

## Quarter 3 (Oct-Dec) Performance Report 2024/25

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## 1. Quarter 3 Highlight 2024/25


	Electoral register published and EU Voting and Candidacy Rights process completed		Equality and Diversity Strategy approved by full council
	Implementation of county boundary changes		Polling district and polling place review complete
	Staff survey completed		Processed pay award at short notice
	Staff conference held over 2 days – over 300 staff attended		Commenced Occupational Health contract review
	Reception refurbishment completed. Fixtures and fittings installation commenced.		Delivered statistically representative resident survey
	Delivered significant marketing for Christmas events (NEED DETAIL)		Finalists in LGC awards for delivering a new website within budget.
	Tender issued for CRM, customer portal and contact centre solution including AI and Robotic Process Automation (RPA) provision		Cyber Assessment Framework – achieved first set of requirements and £15,000 grant awarded
	Launched new assembly rooms website		Approval of updated H&S Policy
	Housing working group set up to address learning from complaints		90% call handling rate for general customer enquiries
	The Biodiversity Consideration adopted as part of the Nature Declaration Work		Footfall at Tamworth Castle during Halloween half term was up 69% on last year.
	Joint Waste Service- launch of the “Recycle for Good” Campaign		Fireworks event attended by 18,000 people, with cross departmental collaboration and support
	23/24 external audit of our statement of accounts was completed with an unqualified opinion issued		Developing broader links with partners including the deaf community
	In November Tamworth Castle achieved Learning outside the classroom (LOtC) quality standard for the thirteenth year running		We received £8,153.16 in Community infrastructure levy contributions in November
	Completion of security works at the Depot		Clean subsidy audit again for the Benefits Team.

## 2. Strategic Projects Summary





### 2.1 Corporate Plan 2022 - 25 Strategic Projects Overview Report

Code	Project	Projects Highlights (Overall Project Comments)	Status	Due Date	Managed By
CP2022-25_PD_34	Asset management Strategy	Cabinet approved Asset Management Strategy for implementation in November 2024. The next phase of the project for 205/26 will be the production of detailed Asset Management Plans for each asset which will be contained in the 2025/26 service plan.	 <b>Completed</b>	31-Oct-2024	Paul Weston
CP2022-25_TCP_04	FHSF	At the end of Q3 projects are starting to complete including the Peel Cafe project and Tec2. Nationwide are about to take possession of the Peel Cafe in January and the Tec2 building will be completed in January and ready for occupation soon afterwards. Flex is moving forwards with steels in place. St Edithas Square has commenced and has a 5 month programme which is on track. Discussions continue about the works to Middle Entry. Enabling works at Market Street are underway and designs are being worked up for a planning application in the New Year.		30-Sep-2025	Anna Miller
CP2022-25_PD_43	Financial Stability plan to resolve long term Medium Term Financial Strategy position	Budget and MTFS 2025/26 on track in line with timetable		31-Mar-2025	Joanne Goodfellow
CP2022-25_TCP_05	Gungate	Land assembly on Gungate North is progressing well to acquire SCC land/properties. Removal of the covenant on their youth centre property is finalised, allowing SCC to dispose of the Tamyouth Centre. Plans to split bingo hall from ATIK nightclub have been developed and negotiations with new nightclub owners are taking place. Gungate Briefing to Members and staff at the annual conference delivered.		31-Mar-2025	Anna Miller

Code	Project	Projects Highlights (Overall Project Comments)	Status	Due Date	Managed By
CP2022-25_PD_27	Housing Revenue Account (HRA) Business Plan (2024-2054)	HRA viability project forms part of the social housing regulatory programme and work is progressing on the baseline position impact assessment of the options to remedy with a view to report latest position to cabinet in Feb 2025 (TM)		31-Mar-2025	Tina Mustafa
CP2022-25_PD_08	Local Government Boundary Review	Kick off meeting taken place with Local Government Boundary Commission to outline project scope.  Project to commence January 2025 and to conclude with all out elections in May 2028.  Working group set up initial meeting arranged for 6 January 2025 to brief team and agree draft terms of reference.		31-Mar-2025	Zoe Wolicki
CP2022-25_TCP_07	Net Zero	Just awaiting formal sign off at Cabinet in January.		31-Mar-2025	Anna Miller
CP2022-25_PD_46	Response to Ankerside and organisational preparedness	The Council has now taken possession of the Centre and is in a period of stabilisation.  Further work is to be done around the long term future of the centre.		31-Mar-2025 <b>Completed</b>	Paul Weston
CP2022-25_PD_47	Social Housing Regulatory Programme	Dedicated resourcing is in place until December 2025 to accelerate progress on the programme and this includes <ul style="list-style-type: none"> <li>• Compliance review and remedy of overdue actions</li> <li>• Policy schedule being fast tracked</li> <li>• Service standards drafted for consultation and</li> <li>• Enhanced performance dashboard through Pentana</li> </ul>		31-Dec-2025	Tina Mustafa

CP2022-25_PD_48	Strategic Review of Leaseholder Service Charges	<p>The review and report produced by external consultants, Campbell Tickell has been approved by the Leasehold Working Group and was approved by Cabinet in October 2024.</p> <p>Consultations for the roofs that were part of the review commenced in December 2024 and will run through to February 2025.</p> <p>New process and suite of documents to become Business as usual.</p> <p>The formal Leasehold Service Charge policy is being produced by Campbell Tickell and will be presented to Cabinet for approval with the aim of implementation by April 2025.</p>		31-Mar-2025	Paul Weston
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Project Status Key

	Action completed
	Action not on track and not in control
	Action not on track but in control
	Action on track and in control

Appendix 1 contains detailed highlight reports on each project.

### 3. Finance

#### 3.1 Financial Health Check Report – Period 9 December 2024

##### Executive Summary

This section to the report summarises the main issues identified at the end of December 2024.

##### General Fund

##### Revenue

GENERAL FUND	YTD Budget £000	YTD Position £000	YTD Variance £000	Full Year Budget £000	Predicted Outturn £000	Outturn Variance £000
Chief Executive	264	265	1	2	13	11
AD Growth & Regeneration	435	511	76	1,464	2,058	594
ED Organisation	100	111	11	-	10	10
AD Environ, Culture & Wellbeing	4,845	5,254	409	6,414	7,021	607
AD People	3,013	2,941	(72)	666	758	92
AD Policy & Performance	534	466	(68)	601	553	(48)
ED Finance	95	163	68	-	70	70
AD Finance	(595)	(1,304)	(709)	(2,350)	(3,982)	(1,632)
ED Communities	-	-	-	-	-	-
AD Assets	(1,057)	1	1,058	(696)	378	1,074
AD Neighbourhoods	415	592	177	1,025	1,146	121
AD Partnerships	606	626	20	1,057	1,150	93
<b>Total</b>	<b>8,655</b>	<b>9,626</b>	<b>971</b>	<b>8,183</b>	<b>9,175</b>	<b>992</b>

The General Fund has an unfavourable variance against budget at Period 9 of £0.971m (unfavourable variance of £0.128m as at Period 8). The projected full year position identifies an unfavourable variance against budget of £0.992m or 12.12% (unfavourable variance of £0.722m or 8.82% as at Period 8). Main overspends due to the shortfall in car park and planning income; lost rental from delays in opening the TEC and Flex building combined with an increase in Joint Waste costs, Assembly Rooms costs and an increase in bad debt provision for commercial properties.

