



Tenant Board

30th July 2025

Declarations of interest



No official vote scheduled for this meeting

However, we will be discussing:

- Sheltered Housing
- Communication scrutiny project and Customer Services involvement

Agenda



Declarations of interest (2 mins)

2. Action(s) from last meeting (3 mins)
3. Housing Revenue Account (20 mins)
4. Complaints scrutiny update (15 mins)
5. Communication scrutiny scope (20 mins)
6. Upcoming scrutiny projects (10 mins)
7. Questions around transactional survey presentation (10 mins)
8. Any other business (5 mins)

Actions



- ▶ Board members invited to complaints workshops
- ▶ KL to include exercise on communication in workshop
- ▶ Speak to Rob around a grass cutting service charge for properties where we have stopped cutting front gardens- opt in service.
- ▶ Investigate how many are tenants impacted by grass cutting consultation

Samford Close- 15

Tayler close- 10

Jervis Close- 25

Stutton Close- 12



Housing Revenue Account

Deborah Fenton- Director of Housing
Jeni Smithes- Finance Business Partner



HRA Finance Update

30th July 2025

Babergh 2024/25 Outturn



	Budget £'000	Full Year Forecast at Q3 £'000	Q4 Outturn £'000	Variance (underspend)/ overspend £'000	% variance	Variance to Q3 (underspend)/ overspend £'000	% variance
Income							
Rent Receivable	(21,559)	(21,651)	(21,643)	(83)	-	8	-
Void Losses	344	295	289	(55)	(16%)	(6)	(2%)
Service Charges	(861)	(837)	(828)	33	(4%)	9	(1%)
Net Rental Income	(22,076)	(22,193)	(22,182)	(105)	-	11	-
Amortised Grant	-	(15)	(12)	(12)	100%	3	(23%)
Other Income	(14)	(12)	(21)	(7)	46%	(9)	70%
Total Income	(22,091)	(22,220)	(22,214)	(123)	1%	6	-
Expenditure							
Management Costs	7,048	7,630	7,326	278	4%	(303)	(4%)
Service Charge Costs	645	1,373	1,337	692	107%	(37)	(3%)
Routine Maintenance	4,334	5,975	5,345	1,011	23%	(630)	(11%)
Planned Maintenance	318	190	205	(113)	(36%)	15	8%
Bad Debts	113	112	50	(63)	(56%)	(62)	(55%)
Property Lease Charges	-	-	-	-	100%	-	100%
Depreciation	4,913	4,609	4,476	(437)	(9%)	(133)	(3%)
Council Lettings Expenditure	17,371	19,888	18,739	1,368	8%	(1,149)	(6%)
Operating Surplus/Deficit	(4,720)	(2,332)	(3,475)	1,245	(26%)	(1,143)	49%
Interest Receivable	-	(798)	(909)	(909)	100%	(112)	14%
Interest Payable	3,283	3,306	3,431	147	4%	125	4%
Loan Repayment	6,000	6,000	-	(6,000)	(100%)	(6,000)	(100%)
Revenue Contribution to Capital	5,572	-	1,000	(4,572)	(82%)	1,000	100%
Deficit / (Surplus) for Year	10,136	6,177	47	(10,089)	(100%)	(6,130)	(99%)

Mid Suffolk 2024/25 Outturn



	Budget £'000	Full Year Forecast at Q3 £'000	Q4 Outturn £'000	Budget Variance (underspend) / overspend £'000	% variance	Variance to Q3 (underspend) / overspend £'000	% variance
Income							
Rent Receivable	(19,967)	(19,990)	(19,997)	(30)	-	(7)	-
Void Losses	368	451	439	71	19%	(12)	(3%)
Service Charges	(967)	(947)	(961)	7	(1%)	(13)	1%
Net Rental Income	(20,566)	(20,486)	(20,519)	48	-	(33)	-
Amortised Grant	-	(15)	(14)	(14)	-	1	-
Other Income	(6)	(23)	(27)	(21)	372%	(4)	15%
Total Income	(20,572)	(20,524)	(20,559)	13	-	(35)	0%
Expenditure							
Management Costs	6,902	7,022	7,176	275	4%	154	2%
Service Charge Costs	756	994	956	200	26%	(39)	(4%)
Routine Maintenance	3,910	6,001	4,409	499	13%	(1,592)	(27%)
Planned Maintenance	267	193	191	(75)	(28%)	(2)	(1%)
Bad Debts	120	100	44	(76)	(63%)	(56)	(56%)
Depreciation	4,709	4,118	3,717	(993)	(21%)	(401)	(10%)
Council Lettings Expenditure	16,665	18,429	16,494	(171)	(1%)	(1,936)	(11%)
Operating Surplus/Deficit	(3,907)	(2,094)	(4,065)	(158)	4%	(1,971)	94%
Interest Receivable	-	(328)	(314)	(314)	-	14	-
Interest Payable	4,867	5,392	5,591	724	15%	199	4%
Deficit / (Surplus) for Year	960	2,970	1,212	252	26%	(1,758)	(59%)

Important Housing Changes: What Tenants Need to Know



▶ **Changes to Right to Buy**

- ▶ - Discounts for buying your council home are being reduced.
- ▶ - Councils can now protect new homes from being sold for longer.
- ▶ - This might make it harder or more expensive to buy your home.
- ▶ - But it helps keep more homes available for people who need them.

▶ **Rent Increases: CPI + 1%**

- ▶ - From 2026, rents could continue go up each year by inflation (CPI) plus 1% for 10 years.
- ▶ - This makes rent increases more predictable.
- ▶ - However, if inflation is high, your rent could still rise quite a bit each year.

▶ **Rent Convergence**

- ▶ - If your rent is lower than the standard (called 'formula rent'),
- ▶ - your landlord might increase it by an extra £1 or £2 per week until it catches up.
- ▶ - This helps make rents fairer across similar homes.
- ▶ - You might see slightly higher rent increases than others



**What would you like
to hear from us?**



Complaints Scrutiny Update

Kerry Lecomber

Workshops



- ▶ Online Monday 14th July with 7 tenants and 7 staff members
- ▶ In person Thursday 18th July with 8 tenants, 9 staff members, 2 tenant engagement staff from ESDC and the Portfolio Holder for Housing
- ▶ Longlist of 43 recommendations

Recommendations



Communication



Professionalism



Empathy



Integrity



Communications Scrutiny Scope

Georgia Mecoy

Time scale and methodology



- ▶ Original time scale of August- September
- ▶ New proposed time scale August- October
- ▶ Discuss methodology- potential options
 - Listening to calls at Customer Access Point
 - Interviewing Customer Service agents
 - Mystery shopping to understand wait times and messaging



Upcoming Scrutiny Projects

All

Contractor Procurement – David White



- ▶ Training available around procurement and contract management
- ▶ Requiring contractors to sign up to Stop Social Housing Stigma Campaign
- ▶ For new tenders we will be including a question around what they will do to tackle stigma

- ▶ Board members have been interested in doing more work around contract procurement.



Recognising good work

Charmaine Jolly



Transactional Surveys

Any Questions or comments?

Any Other Business



- Vouchers
- Visit with Colchester Borough Homes

Collaboration

Shared engagement framework

- Annual Report and Service standards workshop
6th August, 10:00-12:00, In person Endeavour House

- Upcoming Opportunities

Get involved in testing our website (September- October date TBC)

Voids Workshops- 17th September + 15th October 10:00-13:00.

- Ipswich Borough Council and East Suffolk C3 grade
- Marcus leaving the Tenant Board