by the Capital Team, including new kitchens.

Anti-Social Behaviour (ASB)

- 3.32 The service has a dynamic, functional and accessible ASB service for customers, creating strong partnerships including with the local Police. The service has undertaken many significant and highly complex enforcement actions including Civil Injunctions, Closure Orders and Discretionary and Mandatory Possession Orders against tenancy breaches.
- 3.33 The whole ASB service is committed to utilising the full range of tools and powers at its disposal. The Council works with partner agencies wherever possible to deal robustly and proportionately with all forms of nuisance and ASB that have a direct impact upon the sustainability of tenancies and communities and to ensure that residents of all tenures can enjoy peace, quiet and security in and around their homes, whilst remaining tolerant of the reasonable behaviour of others.
- 3.34 Each complaint of ASB is handled in accordance with the ASB Policy and relevant procedures, ensuring that risk and vulnerability is continuously and dynamically assessed throughout the management of the case. Where enforcement action becomes necessary, this will always follow a consistent and proportionate process of escalation, with all parties to the case treated with dignity and respect and with due regard to the Equality Act.
- 3.35 Between 1st July 2025 and 30th September 2025, 94 new ASB cases were started, 28 ASB cases were closed, and the team were managing 66 live ASB cases.
- 3.36 The cases are broad ranging covering incidents against the person and against the community, such as damage to communal areas, dog fouling etc. Noise nuisance complaints are also reported frequently to the team.
- 3.37 Following some backlogs in the judicial system earlier in the year, the Council has had a good number of cases getting to court. These cases are mainly for civil injunctions, to curb ASB from tenants by restricting how they can behave in their home, toward their neighbours and towards RBC staff. That said, the Council has also taken some cases

REDDITCH BOROUGH COUNCIL**Executive Committee****25th November 2025**

to gain back possession of homes when ASB has been perpetrated or when tenants have abandoned their homes.

- 3.38 ASB continues to create the highest level of work within the team. The team continue to attend all appropriate meetings with partner agencies to prevent and enforce ASB cases, including the Police, Mental Health Services, Social Services and other relevant partners.

4. FINANCIAL IMPLICATIONS

- 4.1 All work undertaken through the delivery of services highlighted in this report are budgeted through the Capital Programme and the HRA. As part of the development of an improvement plan, where additional budgets are required to improve compliance and performance, these will be included in a separate report.

5. LEGAL IMPLICATIONS

- 5.1 The report sets out the requirements of legislation which the Council is required by law to adhere to.
- 5.2 Compliance is required with Section 193 of the Housing and Regeneration Act 2008 as amended by the Social Housing (Regulation) Act 2023.
- 5.3 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 No direct implications for Local Government Reorganisation have been identified in this report.

Relevant Council Priority

- 6.1 This report supports the current Council Plan and the following Council priority:

Community and Housing

- Providing Council Housing that is improved and upgraded through the Housing Capital Investment Programme
- Ensuring the housing stock is clean and safe to live in
- Improve time taken for repairs to be completed
- Maximising funding available to the sector.

Executive Committee

25th November 2025

Climate Change Implications

- 6.2 The responsive, cyclical and planned maintenance of the Council's properties seeks to ensure that Council Housing properties are well maintained, warm and safe. Included within the programme of works are projects to increase the thermal efficiency of properties.

Equalities and Diversity Implications

- 6.3 Through the delivery of Housing Services, the Council identify the needs of individuals and households to tailor services appropriately.

7. RISK MANAGEMENT

- 7.1 The key risk is failure to ensure properties are well maintained, safe and compliant in accordance with the relevant regulations highlighted through this report. Work is ongoing to ensure compliance and is further evidenced through the Housing Improvement Plan.

8. APPENDICES and BACKGROUND PAPERS

Appendix 1 – Measures Table

REDDITCH BOROUGH COUNCIL**Executive Committee****25th November 2025****9. REPORT SIGN OFF**

Department	Name and Job Title	Date
Portfolio Holder	Councillor Hartnett	18/10/25
Lead Director / Assistant Director	Guy Revans	27/10/25
Financial Services	Kunmi Joesph	21/10/25
Legal Services	Nicola Cummings, Principal Solicitor – Governance	21/10/25
Policy Team (if equalities implications apply)	N/A	
Climate Change Team (if climate change implications apply)	N/A	

REDDITCH BOROUGH COUNCIL

Executive Committee

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Appendix 1 – Measures Table

Keeping Properties in good repair

	Measure Name	Type	Q4 24/5	Q1 25/6	Q2 25/6	Q3 25/6	Q4 25/6	Target	RAG Rating
RP01	Homes that do not meet the Decent Homes Standard	%	4.17%	4.15%	11.90%			0.00%	Red
RP02.1	Repairs completed within Target Timescale (Non-Emergency)	%	71.95%	77.88% 61.50%	80.80%			100%	Amber
RP02.2	Repairs completed within Target timescale – (Emergency)	%	83.6%	83.6% 84.10%	85.00%			100%	Amber

RP01 – Issues identified with Stock Condition Database that have been taken up with the software provider that has resulted in the increase in non-decency (3.4)

RP02.1 & RP02.2 Crossed through data was inaccurately recorded as identified in the report (3.7)

Maintaining Building Safety

	Measure Name	Type	Q4 24/5	Q1 25/6	Q2 25/6	Q3 25/6	Q4 25/6	Target	RAG Rating
BS01	Gas Safety Checks	%	100%	100%	100%			100%	Green
BS02	Fire Safety Checks	%	100%	100%	80%			100%	Red
BS03	Asbestos Safety checks	%	100%	99.50%	100%			100%	Green

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BS04	Water Safety checks	%	100%	100%	100%			100%	Green
BS05	Lift Safety Checks	%	100%	87.00%	54.84%			100%	Red
EI01	Electrical Test of Properties	%	90.50%	94.89%	95.17%			100%	Amber
EI02	Electrical Test of Communal Areas	%	100%	100%	100%			100%	Green
EI03	Smoke Alarms	%	97.36%	98.80%	98.91%			100%	Amber
EI04	Carbon Monoxide Alarms	%	98.33%	98.89%	98.94%			100%	Amber

BS02 – Consultant’s resource issues resulted in missed target dates for compliance – resources identified to correct this in Q3 (3.13)

Complaints

	Measure Name	Type	Q4 24/5	Q1 25/6	Q2 25/6	Q3 25/6	Q4 25/6	Target	RAG Rating
CH01.1	Complaints relative to the size of the landlord (Stage 1)	# per 1,000 homes	4.51	3.07	5.25			Less than 10	Green
CH01.2	Complaints relative to the size of the landlord (Stage 2)	# per 1,000 homes	0.72	0.90	1.27			Less than 3	Green
CH02.1	Complaints responded to within Complaint Handling Code timescales (Stage 1)	%	62%	93%	81.00%			85%	Amber

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Executive Committee

25th November 2025

CH02.2	Complaints responded to within Complaint Handling Code timescales (Stage 2)	%	80%	100%	72.00%			85%	Amber
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Anti-Social Behaviour (ASB)

	Measure Name	Type	Q4 24/5	Q1 25/6	Q2 25/6	Q3 25/6	Q4 25/6	Target	Trend
NM01.1	Anti-social behaviour cases relative to the size of the landlord	# per 1,000 homes	22.8	27.1*	30.4			35.5*	Amber
NM01.2	Anti-social behaviour cases (involving Hate Crime) relative to the size of the landlord	# per 1,000 homes	0	0	1.1			0.6**	Green

*Current data is below the national mean which is potentially due to under reporting. Therefore, it is anticipated that the Council's measurement will increase this year.