Individual significant budget areas reflecting the variance and areas for concern are detailed at **s3.2**

Further commentary with regard to the shortfall in car park and planning income, and increased Joint Waste costs, can also be found at **s3.2**.

A balance of £95k was held in the General Contingency Budget at the end of December 2024 which, as part of the non-essential 'managed underspend' review, is forecast will not be fully required at year end and will result in a saving of £95k.

## Balances

Balances on General Fund are projected to be in the region of £8.610m at the year-end from normal revenue operations compared to £9.185m projected within the 2024/25 budget report–reduced balances of £575k.

## Capital

GENERAL FUND	Budget Reprofiled from 2023/24 (memo only) £000	YTD Budget £000	YTD Actual Spend £000	Variance £000	Budget £000	Predicted Outturn £000	Variance £000	Reprofile to 2025/26 (memo only) £000	Outturn £000
AD Growth & Regeneration	17,267	13,138	10,011	(3,127)	17,517	14,934	(2,583)	2,596	17,530
AD People	471	552	264	(288)	736	443	(293)	293	736
AD Environment, Culture & Wellbeing	2,686	2,352	975	(1,378)	3,136	1,452	(1,684)	1,611	3,063
AD Finance	-	34	-	(34)	45	20	(25)	-	20
AD Assets	3,037	2,880	492	(2,387)	3,840	1,069	(2,771)	2,648	3,717
AD Neighbourhoods	-	34	46	11	46	46	-	-	46
AD Partnerships	-	8	10	3	10	10	-	-	10
<b>GF Contingency</b>	2,250	-	-	-	2,250	2,000	(250)	250	2,250
<b>TOTAL GENERAL FUND</b>	<b>25,711</b>	<b>18,997</b>	<b>11,798</b>	<b>(7,200)</b>	<b>27,579</b>	<b>19,974</b>	<b>(7,606)</b>	<b>7,398</b>	<b>27,371</b>

Capital expenditure incurred was £11.798m compared to a profiled budget of £18.997m (£11.515m compared to a profiled budget of £16.886m as at Period 8). At this point it is predicted that £19.974m will be spent by year end against a full year budget of £27.579m including re-profiled schemes from 2023/24 of £25.711m (£20.036m spend predicted against a full year budget of £27.597m as at Period 8). Re-profiling of £7.398m into 2025/26 is predicted at this stage, being £250k for GF Contingency, £186k for FHSF Castle Gateway, £2.130m Gungate Development, £190k works at the castle, £700k Amington Community Woodland, £350k Refurbishment of Anker Valley changing Rooms, £330k Balancing Ponds, £689k Town Hall improvement, £362k Commercial Lease Bolebridge and £1.520m Disabled Facilities Grant.

A summary of Capital expenditure is shown at **s3.3**.

## Treasury Management

At the end of December 2024, the Authority had £64.302m invested in the money markets. The average rate of return on these investments is 5.06% though this may change if market conditions ease (4.85% when combined with property funds).

The Authority also has property fund investments of £1.849m with Schrodgers UK Real Estate Fund, £6.057m with Threadneedle Property Unit Trust, and £4.056m with Hermes Federated Property Unit Trust. The year to date returns on the property fund investments are 3.64% for Schrodgers, 3.56% for Threadneedle and 4.09% for Hermes.

Borrowing by the Authority stood at £63.060m at the end of December 2024, all being long term loans from the Treasury Public Works Loans Board. The average rate payable on these borrowings equates to 4.05%.

A more detailed summary of the Treasury Management situation, detailing our current Lending and Borrowings can be found at **s3.6**.

## Housing Revenue Account (HRA)

### Revenue

HOUSING REVENUE ACCOUNT	YTD Budget £000	YTD Position £000	YTD Variance £000	Full Year Budget £000	Predicted Outturn £000	Outturn Variance £000
HRA Summary	(17,859)	(17,847)	12	(12,775)	(12,841)	(66)
ED Communities	94	108	14	-	18	18
AD Environ, Culture & Wellbeing	287	295	8	419	428	9
AD People	157	137	(20)	-	(11)	(11)
AD Assets	930	908	(22)	554	568	14
AD Neighbourhoods	1,727	1,861	134	4,191	4,348	157
Housing Repairs	3,739	3,991	252	6,557	6,381	(176)
<b>Total</b>	<b>(10,925)</b>	<b>(10,547)</b>	<b>378</b>	<b>(1,054)</b>	<b>(1,109)</b>	<b>(55)</b>

The HRA has a unfavourable variance against budget at Period 9 of £378k (£474k favourable as at Period 8). This is mainly due to Housing Repairs year to date budget overspends. The predicted outturn underspend of £55k includes an underspend on Housing Repairs £176k

### Capital

HOUSING REVENUE ACCOUNT	Budget Reprofiled from 2023/24 (memo only) £000	YTD Budget £000	YTD Actual Spend £000	Variance £000	Budget £000	Predicted Outturn £000	Variance £000	Reprofile to 2025/26 (memo only) £000	Outturn £000
AD Assets	4,335	11,572	6,401	(5,171)	15,377	10,872	(4,505)	4,130	15,002
HRA Contingency	100	75	-	(75)	100	-	(100)	100	100
							-		-
<b>TOTAL HOUSING REVENUE ACCOUNT</b>	<b>4,435</b>	<b>11,647</b>	<b>6,401</b>	<b>(5,246)</b>	<b>15,477</b>	<b>10,872</b>	<b>(4,605)</b>	<b>4,230</b>	<b>15,102</b>

Housing Capital expenditure of £6.401m has been incurred as at the end of Period compared to a profiled budget of £11.647m. At this point it is predicted that £10.872m will be spent by the year-end against a full year budget of £15.477m (including £4.435m re-profiled from 2023/24). Re-profiling of £3.430m is predicted at this stage being £915k High Rise Ventilation System, £330k Regeneration and New Build projects, £500k Works to achieve Zero Carbon, £500k Sheltered Lifts and Stairlifts renewals, £200k Disabled Facilities Adaptations, £200k Major Roofing Overhaul and Renewals and £100k HRA Contingency (£2.704m at Period 8).