**This represents the median level reported for 2023/24 across this TSM for all social housing providers

Executive Committee
202525th November**Quarter 2 Performance Report 2025/26**

Relevant Portfolio Holder	Councillor Jane Spilsbury
Portfolio Holder Consulted	No
Relevant Assistant Director	Claire Felton, Assistant Director of Legal Democratic and Procurement Services
Report Author Rebecca Green	Job Title: Policy Manager Contact email: r.green@bromsgroveandredditch.gov.uk Contact Tel: 01527 881616
Wards Affected	All
Ward Councillor(s) consulted	N/A
Relevant Council Priority	All
Non-Key Decision	

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

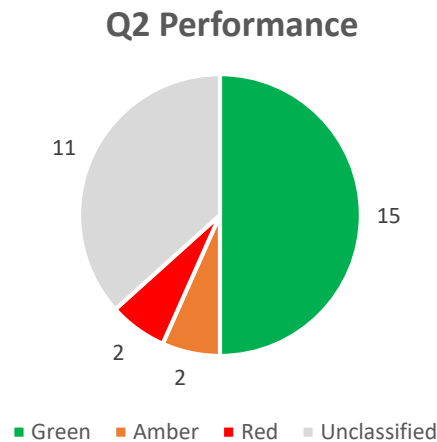
- 1. The Quarter 2 Performance Report for the period July to September 2025 attached at Appendix 1 be noted.**

2. BACKGROUND

- 2.1 There are a total of 30 corporate measures for Redditch Borough Council. These are organised by the priorities set out in the Redditch Council Plan 2025 and can be found in a summary table at Appendix 1.
- 2.2 The 30 corporate measures are structured under the Council priorities:
 - Economy & Regeneration
 - Green, Clean & Safe Redditch
 - Community & Housing

The measures provide information against the key areas identified in the Council Plan and other important organisational data. Data is shown for the current quarter and the four quarters prior to allow for trend analysis.

Green indicators are on target/performing well against national averages, amber indicators are within tolerance and red indicators are off target. There are some measures which do not currently have a target or national average to compare against; these are currently unclassified.

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- 2.3 The measures for business grants have been amended to reflect how performance is reported elsewhere, aiding clarity. Data for the previous four quarters for this measure has been included.
- 2.4 The complaints measures have also been expanded on request of the Corporate Management Team, to give more detailed information regarding the complaints process and response times. Data for the four previous quarters has also been included.
- 2.5 Work to develop a new style of quarterly performance report began in Spring 2025, aligned to the priorities of the Council Plan. The streamlined report will continue to develop as measures are refined and will sit alongside the service business planning process.

The organisation is transitioning towards more informative, visual, and accessible performance reporting to strengthen delivery of both the Council Plan and individual Service Business Plans (SBPs).

This shift is designed to ensure joined-up actions across services, enhancing outcomes for residents. The introduction of the SBP process in August 2025 marked a significant milestone in aligning operational activity with strategic priorities.

While the process will continue to evolve, it already reflects a commitment to greater transparency, accountability, and strategic alignment from the Senior Leadership Team.

To support this transformation, a suite of Power BI dashboards is currently in development.

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These dashboards will provide dynamic, real-time insights into performance, enabling clearer tracking of progress against defined milestones and measures. By integrating SBPs with the Council Plan implementation framework and corporate project monitoring, the dashboards will offer a unified reporting environment that supports proactive service management.

This initiative is expected to be refined during Q3 2025/26, and once launched, will reinforce ownership, improve clarity, and enhance decision-making across the organisation.

3. OPERATIONAL ISSUES

3.1 The quarterly performance reporting enables service areas to understand how they are delivering against key priorities and to respond in a timely manner.

3.2 Service Area Performance Overviews:**3.2.1 Finance & Customer Services**

The Council has made notable strides in stabilising the financial operations. The council has faced challenges in completing statutory accounts in recent years but has actively implemented plans which have recovered this position.

The Council's collection rates for Council Tax and Business Rates remain strong, with performance close to or exceeding national averages. Benefits processing times are within expected parameters, despite increased complexity in cases retained by the Council.

3.2.2 Planning & Leisure Services

National returns provided for planning performance around the quality and speed of decision making continue to be very satisfactory.

3.2.3 Environmental Services *(Housing Property performance is not part of this quarterly report)*

Over the past quarter, Environmental Services has delivered notable improvements across several key areas:

- **Grass Cutting:** The number of grass cuts across the Borough has increased significantly compared to historical levels, enhancing the overall appearance and maintenance of public spaces.

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-
- **Tree Works:** Performance in delivering tree work packages has improved, contributing to better management of green infrastructure.
 - **Investment in Equipment:** We've invested in new plant and machinery, including mini sweepers, to boost operational efficiency and service quality.
 - **Sustainable Tools:** Approximately 40% of hand tools are now electric, supporting our commitment to environmental sustainability and reducing carbon emissions.
 - **Waste Services:** Despite operating with the old fleet, the domestic waste service continues to be effectively managed. The new fleet is expected to be introduced in Q3.
 - **Digital Transformation:** We are expanding the use of the Abavus system across services to streamline operations and improve service delivery.

3.2.4 Community & Housing Services

Over the past quarter, Community & Housing Services has delivered notable improvements across several key areas:

- **Temporary Accommodation:** The number of individuals or residents in Bed & Breakfast has reduced, with a number of weeks having no one in B&B.
- **Housing Development:** A number of former Council properties have been brought back in stock (buy backs) that will provide new homes for families on the waiting list.
- **Anti Social Behaviour:** The number of council housing tenants supported with ASB has increased.
- **Housing Improvement Action Plan:** This Action Plan has been approved by Executive Committee in response to the Inspection outcome from the Housing Regulator.
- **Housing Complaints:** Compared to 61% of housing complaints being responded to within 10 days, this increased to 81% in this quarter.

3.2.5 Regeneration & Property Services

Work is progressing well on the development of the Innovation Centre with stage 3 designs concluded and stage 4 designs now underway and the public realm works to Church Green West have been successfully completed.

A new marketing strategy for Redditch market has been agreed with a dual focus on attracting more visitors and attracting and retaining new traders.

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A scheme to redevelop parts of the town hall had now been agreed to include refurbishment of the civic suite, additional meeting rooms and pods to support face to face engagement with the community. These spaces will be used by the Council, other stakeholders and community groups to develop the town hall into a community hub.