A summary of Capital expenditure is shown at **s3.3**.



## **Balances**

Balances on the Housing Revenue Account are projected to be in the region of £3.329m at the year-end compared to £3.585m projected within the 2024/25 budget report – reduced balances of £256k.

### 3.2 Revenue Main Variances

General fund

Service Area	Cost Centre	Account Code	Year to Date Position	Year to Date Budget	Year to Date Variance	Full Year Budget	Predicted Outturn Variance	Full Year Position Predicted Outturn	Comment
AD Environment, Culture & Wellbeing	SPORT PITCHES	CONT TO RESERVES	0	0	0	0	40,000	40,000	Agreement for funds to go into sinking funds for future maintenance
		FEES & CHARGES 3G SPORTS	(19,929)	0	(19,929)	0	(40,000)	(40,000)	
	ACTIVE WELLBEING	CONT TO RESERVES	70,870	0	70,870	0	70,870	70,870	CIC Income to be put into reserves to fund future years staffing
		MISC CONTRIBUTIONS	(70,872)	0	(70,872)	0	(70,870)	(70,870)	Invoice to CIC Staffing Contribution
	ANKER VALLEY 3G PITCH	CONT TO RESERVES	17,745	0	17,745	0	40,000	40,000	Agreement for funds to go into sinking funds for future maintenance
		FEES & CHARGES 3G SPORTS	(17,745)	0	(17,745)	0	(40,000)	(40,000)	
	ASSEMBLY ROOMS	SALARIES	336,925	392,400	(55,475)	523,180	(50,000)	473,180	Vacant Posts
		WAGES	102,276	36,000	66,276	49,160	60,000	109,160	Casual staff being used to cover vacant posts
		SERVICE CONTRACTS	30,596	9,000	21,596	12,000	30,000	42,000	Spektrix costs increase with increased ticket sales
		PERFORMERS FEES	405,747	284,000	121,747	366,090	176,150	542,240	Post Covid more shows gone to % fees. Expenditure is 80% of tickets sales which is industry standard. Predicted outturn based on this industry standard and assuming that future show sell at 75% capacity.

Service Area	Cost Centre	Account Code	Year to Date Position	Year to Date Budget	Year to Date Variance	Full Year Budget	Predicted Outturn Variance	Full Year Position Predicted Outturn	Comment
AD Environment, Culture & Wellbeing	ASSEMBLY ROOMS	TICKET SALES	(556,485)	(447,360)	(109,125)	(596,510)	(120,590)	(717,100)	Demand for tickets greater than when budget was set. Outturn figure assumes shows will sell tickets at 75% of full capacity.
		PRIVATE HIRE TICKET SALES	(3,963)	(72,390)	68,427	(96,530)	(32,590)	(129,120)	Outturn figure assumes shows will sell tickets at 75% of full capacity.
	ASSEMBLY ROOMS BAR	SALARIES	39,695	140,940	(101,245)	187,920	(40,000)	147,920	Vacant posts
		BAR SALES	(105,006)	(141,060)	36,054	(188,060)	30,000	(158,060)	Currently under review, continued analysis of mark up on stock
	PUBLIC SPACES	VACANCY ALLOWANCE	0	(86,670)	86,670	(115,500)	115,500	0	Vacancy Allowance. Full complement of staff so vacancy allowance won't be achieved.
	OAP GRASS CUTTING SERVICE	SALARIES	29,109	61,440	(32,331)	61,460	(4,430)	57,030	Vacant post covered by agency staff. This underspend is offset by agency spend.
	TBC LIGHTING MAINTENANCE	LIGHTING	51,230	38,430	12,800	51,230	35,000	86,230	Unmetered usage no longer subsidised by the Govt.
	JOINT WASTE ARRANGEMENT	REFUSE JOINT ARRANGEMENTS	1,488,195	1,346,010	142,185	1,794,690	189,570	1,984,260	Estimated outturn based on 2023/24 outturn assuming no more reserves available to meet increased costs

Service Area	Cost Centre	Account Code	Year to Date Position	Year to Date Budget	Year to Date Variance	Full Year Budget	Predicted Outturn Variance	Full Year Position Predicted Outturn	Comment
AD Environment, Culture & Wellbeing	JOINT WASTE ARRANGEMENT	RECYCLING JOINT ARRANGEMENTS	344,328	450,000	(105,672)	600,000	(150,000)	450,000	On account payments received from SCC paid over to the Joint Waste Service. Final amount will be based on actual recycling from Tamworth residents assumed will be similar level to 2023/24 at £450k.
		RECYCLING CREDITS-SCC	(344,328)	(484,290)	139,962	(645,750)	195,750	(450,000)	Payments received on account in respect of recycling credits due from Staffordshire County Council. Total amount due will not be known until after year end and will be based on actual amounts recycled during the year. We have assumed at this point it will be in line with credits received for 2023/24 at £450k. This amount will then be paid over to Joint Waste Service on GW0804 46051
AD People	ICT	MFT LICENCE/MTCE/IMP	605,377	640,840	(35,463)	640,840	(35,000)	605,840	Contact Centre CRM & Customer Portal out to tender.
	CUSTOMER SERVICES	SALARIES	457,451	518,580	(61,129)	691,490	(15,000)	676,490	Vacancy of 2 post
		VACANCY ALLOWANCE	0	(32,670)	32,670	(43,600)	43,600	0	Vacancy Allowance

Service Area	Cost Centre	Account Code	Year to Date Position	Year to Date Budget	Year to Date Variance	Full Year Budget	Predicted Outturn Variance	Full Year Position Predicted Outturn	Comment
AD Policy & Performance	MEMBER SERVICES	MEMBERS ATTEN ALLOW & FIN LOSS	197,935	221,530	(23,595)	351,030	(50,000)	301,030	Predicted underspend on member allowance
AD Assets	DISABLED FACILITIES GRANT-ADMI	PAYMENTS FOR TEMPORARY STAFF	127,400	90,000	37,400	120,000	20,000	140,000	Specialist Temporary Staff covering Vacant post.
	COMMERCIAL PROPERTY MANAGEMENT	PROVISION FOR BAD DEBTS	867,103	4,230	862,873	5,580	857,290	862,870	100% provision provided for 3 x unpaid Lease Rent invoices raised on 83310
		RECHARGE OF INSURANCE PREMIUMS	(41,303)	(8,400)	(32,903)	(8,400)	(33,030)	(41,430)	Insurance actuals higher than budgeted for. ZM undertook Insurance Valuation exercise identifying some units were grossly undervalued. This has resulted in invoices raised to recharge insurance to tenants of properties/unit to be higher than budgeted for
		RENTS	(1,331,920)	(1,615,000)	283,080	(825,250)	338,250	(487,000)	Usual quarterly invoice for Ankerside rent not raised as TBC took over running of centre 29/11/24. Income also expected to increase later in year for former F&B site however renting of site delayed

Service Area	Cost Centre	Account Code	Year to Date Position	Year to Date Budget	Year to Date Variance	Full Year Budget	Predicted Outturn Variance	Full Year Position Predicted Outturn	Comment
AD Neighbourhoods	HOMELESSNESS	BED AND BREAKFAST COST	258,075	191,325	66,750	255,100	20,000	275,100	Overspend on B&B, some will be recovered from HPG, overspend due to increase in demand and due to voids turnaround being significant behind
		BED & BREAKFAST INCOME	(64,262)	(119,290)	55,028	(155,100)	72,000	(83,100)	Benefit payments are at the LHA one -bed rate per household, which does not cover the actual cost of B&B - the difference will be offset by the Homelessness Prevention Grants
	HOMELESSNESS STRATEGY	GOVERNMENT GRANTS	(343,706)	(379,070)	35,364	(379,570)	0	(379,570)	Homelessness Prevention Grant will support the B&B overspend
AD Partnerships	CAR PARKING ENFORCEMENT COSTS	SALARIES	0	59,310	(59,310)	79,050	(79,050)	0	To offset the temp staff payments
		PAYMENTS FOR TEMPORARY STAFF	41,688	0	41,688	0	57,000	57,000	Temporary staff funded from Salary budget
		STANDARD CHARGES	(25,889)	(90,990)	65,101	(121,350)	86,830	(34,520)	Budget based on historical collection level which will not be achieved this year, future years target to be considered as part of 25/26 MTFS.

Service Area	Cost Centre	Account Code	Year to Date Position	Year to Date Budget	Year to Date Variance	Full Year Budget	Predicted Outturn Variance	Full Year Position Predicted Outturn	Comment
AD Partnerships	SAFER STRONGER COMMUNITIES FND	ASYLUM SEEKER DISPERSAL GRANT	34,802	87,961	(53,160)	194,500	(120,000)	74,500	Asylum Seeker Dispersal Grant not spent in 2024/25 to be put into reserves
		CONT TO RESERVES	0	0	0	0	135,600	135,600	Reserves for the unspent Asylum Seekers Dispersal grant
	COMMUNITY COHESION	COMMISSIONED PROJECTS	33,500	420,000	(386,500)	420,000	(386,500)	33,500	Project still under review - awaiting options appraisals
		CONT TO RESERVES	386,500	0	386,500	0	386,500	386,500	Unspent Community recovery funds
AD Growth & Regeneration	OUTSIDE CAR PARKS	SHORT STAY CAR PARKING	(637,801)	(817,010)	179,209	(1,107,000)	350,000	(757,000)	Delays in implementation of higher fees, resulted in an under recovery of income this year. A policy change has been included in the budget process 25/26, to reduce budget following consultation with Portfolio Holder
	MARKETS & STREET DISPLAYS	STREET TRADERS LICENCE INCOME	(325)	30	(355)	0	38,000	38,000	TBC have now adopted a Street Trading Policy, so more traders will fall within the remit of requiring consent. Currently in the first year of finding and invitation. Most have only just been invited to obtain consent due to the issues of relocation in the town centre.
	ENVIRONMENTAL HEALTH	VACANCY ALLOWANCE	0	(29,070)	29,070	(38,740)	38,740	0	Vacancy Allowance

Service Area	Cost Centre	Account Code	Year to Date Position	Year to Date Budget	Year to Date Variance	Full Year Budget	Predicted Outturn Variance	Full Year Position Predicted Outturn	Comment	
AD Growth & Regeneration	STREET TRADING	STREET TRADERS LICENCE INCOME	(1,004)	(43,230)	42,227	(57,640)	0	(57,640)	TBC have now adopted a Street Trading Policy, so more traders will fall within the remit of requiring consent. Currently in the first year of finding and invitation. Most have only just been invited to obtain consent due to the issues of relocation in the town centre.	
	DEVELOPMENT CONTROL	FEES & CHARGES PLANNING APP	(54,401)	(128,250)	73,850	(171,000)	100,000	(71,000)	Reflects national picture, however, if new government proposals go through, the team will be generating more income in the latter half of the year, so under recovery on income not expected to change	
	TEC COLESHILL	RATES		(119,581)	83,210	(202,791)	83,210	(188,210)	(105,000)	£120k credit note, relating to 2023 charge, and expecting 2 months of rates for 2024
		RENTS		0	(99,360)	99,360	(132,500)	111,000	(21,500)	Building has not opened yet, so rents not received. Hoping to open Jan 2025
	THE FLEX BUILDING	RENTS		0	(48,240)	48,240	(64,310)	64,310	0	Building has not opened yet, so rents not received. Hoping to open May 2025



Service Area	Cost Centre	Account Code	Year to Date Position	Year to Date Budget	Year to Date Variance	Full Year Budget	Predicted Outturn Variance	Full Year Position Predicted Outturn	Comment
ED Finance	EXECUTIVE DIRECTOR FINANCE	SALARIES	139,491	99,360	40,131	132,430	41,000	173,430	Interim ED Finance arrangements, partly offset by underspend against AD Finance budget
AD Finance	CORPORATE FINANCE	GENERAL CONTINGENCY	0	0	0	95,000	(95,000)	0	No requirement to release budget identified
		CONT TO RESERVES	0	0	0	0	262,110	262,110	Contribution to business rates reserve based on estimate position
		AUDIT FEE	153,871	159,750	(5,879)	212,990	(50,000)	162,990	Expected underspend, full budgetary provision not likely to be required
		NNDR LEVY PAYMENTS	253,848	270,000	(16,152)	1,631,860	224,910	1,856,770	Additional levy payments based on year-to-date position
		GOVERNMENT GRANTS	(313,029)	(482,220)	169,191	(643,000)	0	(643,000)	Offset with Grants below
			(2,124,672)	(2,037,780)	(86,892)	(2,717,000)	255,690	(2,461,310)	S31 Business Rate Relief Grants, estimate based on latest position
		MISC CONTRIBUTIONS	(15,737)	0	(15,737)	0	(742,710)	(742,710)	Estimate returned levy from pool based on latest position
SAVINGS-SERVICE REVIEW	0	0	0	460,000	(460,000)	0	Offsetting commercial property bad debt provision		