A number of grants and awards have been made from the UK Shared Prosperity fund to support local businesses, community groups and events and to provide support around employment and skills.

3.2.6 Legal, Democratic & Procurement Services

During Quarter 2 a lot of work has been undertaken to support the Local Government Reorganisation process, including the organisation of an extraordinary Council meeting, working closely with KPMG and Mutual Ventures on member briefings to ensure that the proposal will meet the November deadline.

4. FINANCIAL IMPLICATIONS

- 4.1 Finance and performance reporting will continue to be aligned, with this report sitting alongside the quarterly financial reports.
- 4.2 Effective performance management supports the organisation in understanding needs and challenges and helps to inform financial decision making.

5. LEGAL IMPLICATIONS

- 5.1 There are no legal implications arising directly from this report.

6. OTHER - IMPLICATIONS**Council Priorities**

- 6.1 This report is structured around the priorities identified in the Council:
- Economy & Regeneration
 - Green, Clean & Safe Redditch
 - Community & Housing
- 6.2 There is also a section on Organisational Priorities, which includes measures on the wider performance of the organisation.

Climate Change Implications

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- 6.2 There are no climate change implications arising directly from this report; however, some the measures under the Green, Clean & Safe priority contribute to our understanding of the Council's activities to support the climate change agenda.

Equalities and Diversity Implications

- 6.3 There are no equality and diversity implications arising directly from this report.

7. RISK MANAGEMENT

- 7.1 Monitoring performance regularly will assist the Council in in effective identification and management of risks. It will also support the management of risks identified around robust decision making and the accuracy/effectiveness of performance data.

8. APPENDICES and BACKGROUND PAPERS

Appendix 1- Q2 Performance Report 2025/26

9. REPORT SIGN OFF

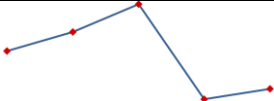
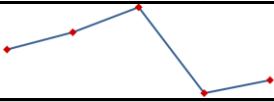
Department	Name and Job Title	Date
Portfolio Holder	Cllr Jane Spilsbury	11/11/2025
Lead Director / Assistant Director	Claire Felton, Assistant Director of Legal Democratic and Procurement Services	15/10/2025
Financial Services	Debra Goodall, Assistant Director Finance and Customer Services	15/10/2025
Legal Services	Claire Felton, Assistant Director of Legal Democratic and Procurement Services	15/10/2025
Policy Team (if equalities implications apply)	Rebecca Green, Policy Manager	Author

Executive Committee
202525th November

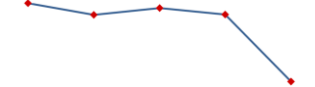
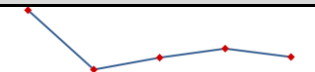
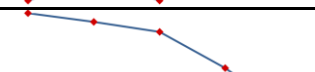
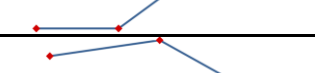
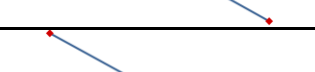
Climate Change Team (if climate change implications apply)	Judith Willis, Assistant Director of Community and Housing Services	15/10/2025
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Economy, Regeneration & Prosperity

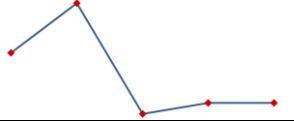
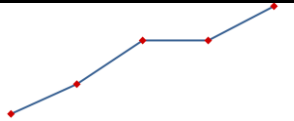
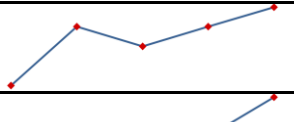
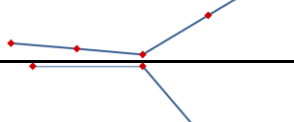
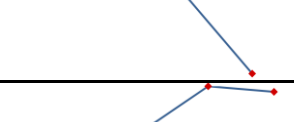
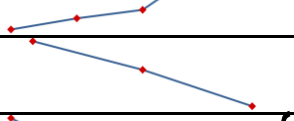
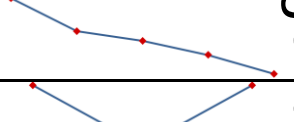
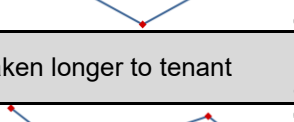
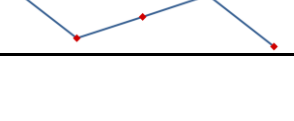
Measure name	Type	Q2 24/25	Q3 24/25	Q4 24/25	Q1 25/26	Q2 25/26	Target	Average	Aim	Trend
Business grant funding awarded	£	£58,555.37	£81,899.69	£115,645.43	£0	£12,426.32			⬆️	
Business grant funding- % spent	%	35.30%	49.30%	69.70%	0%	10.60%			⬆️	
56% of the total grant pot has been committed. A new grant will be launched in Q3 (Innovation Lighthouse) which accounts for 34.2% of the total funding.										

Green, Clean & Safe

Measure name	Type	Q2 24/25	Q3 24/25	Q4 24/25	Q1 25/26	Q2 25/26	Target	Average	Aim	Trend
% household waste recycled or composted	%	35.29	30.14	33.19	30.18	35.93%		44%	⬆️	
Whilst Q2 is below the National Average, it marks the highest performance in RBC since 2022/23. With only 2,000 customers receiving a dedicated garden waste service it will not be possible to achieve the 44% average with our current service.										
# flytips	#	628	434	473	503	475			⬇️	
Average time taken to remove fly-tipping reported	# days	2.7	3	2.7	3.7	3	5		⬇️	
No. of households supported by energy advice service (AoE)	#	384	368	349	282	196			⬆️	
% of green flags awarded	%		25	25	50	50	75		⬆️	
# crimes recorded (excluding ASB)	#	1623	1653	1538	1707	Not available*			⬇️	
ASB	#	345	245	268	370	Not available*			⬇️	

*there is a lag with this date as it is obtained using verified figures from Police.uk and they are not currently available.

Community & Housing

Measure name	Type	Q2 24/25	Q3 24/25	Q4 24/25	Q1 25/26	Q2 25/26	Target	Average	Aim	Trend
% of major planning applications determined within 13 weeks (or agreed ext)	%	95	100	88.9	90	90	60%		⬆️⬆️	
% of minor planning applications determined within 8 weeks (or agreed ext)	%	86.6	87.9	89.8	89.8	91.3	70%		⬆️⬆️	
No. of planning enforcement actions taken- cases opened	#	8	14	12	14	16				
No. of planning enforcement actions taken- cases closed	#	9	8	7	14	21				
% of Building Control applications determined within 5 weeks (or 8 weeks on agreement)	%			100	100	96		85	⬆️⬆️	
Number threatened with homelessness preventions	#	16	20	23	39	37				
# households in temporary accommodation- snapshot	#			54	47	38			⬇️⬇️	
% of households in temporary accommodation- + 6 weeks	%	16%	9%	7%	4%	0%	0		⬇️⬇️	
Void turnaround time	# days	21.7	20	21.7	24.7	32	22		⬇️⬇️	
Void times have increased over the summer months due reduced staffing levels due to leave, contractor capacity and some hard to let properties that have taken longer to tenant										
Void rent loss	£	80,839.22	48,569.10	61,921.34	75,674.94	43,134.37			⬇️⬇️	

Organisational Priorities

Measure name	Type	Q2 24/25	Q3 24/25	Q4 24/25	Q1 25/26	Q2 25/26	Target	Average	Aim	Trend
% of media enquiries responded to within agreed timescales	#			100	100	100	100		⬆️	
Council Tax Collection Rate	%	55.39%	82.60%	96.46%	27.99%	55.36%	55.75%		⬆️	
Business Rates Collection Rate	%	52.74%	79.41%	96.38%	25.29%	51.53%	53.92%		⬆️	
HB: Speed of processing new claims	# days	20.7	17.3	13.7	15.3	13.7		20	⬇️	
HB: Speed of processing change of circumstances	# days	9.7	7.3	4	7.7	6.7		8	⬇️	
HB: Local Authority error rate	%	0.11	0.09	0.09	0.04	0.09		0.48%	⬇️	
# complaints received*	#	12	11	17	11	33				
Average working days to respond to complaints*	# days	6.25	6.6	16.6	18.2	4.7	10			
% complaints answered within agreed timescales*	%	83.3	72.7	68.8	75	87%	95%		⬆️	
Staff turnover rates	%	9.40%	8.50%	9.80%	10.20%	9.10%		13.40%	⬇️	
Sickness absence	# days per FTE	3.24	5.03	6.4	2.88	3.19		7.8	⬇️	

*complaints data excludes all Housing as this is reported separately

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Quarter 2 2025/26 Finance Monitoring Report

Relevant Portfolio Holder	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
Wards Affected	All Wards
Ward Councillor(s) consulted	No
Relevant Council Priority	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) There is a forecast revenue overspend position of £381k at Quarter 2;**
- 2) The current Capital spending of £1.806 million against a budget of £8.082 million as outlined in Appendix A;**
- 3) The current savings delivery is £1.197 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 20 approved allocations at £25,700, leaving a balance of £28,300 to be allocated before year end as included in Appendix C;**
- 6) There is an updated procurements position set out in Appendix E, with any new items over £200,000 to be included on the Executive Committee's Work Programme;**

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7) The position on Council Tax and Business Rates be noted;

8) The position on benefits processing be noted.

The Executive is asked to RECOMMEND that:

9) the Balance Sheet Monitoring Position for Quarter 2 be noted (which is the Treasury Monitoring Report and required to be reported to Council (Appendix D));

10) the Council's Treasury performance for Quarter 2 of the financial year 2025/26 be noted; and

11) the position in relation to the Council's Prudential indicators be noted.

2 EXECUTIVE SUMMARY

2.1 This Quarter 2 Financial Monitoring Report for Redditch Borough Council (April–September 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:** An overspend of £381k is forecasted for the year, driven largely by a prudent adjustment to bereavement income levels, additional expenditure on Community Transport, costs relating to the installation of a new fire alarm system and additional insurance costs for Rubicon buildings. These have been offset by additional income in Development Control and additional Housing Subsidy income.
- **The position has moved adversely by £361k since Q1** - This relates mainly to Bereavement income of £313k due to prudent levels of income assumed over quarters 3 - 4, increased costs of servicing and maintenance of the cremator of £53k, the cost of the new fire alarm system of £137k, the repayment of COVID grant of £108k and other minor costs of £13k. These are offset by additional income from Development Control due to some large developments occurring of £263k..
- **Capital Programme:** £1.806 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:** £1.197 million of the £2.342 million annual savings target has been achieved, primarily through vacancy management and efficiency measures.

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- **Reserves:** The Council holds £27.117m in earmarked reserves, following a thorough review during the Medium-Term Financial Plan (MTFP) process.
- **Ward Budgets:** £25,700 has been allocated across 20 councillors, with £28,300 remaining to be distributed before year-end.
- **Treasury and Balance Sheet Monitoring:** No new borrowing has occurred; £5.8 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 55.36% and 51.53% collected respectively in Q2.
- **Benefits Processing:** Average processing times are 15 days for new claims and 7 days for changes, within acceptable thresholds.
- **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 second quarter of the financial year (April – September 2025). This report presents:

- The Council's forecast yearly outturn revenue monitoring position for 2025/26 based on data to the end of Quarter 2 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 2.
- The spending as of Q2 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.

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 2, the projected revenue outturn position for the 2025/26 financial year and explains key variances against budget.

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- 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.

Service Description	2025-26 Approved Budget	2025-26 Revised Budget	2025-26 Revised Q2 Budget	Q2 Adjusted Spend	Full Year Projected Forecast	Full Year Projected Variance Q1	Full Year Projected Variance Q2
Business Transformation and Organisational Development	2,127,379	1,969,243	905,554	1,168,791	2,098,117	36,356	128,873
Community and Housing GF Services	2,978,979	2,608,197	1,138,552	945,436	2,689,825	95,068	81,628
Corporate Services	-4,390,100	-3,443,342	-1,312,295	-1,785,580	-3,260,069	394,896	183,272
Environmental Services	3,327,695	3,327,695	1,663,848	2,239,300	3,725,643	-60,912	397,948
Financial and Customer Services	3,151,803	3,078,726	1,743,223	1,641,531	2,680,519	-393,343	-398,207
Legal and Democratic Services	1,213,796	1,084,233	573,099	596,919	1,077,491	-72,390	-6,742
Planning and Leisure Services	1,272,841	1,140,141	503,721	145,289	831,253	-45,716	-308,888
Regeneration & Property	2,213,443	2,130,943	1,062,730	1,165,201	2,317,129	48,726	186,186
Regulatory Client	711,638	711,638	355,819	374,717	732,276	15,668	20,638
Rubicon Client	867,481	867,481	433,740	492,305	995,391	48,119	127,910
Starting Well	0	0	0	0	0	-14,524	0
Grand Total	13,474,955	13,474,955	7,067,991	6,983,909	13,887,575	51,948	412,618
Service Description	2025-26 Approved Budget	2025-26 Revised Budget	2025-26 Revised Q2 Budget	Q2 Adjusted Spend	Full Year Projected Forecast	Full Year Projected Variance Q1	Full Year Projected Variance Q2
Corporate Financing	-13,474,955	-13,474,955	-6,737,478	-7,178,317	-13,507,005	-32,048	-32,050
Grand Total	-13,474,955	-13,474,955	-6,737,478	-7,178,317	-13,507,005	-32,048	-32,050
TOTALS	0	0	330,513	-194,408	380,570	19,900	380,568
						Change	360,668

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 £381k at Quarter 2. 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 £129k overspend

Business Transformation is forecasting a £129k due to increased central switchboard and server costs of £70k and other ICT purchases predicting a £68k overspend. This is offset by Salary savings in Transformation of £5k and various other savings of £4k.