Service Area	Cost Centre	Account Code	Year to Date Position	Year to Date Budget	Year to Date Variance	Full Year Budget	Predicted Outturn Variance	Full Year Position Predicted Outturn	Comment
AD Finance	TREASURY MANAGEMENT	TREASURY MAN. RECHG TO HRA	0	0	0	(3,050,700)	64,120	(2,986,580)	Reduced recharge to HRA anticipated
		MISC INTEREST & DIVIDENDS	(2,297,266)	(1,399,770)	(897,496)	(1,866,350)	(1,197,000)	(3,063,350)	Expected interest above budget due to increased interest rates and additional balances to invest because of capital slippage
		PROPERTY FUND DIVIDENDS	(316,749)	(305,910)	(10,839)	(407,820)	(40,900)	(448,720)	Expected property fund dividends more than budget
	ACCOUNTANCY/TECHNICAL	SALARIES	303,137	277,940	25,197	351,500	56,000	407,500	Expected overspend due to interim arrangements
	AD FINANCE	SALARIES	46,881	72,990	(26,109)	97,360	(50,480)	46,880	Underspend due to interim ED Finance arrangements
	COUNCIL TAX	COURT COSTS	(172,171)	(131,220)	(40,951)	(175,000)	(25,000)	(200,000)	Additional Income received based on latest estimated position. Will be closely monitored till year end.
	BENEFITS	PROVISION FOR BAD DEBTS	0	10,000	(10,000)	10,000	(85,000)	(75,000)	Expected reduction in bad debt provision based on year to date position

Service Area	Cost Centre	Account Code	Year to Date Position	Year to Date Budget	Year to Date Variance	Full Year Budget	Predicted Outturn Variance	Full Year Position Predicted Outturn	Comment
AD Finance	BENEFITS	RENT ALLOWANCES/PT GRANT & PT OVERPAYMENT RECOVERY	125,211	58,290	66,921	75,880	58,260	134,140	Predicted outturns based on DWP Estimate Claim as at P9
		COUNCIL TENANT RENT REBATES/CT GRANT/OVERPAYMENT CT/CT OVERPAYMENT RECOVERY	43,737	(39,950)	83,687	(56,110)	59,780	3,670	
	BENEFITS ADMINISTRATION	VACANCY ALLOWANCE	0	(32,310)	32,310	(43,040)	43,040	0	Vacancy Allowance

## Housing Revenue Account – Main Variances

Service Area	Cost Centre	Account Code	Year to Date Position	Year to Date Budget	Year to Date Variance	Full Year Budget	Predicted Outturn Variance	Full Year Position Predicted Outturn	Comment
AD Assets	REPAIRS CONTRACT	SALARIES	256,935	310,590	(53,655)	414,140	(40,000)	374,140	Vacant hours, some of the underspend is to offset the cost Temp staff
Executive Director Communities & Housing	HRA CLEANERS	SALARIES	242,533	287,640	(45,107)	383,460	(18,000)	365,460	Agency cover spend of £27k and £4k Compensation payment can be offset against salary underspend. Long term sickness also contributing to underspend. Budget also includes one off budget of £40k for 2024/25 only for help towards Agency cover with some remaining unspent.
AD Neighbourhoods	INCOME MANAGEMENT	VACANCY ALLOWANCE	0	(27,270)	27,270	(36,340)	36,340	0	Vacancy Allowance
Housing Repairs	REPAIRS CONTRACT	RESPONSIVE REPAIRS	2,759,879	1,730,000	1,029,879	2,230,000	610,000	2,840,000	Overspend due to increases in PPP prices and other uplifts. The fund shortage will be covered by underspend on other lines as well as reserves

Service Area	Cost Centre	Account Code	Year to Date Position	Year to Date Budget	Year to Date Variance	Full Year Budget	Predicted Outturn Variance	Full Year Position Predicted Outturn	Comment
Housing Repairs	REPAIRS CONTRACT	VOIDS	843,351	975,000	(131,649)	1,300,000	0	1,300,000	It is expected that the budget will be spent in full. There are still jobs on the system for £170k and it's expected that majority of these will be completed this year.
		BRICKWORK & SPALLING	24,680	75,638	(50,958)	100,850	(75,850)	25,000	The budget will not be spent in full, the underspend to offset overspends on Responsive repairs
		LIFT MAINTENANCE	7,481	56,250	(48,769)	75,000	0	75,000	Payments for previous year's accrual are still outstanding. Equans to close jobs on Orchard to enable payments
		MISC. (NON SPECIFIC)	22,351	60,000	(37,650)	80,000	0	80,000	Fire stopping to Glenfield sheltered accommodation has not started but it will be completed this year and budget will be spent in full
		CONTRIBUTION FROM RESERVES	(650,000)	(650,000)	0	(650,000)	(300,000)	(950,000)	Reserves to support the overspend on Responsive repairs
		RECHARGABLE WORKS	(109,313)	0	(109,313)	0	(109,313)	(109,313)	Charges to tenants for damages caused to properties

Service Area	Cost Centre	Account Code	Year to Date Position	Year to Date Budget	Year to Date Variance	Full Year Budget	Predicted Outturn Variance	Full Year Position Predicted Outturn	Comment
Housing Repairs	REPAIRS	FIRE FIGHTING EQUIPMENT	(41,847)	75,000	(116,847)	100,000	(100,000)	0	Accrual from the previous year overestimated by approx £110k, underspend to support overspend on other lines
		ASBESTOS REMOVAL	92,354	187,500	(95,146)	250,000	(100,000)	150,000	The payment made for some Asbestos inspections. Awaiting invoice for Glenfield
		DISREPAIR COSTS	208,042	112,500	95,542	150,000	70,000	220,000	Overspend on legal and settlement fees - cost to be offset with underspend on other lines.
HRA Summary	H R A SUMMARY	PROVISION FOR BAD DEBTS	359,241	277,470	81,771	370,000	0	370,000	Currently overspent but following rent free weeks in December and March this cost will stay within the budget
		ITEM 8 DEBIT	0	0	0	3,050,700	(64,120)	2,986,580	Reduced recharge recharge re Treasury Management
		CONTRIBUTION FROM RESERVES	(67,875)	0	(67,875)	0	(67,875)	(67,875)	Review of unused reserves, as approved by Cabinet
		RENTS	(17,757,496)	(17,796,070)	38,574	(22,947,540)	50,000	(22,897,540)	Higher level of voids than budgeted for

## General Fund – Policy Changes Savings / Additional Income

Cost Centre	Account	2024/25 POLICY CHANGES	2024/25 Management Budget	Predicted Outturn Variance	Predicted Outturn	Comment
ASSEMBLY ROOMS	BROADCAST INCOME	(2,500)	(18,880)	0	(18,880)	Additional income expected in year
OUTSIDE CAR PARKS	SHORT STAY CAR PARKING	(307,000)	(1,107,000)	350,000	(757,000)	Delays in implementation of higher fees, resulted in an under recovery of income this year. A policy change has been included in the budget process 25/26, to reduce budget following consultation with Portfolio Holder
THE FLEX BUILDING	RENTS	(64,310)	(64,310)	64,310	0	Building has not opened yet, so rents not received. Hoping to open May 2025
CORPORATE FINANCE	CONSULTANTS FEES	(50,000)	0	6,500	6,500	£6.5k committed for Link Advisory service on investment options appraisal. No further spend expected

## **GENERAL FUND OVERSPENDS**

### **Car Parking Income**

Car parking income has been rising steadily following a substantial loss of income during and immediately after covid. The current forecasted income for 2024/25 is £757k against a budget of £1,107k.