Community and Housing GF Services £82k overspend

Community & Housing Services is forecasting a £82k overspend due to additional CCTV Telephone Costs of £39k and underachieved income of £28k. Dial-a-Ride is overspending by £97k due to the Council decision to reduce fares income by 50%, hence, less income expected and other various overspends of £3k, Also, Shopmobility

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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, which is a national trend; only 42% of the income is expected creating an expected overspend of £103k These overspends are offset by £150k additional Homelessness Prevention income and £19k Community Safety grants together with other various underspends of £16k.

Corporate Services £183k overspend

Corporate Services is forecasting a £183k overspend due to additional Postage Charges of £32k, Lump Sum Pension Deficit payment of £26k, an HMRC fine of £13k, additional subscriptions of £8k and repayment of COVID grant of £108k. This is offset by other savings of £4k.

Environmental Services £398k overspend

Environmental Services is forecasting a £398k overspend due to underachieved bereavement income of £313k, increased business rates of £48k and increased servicing and maintenance costs of the cremator of £53k offset by £16k minor savings across the service.

Financial and Customer Services £398k underspend

Finance & Customer Services is forecasting a £398k underspend due to additional valuation and software costs of £79k and the loss of Council Tax Support Grant of £94k all offset by additional Housing Subsidy income of £549k and £22k of various other savings.

Legal and Democratic Services £7k underspend

Legal and Democratic Services is forecasting a small underspend £7k.

Planning and Leisure Services £308k underspend

Planning & Leisure Services is forecasting a £308k underspend due to additional Development Control income of £241k, salary savings in Arts and Development of £17k, increased Building Control income of £18k, reduced agency costs within Parks and Events and other various savings of £5k.

Regeneration and Property Services £186k overspend

Regeneration & Property Services is forecasting a £186k overspend due costs to Wychavon District Council of £59k for Parking and the replacement of a fire alarm system costing £146k. The overspends have been offset by £19k of various other savings.

Regulatory Client overspend £20k overspend

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Regulatory Client is forecasting a £20k overspend due to underachieved Efficiency Savings of £13k, Pest Control Fees of £3k recharge from WRS above budget and various other costs of £7k.

Rubicon Client £128k overspend

Rubicon Client (the costs incurred by Redditch BC, such as landlord and some salary expenses) is forecasting a £128k overspend due to additional Management Fees of £50k and increased Maintenance and Insurance costs of £78k due to Rubicon client not having an insurance budget for buildings.

Corporate Financing

Corporate Financing is forecasting £32k additional income due to extra Investment Interest amounting to £380k and Grant Income of £186k offset by additional Interest Payable of £362k and underachieved Fees & Charges Income of £172k.

Savings Targets

The Council had £2.342m of savings targets in 2025/26. The Council has delivered £1.197m of these savings in Q2. 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)	(0.982)	£0.844m from vacancy management and £0.138m efficiencies
Directorate savings		(0.250)	(0.250)	(0.215)	There is an expected outturn of £215k in savings
2025/26 Items	0	(1.722)	(1.772)	(1.197)	
Total Savings	(1.125)	(1.217)	(2.342)	(1.197)	

4.5 Cash Management

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Borrowing

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

Investments

- On 30th September 2025 there were £5.8m 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:
- The Town Deal schemes – the Innovation Centre and Public Realm improvements which are funded via £15.6m of Government Funding.

- For the Innovation Centre
 - Speller-Metcalf have been appointed as the design and build contractor up to Stage 4 design (with an option to extend into delivering the development in full), and have been working with the project team to undertake a value engineering (VE) exercise, to ensure the project is delivered on budget. Initial VE work has since been concluded, with costs based on contractor prices, rather than QS estimates. Whilst further VE will take place

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throughout Stage 4, we have reached a point where the project can be delivered within the existing Own Deal budget envelope. The next phase of public realm works has been paused so that we can confirm the full cost of building the innovation centre before entering into further expenditure of Town Deal funds..

- The planning application was submitted on 31st July 2025. We have agreed to delay the final decision until December Planning Committee, owing to planning Capacity. Signage for the Innovation Centre has also been installed to keep the public informed.
 - VE works have led to slight programme slippage with construction now due to commence by end of March 2026.
 - The final business case for GBS LEP funding was submitted to Birmingham City Council on 23rd July 2025. BCC now require initial Stage 4 costings prior to final assessment. This delays the decision until January 2026, although still ensures that funds will be in place prior to commencement of the construction phase.
 - 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 with £224,924 defrayed to the end of Q2.
- 4.9 The outturn spend is £1.806m against a capital budget totalling £8.082m and is detailed in **Appendix A**. It should be noted that carry forwards of £23.673m 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 - September 2025. The major variances are due to the following:

- Dwelling Rents – a higher than anticipated purchase of properties under the Right to Buy scheme has reduced the income level. This was due a backlog of approvals.
- Repairs and Maintenance – has been an increase in the incidence of repairs required.

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- Supervision and 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 - Sept £'000	2025/26 Actual Apr - Sept £'000	2025/26 Variance Apr - Sept £'000	2025/26 Projected Outturn £'000	2025/26 Projected Variance £'000 Q1	2025/26 Projected Variance £'000 Q2
INCOME								
Dwelling Rents	-28,169	-28,169	-14,671	-14,240	431	-27,972	0	197
Non-Dwelling Rents	-534	-534	-278	-464	-186	-525	0	9
Tenants' Charges for Services & Facilities	-724	-795	-414	-406	8	-726	-16	69
Contributions towards Expenditure	-127	-155	-81	-23	57	-726	0	-571
							0	0
Total Income	-29,553	-29,653	-15,444	-15,133	311	-29,949	-16	-296
EXPENDITURE								
Repairs & Maintenance	7,844	8,011	4,006	4,685	680	8,088	-22	76
Supervision & Management	9,249	9,387	4,693	2,147	-2,547	9,036	-299	-351
Rent, Rates, Taxes & Other Charges	576	576	288	269	-19	755	0	179
Provision for Bad Debts	517	519	259	0	-259	519	0	0
Depreciation & Impairment of Fixed Assets	7,296	7,296	3,648	0	-3,648	7,296	0	0
Interest Payable & Debt Management Costs	4,179	4,179	2,090	-134	-2,224	4,179	0	0
Total Expenditure	29,662	29,968	14,984	6,966	-8,018	29,873	-321	-96
Net cost of Services	108	315	-460	-8,167	-7,707	-77	-130	-392
Net Operating Expenditure	108	315	-460	-8,167	-7,707	-77	-130	-392
Interest Receivable	-211	-211	-106	0	106	-211	0	0
Revenue Contribution to Capital Outlay	0	0	0	0	0	0	0	0
Planned use of Balances	103	-104	566	0	-566	288	130	392
Transfer to Earmarked Reserves	0		0	0	0	0	0	0

In HRA Capital:

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		2025/26 Full Year Budget £	2025/26 Budget to Date Apr - Sept £	2025/26 Actuals & Comm Apr - Sept £	2025/26 Variance Apr - Sept £	2025/26 Forecast Outturn £	2025/26 Projected Variance £
Project	Project Description						
	Housing 1-4-1 Purchases/Build	3,000,000	1,500,000	1,137,527	-	362,473	3,000,000
	Asbestos General	125,000	62,500	186,230		123,730	125,000
	Structural Repairs	15,000	7,500	45,556		38,056	60,000
	Electrical Upgrade	200,000	100,000	230,080		130,080	220,000
	Boiler Replacement	720,000	360,000	320,430	-	39,570	720,000
	Window Replacement	500,000	250,000	270,587			500,000
	Disabled Adaptations	500,000	250,000	259,224		9,224	450,000
	Environmental Enhancement	100,000	50,000	25,021	-	24,979	100,000
	FRA Works	-	-	-	-	-	-
	Stock Condition Survey	150,000	75,000	122,208		47,208	150,000
	Housing Management System		-	130,667		130,667	220,000
	Capitalised Salaries	750,000	375,000	-	-	375,000	750,000
	Door Entry/CCTV	350,000	175,000	278,052		103,052	350,000
	HRA Hard Wire S	200,000	100,000	90,000	-	10,000	150,000
	Balcony Replacement	300,000	150,000	301,483		151,483	300,000
100081	HRA Fire Safety	-	-	-	-	-	-
	HRA Compartmentation	1,500,000	750,000	726,604	-	23,396	1,500,000
	Major Voids Works	1,000,000	500,000	1,593,259		1,093,259	1,500,000
	HRA-Energy Efficiency	1,000,000	500,000	1,773,172		1,273,172	1,200,000
	HRA Stock Remodelling	275,000	137,500	116,483	-	21,017	150,000
	HRA Estates Garages	300,000	150,000	-	-	150,000	200,000
	Internal Refurbishment	3,000,000	1,500,000	2,545,855		1,045,855	2,500,000
	High Trees Project	800,000	400,000	792,664		392,664	800,000
	Disrepair Cases	100,000	50,000	568,816		518,816	650,000
	External Refurbishment	500,000	250,000	158,187	-	91,813	200,000
	Community Safety	-	-	-	-	-	-
110042	Lift Replacement	150,000	75,000	135,036		60,036	260,000
110045	Vehicle Replacement	900,000	450,000				900,000
		16,435,000	8,217,500	11,807,141		4,019,054	16,955,000
							520,000

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.

Structural Repairs – These repairs are essentially reactive, and the value of each occurrence is unknown. To date a pressure of £35k has been identified.

Housing Management System – Residual costs as the end of the project is imminent. Additionally, there are Keyfax costs of £56k.

Major Voids Works – Void repairs happen as and when they occur. £550k more costs will be needed to complete in this year

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

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- 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 for their requirement and additional reserves set up as per that report. At the 30 September 2025, based on the present MTFP that was approved by Council on the 19th February, the Council holds £27.117m 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 September there have been applications from 21 Members approved totalling £25,700. There are still 6 Members who have not allocated any funding and overall £28,300 is still to be allocated. This year's funding allocations must be spent by the 31st March 2026. 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 Q2 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 repurchased 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

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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.

- 4.18 The Council aims to collect 98.5% of Council Tax receipts (national average is 95.8%) which equates to a total sum of £60.748 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	28.50	27.99	22.963
Quarter 2	55.75	55.36	34.144
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 £39.408 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	53.92	51.53	20.723
Quarter 3			
Quarter 4	98.0		

Benefits

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

New claims	Qtr 1	Qtr 2		Qtr 1	Qtr 2
Average processing time	18 days	15 days	Number processed this quarter	105	222
Changes to claims					
Average processing time	8 days	7 days	Number processed this quarter	1380	2647

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- 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.

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.

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 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:

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- 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

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Appendix A - Capital Outturn

Capital Project	Description	2025/26 Total (Original) £	2025/26 Total £ (including carried forward)	25/26 Spend £
	Large Schemes			
	Towns Fund			
200053	- Innovation Centre	1,000,000	7,091,046	322,242
200053	- Innovation Centre	1,948,000	1,948,000	0
100133	- Digital Manufacturing & Innovation Centre Digital Manufa	0	-159,306	0
200054	- Library	0	2,320,634	-22,764
200055	- Public Realm	0	3,777,926	0
200055	- Public Realm	0	439,000	0
100102				
100108	Town Hall Redevelopment	0	5,123,121	552,756
100111				
	Schemes Agreed to Continue in Tranche 1	0	0	0
100004	Car Park Maintenance	150,000	212,672	50,459
110036	Footpaths	75,000	47,264	0
100007	Disabled Facilities Grant	1,185,745	1,332,340	192,928
100008	Energy & Efficiency Installs.	0	209,345	0
100009	GF Asbestos	0	75,467	5,975
100014	Improved Parking Scheme (includes locality funding)	0	400,000	0
100026	Morton Stanley Play, Sport and Open Space Improvements	0	1,500	0
100032	Public Building	250,000	139,324	119,969
100035	Fleet Replacement new line	0	1,960,669	85,525
100037	Removal of 5 weirs through Arrow Valley Park	0	414,000	0
100040	Sports Contributions to support improvements to Outdoor	0	3,000	0
100043	Wheelie Bin purchase	100,000	210,635	42,336
100044	New Digital Service	0	-119,732	0
100047	Environmental Services Computer System	0	-38,857	15,214
100064	Green Lane Studley	0	-52,905	0
100088	Improvement Holly trees childrens centre	0	6,000	0
100089	Greener Homes	0	-8,925	0
100010	Grassland Mitigation measures- recreating and monitoring	5,864	11,727	0
100011	Hedgerow Mitigation measures by restoration and hedge la	0	21,500	0
100012	HMO Grants	25,000	86,500	0
100013	Home Repairs Assistance	40,000	160,000	0
100018	Improvement to original Pump Track at AVCP	0	56,364	0
100045	Replacing 3 fuel pumps and upgrading tank monitoring equi	0	25,000	0
110018	Cisco Network Update	47,339	53,273	0
110019	Server Replacement Est(Exact known Q2 2022)	18,500	196,000	67,038
110020	Laptop Refresh	5,000	37,775	4,909
100140	Cyber Security Updats	25,000	50,000	0
100141	Morgan Stanley Footpaths	0	16,500	0
110021	New Cemetary Provision-Ipsley road	195,000	635,963	0