The income budget for 2024/25 was increased substantially (by £307k) as part of the MTFS process and unfortunately income is falling short, despite projections in excess of the actual amount received in 2023/24 (£748k).

The budget was set higher for 2024/25 for two reasons. In January 2024 TBC bought the NCP car park and an increase in the budget was made to reflect additional income. However, there is an overprovision of car parking in the town, and income has not increased to any significant degree. Cabinet at the end of 2023 also approved an increase in car parking fees and charges, which was the first increase in 11 years. Because of the time that had lapsed since the last fee increase, the legal changes to the traffic regulation orders on the car park unfortunately took a long time to deliver. Rather than the increased fees and charges starting in April at the beginning of the new financial year, it was in fact November when the team were able to complete the legal paperwork. The new fees and charges will have a positive impact on the income.

A policy change to reduce the income budget by £207k in 2025/26 has been submitted as part of the budget process. This is partly offset by additional income of £90k proposed in respect of season tickets and additional parking permits, required by the college when the building opens in 2025. In addition, if agreed, further additional charges are being explored for Sunday and evening parking.

### **Planning Income**

Planning income very closely follows economic cycles. During economic boom years, residents, businesses and developers apply for planning consents because there is less financial risk/more financial stability generally. Economically the country has been doing less well in recent years due to the impact of covid, impact of Brexit and now the cost of living crisis. Inflation and the cost of materials in particular will be putting people off making large financial commitments. Not being able to plan long-term is a barrier.

Planning income therefore quite closely follows the economic health of the country. Coupled with this is the fact that Tamworth has run out of land for large scale development which generate the most fees. This finite resource will permanently limit fee income from this point forwards. As at period 9, a shortfall of £100k in planning fee income is projected.



Recognising this issue, a policy change has been put forward to mitigate the impact on the budget, by increasing fees for name and numbering services. Secondly and significantly the Government has recently consulted on a revised NPPF which seeks to potentially increase the householder fee which is a national rate. This is significant for Tamworth because the majority of fee income is from householder or other small applications. The team calculated that potentially £40k per year could be generated by the fee increase which could in future years close some of the gap between budget and fees.

To close the gap this year the team are aware of a number of medium sized applications that have the potential to be submitted before outturn. In addition, new fees in response to the consultation on the NPPF are likely to come in immediately thereby generating additional income.

In future the budget for planning fees and charges will be kept under review to ensure realistic planning assumptions going forward.

### **Joint Waste Unit**

The contribution payable to Lichfield DC for 2024/25 has increased from £1.795m to £1.984m, and we are currently projecting an outturn overspend of £189k as a result. A policy change has been put forward to increase the budget for 2025/26 and future years, due to increased costs of staffing, vehicles, fuel, etc. Reserves currently held are being applied to mitigate the impact of these increased costs in the short term. We are also working with Lichfield to look at how costs can be managed in the future and regular budget monitoring and management meetings are now in place.

To mitigate the impact of increasing costs and pressure on the MTFs, an increase in the Garden Waste collection charge to £41 with effect from January 2024 has recently been approved. This is the first inflationary increase since the charge was established and brings us into line with Lichfield and better reflects the actual cost of the service. It was further agreed that inflationary increases will be applied on an ongoing basis.

### 3.3 Capital Programme Monitoring

#### Capital Programme Monitoring – General Fund

GENERAL FUND	Budget Reprofiled from 2023/24 (memo only) £000	YTD Budget £000	YTD Actual Spend £000	Variance £000	Budget £000	Predicted Outturn £000	Variance £000	Reprofile to 2025/26 (memo only) £000	Outturn £000	Comments
<b>AD Growth</b>										
Gungate Development	2,184	1,638	30	(1,608)	2,184	54	(2,130)	2,130	2,184	Progressing the scheme, budget will not be spent. Reprofile to next year, retain £50K for consultant support this year.
FHSF Castle Gateway	5,784	4,338	3,858	(480)	5,784	5,598	(186)	186	5,784	Projection in line with latest DLUHC return. FHSF grant to be spent by March 25 but envisaging to have approximately £186k reprofiled
FHSF Middle Entry	5,843	4,382	2,728	(1,654)	5,843	5,843	-	-	5,843	Latest projection to DLUHC reported that budget would be committed in full this year. FHSF grant to be spent by March 25
FHSF College Quarter	3,198	2,398	3,220	821	3,198	3,211	13	-	3,211	Latest projection to DLUHC reported that budget would be committed in full this year. FHSF grant to be spent by March 25. Budget currently looks overspent by £21k. However, there is a potential plan to re-allocate budgets within FHSF to accommodate this overspend.
Capital Repairs Programme - Castle	73	242	88	(155)	323	133	(190)	190	323	This is for the scaffolding at the castle, which should go ahead after August 2024 (there have been delays, due to waiting on the Financial Waiver). £190k to be reprofiled into 2025/26.
Fire and Intruder Alarm Renewals at Tamworth Castle	54	40	44	4	54	49	(5)	5	54	The Tender went out successfully, however, the tender is very technical. Therefore, an external person will need to be hired to find the best Tender. This will hopefully be spent this year but will need to find someone to appoint first. £5k is likely to be reprofiled
Heating Renewals at Tamworth Castle	38	28	38	9	38	38	-	-	38	This has already been committed and will be spent in 24/25.
Roofing Renewal at Tamworth Castle	94	70	5	(65)	94	9	(85)	85	94	This took a while to get the costs within budget, however, it is now at the point where we can appoint someone to do the work and should be started Jan 2025. The remainder of the Roofing to be completed next year so will need to reprofile £85k into 2025/26.
<b>Service Area Total</b>	<b>17,267</b>	<b>13,138</b>	<b>10,011</b>	<b>(3,127)</b>	<b>17,517</b>	<b>14,934</b>	<b>(2,583)</b>	<b>2,596</b>	<b>17,530</b>	