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Capital Project	Description	2025/26 Total (Original) £	2025/26 Total £ (including carried forward)	25/26 Spend £
100127	Provide the Crossgate Depot site with a new and Compliant	0	56,000	0
100097	Widen access road to Arrow Valley Country park	0	-9,074	0
100136	Lifeline Improvements	0	120,000	0
100144	PRS Housing ICT System	0	30,000	0
100119	Play Areas - Surface Replacement	10,000	-79,994	0
100147	AVCP - Parking Bays near Visitor Centre	0	12,000	0
100121	AVCP - Car Park Extension 25 Spaces	0	-15,745	0
100148	Increased Building Maintenance Costs	150,000	300,000	0
100134	Arrow Valley Car Park	0	63,840	0
100135	Arrow Valley park Visitor Centre Improvements	0	193,251	81,559
100143	Fleet Costs	26,000	611,000	0
100137	Final Play Area Changes	191,477	435,576	155,200
100139	Movement of ICT Cyber Capital Works Forward	0	-50,000	0
100142	Hedge and Shrub Removal	40,000	80,000	0
110007	Forge Mill and Bordelsey Open Space Improvements	0	5,859	0
110009	MUGA at Greenlands Sports Pitches. 2018/169/FUL Land o	0	43,078	0
110012	Play Area improvements at Birchfield Road, /Headless Cro	0	7,575	0
110013	Play area (£34,583.39), Open space (£12,001.36) and Sport (£	0	1,172	0
100001	Arrow Valley Country Park - Play, Open Space and Sports In	0	-4,500	0
	Play Area Changes - Pre Audit	0	382,000	0
100146	Play Audit funding	191,447	454,833	0
100020	Improvement to Sports Pitches infrastructure in Morton St	0	23,002	-1,998
100112	Fire compartmentation works in Corporate buildings	250,000	240,157	1,163
110044	New Food Waste Collection - DEFRA Funding	766,498	785,955	0
	Abavus Software Integration	30,000	30,000	0
	Abavus Licensing	10,200	10,200	0
	Update Town Hall Fire Wall	16,250	16,250	0
	Replacement Track - Abbey Stadium	300,000	300,000	0
	Energy Performance Certificate Requirements	100,000	100,000	0
	Abbey Stadium Roof Replacement	250,000	250,000	0
	Abbey Stadium - refurbish indoor Changing Rooms and Toile	300,000	300,000	0
	Forge Mill - New outdoor Kiosk and Toilet Replacement	90,000	90,000	0
	PitcherOak, refurbish Male Changing and rebuild 2nd Green	90,000	90,000	0
	Salary Capitalisation	200,000	200,000	0
100128	Cycle Route 5 Improvements Cycle Route 5 Improvements	0	0	15,912
100150	Redditch Market	0	0	37,396
110028	Support to Local Business - UKSPF		0	8,000
110041	Resurfacing and pathway improvement on St Stephen Chur	0	0	22,764
100110	NHS Refurbishment Town Hall		0	25,360
110056	Hawthorn Road - New Build		0	6,394
110060	North Moons Moat Industrial Decarbonisation		0	14,348
100120	Morton Stanley Park Facilities Improvements		0	1,998
100123	Arrow Valley Park Litter Bins		0	998
	Total	8,082,320	31,755,256	1,805,681

REDDITCH BOROUGH COUNCIL**Executive****25th November 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****25th November 2025****Appendix C - Ward Budget Spending Q2 - Funds Allocated to 30 September****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	1,450.00	550.00
Cllr William Boyd	200.00	1,800.00
Cllr Brandon Clayton	1,500.00	500.00
Cllr Claire Davies	900.00	1,100.00
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	1,900.00	100.00
Cllr Sharon Harvey	1,200.00	800.00
Cllr Chris Holtz	1,000.00	1,000.00
Cllr Joanna Kane	1,350.00	650.00
Cllr Sid Khan	0	2,000.00

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Activity	Spend	Balance £2,000
Cllr Wanda King	2,000.00	0
Cllr Alan Mason	2,000.00	0
Cllr Sachin Mathur	0	2,000.00
Cllr Gemma Monaco	0	2,000.00
Cllr David Munro	1,200.00	800.00
Cllr Rita Rogers	0	2,000.00
Cllr Gary Slim	2,000.00	0
Cllr Jen Snape	2,000.00	0
Cllr Jane Spilsbury	1,050.00	950.00
Cllr Monica Stringfellow	2,000.00	0
Cllr Craig Warhurst	500.00	1,500.00
Cllr Ian Woodall	0	2,000.00
Cllr Paul Wren	500.00	1,500.00
Total	25,700.00	28,300.00

REDDITCH BOROUGH COUNCIL**Executive****25th November 2025****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

(As detailed in the covering report above) The Executive are asked to:

- **Note the Council's Treasury performance for Q2 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 first quarter was dominated by the fallout from the US trade tariffs and their impact on equity and bond markets. The second quarter, still rife with uncertainty, saw equity markets making gains and a divergence in US and UK government bond yields, which had been moving relatively closely together.
- 3.4 . From late June, amid a UK backdrop of economic uncertainty, concerns around the government's fiscal position and speculation around the autumn Budget, yields on medium and longer-term gilts pushed higher, including the 30-year which hit its highest level for almost 30 years.
- 3.5 UK headline annual consumer price inflation (CPI) increased over the period, rising from 2.6% in March to 3.8% in August, still well above the Bank of England's 2% target. Core inflation also rose, from 3.4% to 3.6% over the same period, albeit the August reading was down % from 3.8% the previous month. Services inflation also fell from July to August, to 4.7% from 5.0%.

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- 3.6 The UK economy expanded by 0.7% in the first quarter of the calendar year and by 0.3% in the second quarter. In the final version of the Q2 2025 GDP report, annual growth was revised upwards to 1.4% y/y. However, monthly figures showed zero growth in July, in line with expectations, indicating a sluggish start to Q3.
- 3.7 Labour market data continued to soften throughout the period, with the unemployment rate rising and earnings growth easing, but probably not to an extent that would make the more hawkish MPC members comfortable with further rate cuts. In addition, the employment rate rose while the economic inactivity rate and number of vacancies fell.
- 3.8 The BoE's Monetary Policy Committee (MPC) cut Bank Rate from 4.5% to 4.25% in May and to 4.0% in August after an unprecedented second round of voting. The final 5-4 vote was for a 25bps cut, with the minority wanting no change. In September, seven MPC members voted to hold rates while two preferred a 25bps cut. The Committee's views still differ on whether the upside risks from inflation expectations and wage setting outweigh downside risks from weaker demand and growth.
- 3.9 The August BoE Monetary Policy Report highlighted that after peaking in Q3 2025, inflation is projected to fall back to target by mid-2027, helped by increasing spare capacity in the economy and the ongoing effects from past tighter policy rates. GDP is expected to remain weak in the near-term while over the medium term outlook will be influenced by domestic and global developments.
- 3.10 Arlingclose, the authority's treasury adviser, maintained its central view that Bank Rate would be cut further as the BoE focused on weak GDP growth more than higher inflation. One more cut is currently expected during 2025/26, taking Bank Rate to 3.75%. The risks to the forecast are balanced in the near-term but weighted to the downside further out as weak consumer sentiment and business confidence and investment continue to constrain growth. There is also considerable uncertainty around the autumn Budget and the impact this will have on the outlook.
- 3.11 Against a backdrop of uncertain US trade policy and pressure from President Trump, the US Federal Reserve held interest rates steady for most of the period, before cutting the Fed Funds Rate to 4.00%-4.25% in September. Fed policymakers also published their new economic projections at the same time. These pointed to a 0.50% lower Fed Funds Rate by the end of 2025 and 0.25% lower in 2026, alongside GDP growth of 1.6% in 2025, inflation of 3%, and an unemployment rate of 4.5%.