GENERAL FUND	Budget Reprofiled from 2023/24 (memo only) £000	YTD Budget £000	YTD Actual Spend £000	Variance £000	Budget £000	Predicted Outturn £000	Variance £000	Reprofile to 2025/26 (memo only) £000	Outturn £000	Comments
AD People										
Replacement It Technology	25	64	33	(31)	85	35	(50)	50	85	The main remaining spend is for consultancy services associated with a couple of ICT strategy projects including Azure migration, SharePoint/OneDrive implementation and server/storage infrastructure refresh work. This may start early next calendar year but will go into 25/26 and be put together with a new request for capital to fund these projects over the next 18 months. possible reprofile into 2025/26 will be about £50k
Endpoint & Web E-Mail Filter	12	9	-	(9)	12	-	(12)	12	12	The remaining budget was for firewall replacement/mobile device AV/Anti Malware, we are in the process of POC/testing both . Work not commenced so Full budget to be reprofiled to 25/26.
Asset Management Database	41	31	2	(28)	41	36	(5)	5	41	Consultancy and training fees expected. Unlikely to spend full budget. £30k has now been contracted. £5k to be reprofiled to 25/26
R & R Smart Working IT Requirements	250	188	229	41	250	230	(20)	20	250	This is for desktop technology refresh - contract just awarded - £73k and network hardware refresh £155k - supplier about to be appointed. Possible £20k to be reprofiled to 2025/26.
ICT Audio/Visual Technology Town Hall	87	65	-	(65)	87	87	-	-	87	Reviewing tender responses. Looking to raise an order by end of year. Budget will be fully spent if successful.
Civica Digital Image Store	56	42	-	(42)	56	-	(56)	56	56	This has been re-purposed towards the project below - Civica EDM System upgrade. We're in the process of consultation with service areas to understand requirements. Upon review, work is not likely to commence until next financial year due to the tender process.
Civica EDM System upgrade	-	112	-	(112)	150	-	(150)	150	150	Civica EDM System upgrade is re-purpose with Civica Digital image We're in the process of consultation with service areas to understand requirements. Upon review, work is not likely to commence until next financial year due to the tender process.
CRM & Customer Portal and Contact Centre	-	15	-	(15)	20	20	-	-	20	Spec currently being developed, ITT will then be produced for procurement. Tender in process. Spend will depend on how quickly the tender is processed. To be reviewed in March. May need to reprofile some budget into 2025/26.
Telephony schemes	-	26	-	(26)	35	35	-	-	35	Spec currently being developed, ITT will then be produced for procurement. Tender in process. Spend will depend on how quickly the tender is processed. To be reviewed in March. May need to reprofile some budget into 2025/26.
<b>Service Area Total</b>	<b>471</b>	<b>552</b>	<b>264</b>	<b>(288)</b>	<b>736</b>	<b>443</b>	<b>(293)</b>	<b>293</b>	<b>736</b>	

GENERAL FUND	Budget Reprofiled from 2023/24 (memo only) £000	YTD Budget £000	YTD Actual Spend £000	Variance £000	Budget £000	Predicted Outturn £000	Variance £000	Reprofile to 2025/26 (memo only) £000	Outturn £000	Comments
<b>AD Environment Culture &amp; Wellbeing</b>								-		
Wigginton Park Section Section 106	11	9	-	(9)	11	-	(11)	11	11	Staffing shortages, which has meant that they have been unable to chase the volunteers' group in delivering their management plan. we now have new staff in post, hoping to deliver by the end of the year. This budget will now not be spent. Reprofile full budget to next year.
Broadmeadow Nature Reserve	11	8	-	(8)	11	-	(11)	11	11	Budget will not be spent this year. Reprofile full budget to next year. Relates to S106 agreements.
Public Open Space Section 106	27	20	-	(20)	27	-	(27)	27	27	Delays in identifying projects due to staffing shortages, however, we now have new staff in post. Budget will not be spent this year. Reprofile full budget to next year.
Street Lighting	303	317	31	(286)	423	423	-	-	423	Ongoing 40 year + replacement scheme, delays likely to planned works. EON not being very forthcoming with any information, despite being chased. Will review in February.
Local Nature Reserves	24	18	-	(18)	24	-	(24)	24	24	Grant funding HLS from Rural Payments Agency. On going work taking place so to be reprofiled full budget to next year. Look to work with SWT to support works on nature reserves.
Amington Community Woodland	757	568	27	(540)	757	57	(700)	700	757	On hold due to issues on site with levels - with Planning. Possible reprofile for most of the amount.
Refurbishment of Play Areas	87	103	79	(25)	137	79	(58)	58	137	Work at Rainscar and Beauchamps is completed, now working on the next projects with tender to be out early January 2025. Reprofile remaining budget to next year.
Balancing Ponds	230	248	-	(248)	330	-	(330)	330	330	Ongoing discussions with Environment Agency re disposal of silt from Falcon holding pond. This should be reprofiled to 2025/26. Balancing pond survey at end of January 2025.
Boardwalk Warwickshire Moor	20	15	-	(15)	20	-	(20)	20	20	Budget will not be spent this year. Reprofile full budget to next year. Relates to S106 agreements.
Snowdome Footbridge	-	60	-	(60)	80	80	-	80	160	New project in 24/25. Currently the team are gathering and evaluating information to establish the breadth / scope of the project. Options being requested- full steel construction, steel frame with recycled walkway and a like for like replacement.
Improved security at Depot including gates, alarms and access	114	85	38	(47)	114	41	(73)	-	41	Work progressing well and should be completed by end of Dec 24. There will be an underspend of £73k. This will go towards savings.

GENERAL FUND	Budget Reprofiled from 2023/24 (memo only) £000	YTD Budget £000	YTD Actual Spend £000	Variance £000	Budget £000	Predicted Outturn £000	Variance £000	Reprofile to 2025/26 (memo only) £000	Outturn £000	Comments
<b>AD Environment Culture &amp; Wellbeing</b>								-		
Refurbishment of Anker Valley changing rooms	250	263	-	(263)	350	-	(350)	350	350	Work can't start until the pitch has been completed. There is a request for more funding as part of the 2025/26 budget process. Full budget to be reprofiled to 2025/26.
Installation of 3G pitches at Anker Valley	802	602	800	198	802	802	-	-	802	Works started in April 24 and budget will be fully spent. Fully spent and 3G pitch installed.
Renewal of Lighting at Depot	50	38	-	(38)	50	50	-	-	50	Work was dependent on security works being completed first. Once tenders awarded for security, we should be in a position to start on this project. Budget will be spent. Works complete.
<b>Service Area Total</b>	<b>2,686</b>	<b>2,352</b>	<b>975</b>	<b>(1,378)</b>	<b>3,136</b>	<b>1,532</b>	<b>(1,604)</b>	<b>1,611</b>	<b>3,143</b>	
<b>AD Finance</b>										
GF Capital Salaries	-	34	-	(34)	45	20	(25)	-	20	Budget will not be fully spent. Potential savings
<b>Service Area Total</b>	<b>-</b>	<b>34</b>	<b>-</b>	<b>(34)</b>	<b>45</b>	<b>20</b>	<b>(25)</b>	<b>-</b>	<b>20</b>	
<b>AD Assets</b>										
Disabled Facilities Grant	1,700	1,763	439	(1,324)	2,350	830	(1,520)	1,520	2,350	The in-house service is progressing well but is still, dealing with the backlog of cases passed by Millbrook. It is estimated that £600k worth cases will be processed and completed this year. Additional cost of recharges for running the services is est. £230k. Predicted underspend, which will be reprofiled is £1,520k - this is reviewed on the monthly basis. Potential £120k payment will be required to Millbrook, this is currently being dealt with by the solicitor.
Energy EFF Upgrade Commercial and Industrial Properties	-	56	-	(56)	75	30	(45)	-	30	Due to new regulation we have to provide updated EPC for the re-let properties - none has been requested as yet. Some of this budget is still needed so that any new voids can be assessed prior to letting. £45k identified total savings.