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- 3.12 The European Central Bank cut rates in June, reducing its main refinancing rate from 2.25% to 2.0%, before keeping it on hold through to the end of the period. New ECB projections predicted inflation averaging 2.1% in 2025, before falling below target in 2026, alongside improving GDP growth, for which the risks are deemed more balanced and the disinflationary process over.
- 3.13 **Financial markets:** After the sharp declines seen early in the period, sentiment in financial markets improved, but risky assets have generally remained volatile. Early in the period bond yields fell, but ongoing uncertainty, particularly in the UK, has seen medium and longer yields rise with bond investors requiring an increasingly higher return against the perceived elevated risk of UK plc. Since the sell-off in April, equity markets have gained back the previous declines, with investors continuing to remain bullish in the face of ongoing uncertainty.
- 3.14 Over the period, the 10-year UK benchmark gilt yield started at 4.65% and ended at 4.70%. However, these six months saw significant volatility with the 10-year yield hitting a low of 4.45% and a high of 4.82%. It was a broadly similar picture for the 20-year gilt which started at 5.18% and ended at 5.39% with a low and high of 5.10% and 5.55% respectively. The Sterling Overnight Rate (SONIA) averaged 4.19% over the six months to 30th September
- 3.15 **Credit review:** Arlingclose maintained its 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 Early in the period, Fitch upgraded NatWest Group and related entities to AA- from A+ and placed Clydesdale Bank's long-term A- rating on Rating Watch Positive. While 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.
- 3.17 Then in the second quarter, Fitch upgraded Clydesdale Bank and also HSBC, downgraded Lancashire CC and Close Brothers while Moody's upgraded Transport for London, Allied Irish Banks, Bank of Ireland and Toronto-Dominion Bank.
- 3.18 After spiking in early April following the US trade tariff announcements, UK credit default swap prices have since generally trended downwards and ended the period 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 has followed a fairly similar pattern to the UK, as have Singaporean and Australian lenders while Canadian bank CDS prices remain modestly elevated compared to earlier in 2025 and in 2024.

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- 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 30th June 2025, the Authority had £29.49m 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

	31.6.25	30.9.25
	Actual	Actual
	£m	£m
General Fund & Regeneration CFR	28.82	28.82
HRA CFR	127.60	127.60
Total CFR	156.42	156.42
External borrowing**	103.93	103.93
Internal borrowing	52.49	52.49
Less: Usable reserves	-18.10	-18.10
Less: Working capital	-4.90	-4.90
Net borrowing	29.49	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 September and the change over the quarter is shown in Table 2 below.

Table 2: Treasury Management Summary

	31.6.25 Balance £m	Movement £m	30.6.25 Balance £m	30.9.25 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 unexpectedly 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 5.10% at the beginning of the period and 4.80% at the end. The lowest available 10-year maturity rate was 4.70% and the highest was 5.10%. Rates for 20-year maturity loans ranged from 5.30% to 5.50%

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during the period, and 50-year maturity loans from 5.10% to 5.30%. The cost of short-term 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

	31.6.25 Balance £m	Net Movement £m	30.9.25 Balance £m	30.9.25 Weighted Average Rate %	30.9.25 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 £5.3 and £11.0 million due to timing differences between income and expenditure. The investment position is shown in table 4 below.

Table 4: Treasury Investment Position

	31.6.25 Balance £m	Net Movement £m	31.9.25 Balance £m	31.9.25 Income Return %	31.9.25 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	5.5	0.3	5.8	2.9%	30
Total investments	5.5	0.3	5.8	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 was reduced to 4.00% in August 2025 and remained at that level through the rest of the quarter. Short-term interest rates largely followed this trend, staying close to the Bank Rate. 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>	5.80	10.00	-4.20

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Total treasury investments	5.80	10.00	-4.20
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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	30.9.25 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	5.8m		Yes
Foreign countries	£5m per country			
Real Estate Investment Trusts	£2.5m in total			

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

Table 7: Debt and the Authorised Limit and Operational Boundary

	2025/26 Maximum	30.9.25 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

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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	30.9.25 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	30.9.25 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.

	30.9.25 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	30.9.25 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>30/06/25</u>	<u>30/09/25</u>
Bank Rate	4.25%	4.00%
1-year PWLB certainty rate, maturity loans	4.50%	4.58%
5-year PWLB certainty rate, maturity loans	4.70%	4.95%
10-year PWLB certainty rate, maturity loans	5.27%	5.53%
20-year PWLB certainty rate, maturity loans	5.88%	6.14%
50-year PWLB certainty rate, maturity loans	5.71%	5.98%

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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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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Title	Council	Contract Value £
DMIC Build	Redditch	10,000,000
Retrofit WAVE 3 Contractor	Redditch	6,000,000
Fleet Replacement	Redditch	5,895,000
Fire Safety Works Contract - CLC Renewal	Redditch	4,500,000
Fleet Replacement	Redditch	1,950,000
Remodel - Auxerre House	Redditch	1,500,000
Civil Engineering Works	Redditch	1,500,000
Loxley Close - Development	Redditch	1,300,000
Retrofit WAVE 3 Assessor and Designer	Redditch	1,000,000
Retrofit WAVE 3 Co-ordinator	Redditch	1,000,000
Void Contract	Redditch	1,000,000
Communal Boiler Replacement	Redditch	700,000
External Staircase	Redditch	500,000
Refurbishment of the Anchorage	Redditch	500,000
Roofing Repairs and Replacement	Redditch	500,000
Microsoft Licences	Redditch	483,000
Fire Alarm and Emergency Lighting Servicing, Repairs and Installation	Redditch	430,000
Commercial Heating Systems Servicing, Maintenance and Installations	Redditch	350,000
Lift Installation and Refurbishment	Redditch	300,000
Data SIMS	Redditch	300,000
Door Entry, Access Control Planned , Responsive Maintenance	Redditch	300,000
Supply of HVO Fuel	Redditch	300,000
Refuse and Recycling Products	Redditch	250,000
Fencing and Groundworks	Redditch	250,000
Vehicle Hire	Redditch	200,000
Domestic Food Collection	Joint	23,000,000
Hybrid Mail Solution - Sending Letters	Joint	2,500,000
Corporate Building Electrical Contract	Joint	2,500,000
Food Caddy Purchase and Delivery	Joint	1,300,000
Public Space CCTV Maintenance	Joint	400,000
Fire Alarm, Extinguisher Contract	Joint	380,000
Lifeline Call Handling	Joint	200,000
eFinancials RTU Extension	Joint	208,598

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