GENERAL FUND	Budget Reprofiled from 2023/24 (memo only) £000	YTD Budget £000	YTD Actual Spend £000	Variance £000	Budget £000	Predicted Outturn £000	Variance £000	Reprofile to 2025/26 (memo only) £000	Outturn £000	Comments
<b>AD Assets</b>										
R & R Office Requirements	140	105	42	(63)	140	140	-	-	140	Cabinet has now approved the opening of the reception area. A Project Board is in place and a project is being worked on which will include alterations and improvements to the reception area and toilet. Work has now commenced on the reception area and likely to be completed by year end
Town Hall Improvements	689	517	6	(511)	689	-	(689)	689	689	Project on hold. This is now linked to the decision to move committee meetings back to Marmion House. Decision to be made as to whether to continue with project ( unlikely to commence in the current financial year) or whether it will be pulled and create savings.
Roofing and renewal of walkways to Caledonian shop	85	66	-	(66)	88	-	(88)	44	44	Project on hold due to Strategic Leasehold Review. Report sent to Cabinet 10/10/24 regarding Leaseholder service charges. Awaiting outcome of recommendations from Cabinet before progressing with the scheme. Project should commence this year but not guaranteed to be completed by March 25 so approx 50% to be reprofiled in to 2025/26.
Roofing and renewal of walkways to Ellerbeck	56	50	-	(50)	67	-	(67)	34	34	Project on hold due to Strategic Leasehold Review. Report sent to Cabinet 10/10/24 regarding Leaseholder service charges. Awaiting outcome of recommendations from Cabinet before progressing with the scheme. Project should commence this year but not guaranteed to be completed by March 25 so approx 50% to be reprofiled in to 2025/26.
Commercial Lease Bolebridge	368	276	6	(270)	368	6	(362)	362	368	New project started in 2023-24, Acquisition completed. Lease document has now been signed. Remaining budget may not be used this year and should be reprofiled to 25/26.
Roofing Renewal at Tamworth TEC	-	48	-	(48)	63	63	-	-	63	New project. Wates have been appointed to complete this work. Awaiting confirmation of the start date.
<b>Service Area Total</b>	<b>3,037</b>	<b>2,880</b>	<b>492</b>	<b>(2,387)</b>	<b>3,840</b>	<b>1,069</b>	<b>(2,771)</b>	<b>2,648</b>	<b>3,717</b>	

GENERAL FUND	Budget Reprofiled from 2023/24 (memo only) £000	YTD Budget £000	YTD Actual Spend £000	Variance £000	Budget £000	Predicted Outturn £000	Variance £000	Reprofile to 2025/26 (memo only) £000	Outturn £000	Comments
<b>AD Neighbourhoods</b>										
CCTV Infrastructure	-	34	46	11	46	46	-	-	46	In year works for project completed. Payment made to WMCA for 2024/25 CCTV shared services contribution.
<b>Service Area Total</b>	<b>-</b>	<b>34</b>	<b>46</b>	<b>11</b>	<b>46</b>	<b>46</b>	<b>-</b>	<b>-</b>	<b>46</b>	
<b>AD Partnerships</b>										
Staffordshire 3 Memorial	-	8	10	3	10	10	-	-	10	Payment made for the manufacture of a lasting bronze memorial dedicated to The Staffordshire 3.
<b>Service Area Total</b>	<b>-</b>	<b>8</b>	<b>10</b>	<b>3</b>	<b>10</b>	<b>10</b>	<b>-</b>	<b>-</b>	<b>10</b>	
<b>GF Contingency</b>										
Gf Contingency	100	-	-	-	100	-	(100)	100	100	No plans to release funds identified as yet, to be re-profiled if unspent.
Cont-Return On Investment	20	-	-	-	20	-	(20)	20	20	No plans to release funds identified as yet, to be re-profiled if unspent.
GF Contingency Plant and Equipment	100	-	-	-	100	-	(100)	100	100	No plans to release funds identified as yet, to be re-profiled if unspent.
GF Contingency Castle Curtain Wall	30	-	-	-	30	-	(30)	30	30	No plans to release funds identified as yet, to be re-profiled if unspent.
GF Contingency Middle Entry Costs	2,000	-	-	-	2,000	2,000	-	-	2,000	May not be required depending on agreement with regard to options for Middle Entry, in which case to be re-allocated to Gungate scheme.
<b>Service Area Total</b>	<b>2,250</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,250</b>	<b>2,000</b>	<b>(250)</b>	<b>250</b>	<b>2,250</b>	
<b>GENERAL FUND TOTAL</b>	<b>25,711</b>	<b>18,997</b>	<b>11,798</b>	<b>(7,200)</b>	<b>27,579</b>	<b>20,054</b>	<b>(7,526)</b>	<b>7,398</b>	<b>27,451</b>	

## Capital Programme Monitoring – Housing Revenue Account

HOUSING REVENUE ACCOUNT	Budget Reprofiled from 2023/24 (memo only) £000	YTD Budget £000	YTD Actual Spend £000	Variance £000	Budget £000	Predicted Outturn £000	Variance £000	Reprofile to 2025/26 (memo only) £000	Outturn £000	Comments
<b>AD Assets</b>										
Structural Works	100	225	18	(97)	300	150	(150)	150	300	Most works put through this budget are done on an ad-hoc basis arising from structural defects identified by the repairs team.  There are currently a number of projects with the contractor(s) for pricing. Looking into replacement of flooring at 6 Masefield Blocks. £150k to be reprofiled to 25/26.
Bathroom Renewals	-	431	292	(139)	575	575	-	-	575	Budget will be spent in full by year-end, work on track. Wates struggle with their contractor but there are no concerns about completing the project. Equans were given more jobs, invoices have started coming through. Work is ongoing.
Gas Central Heating Upgrades and Renewals	89	581	(6)	(587)	675	475	(200)	-	475	Boiler install as per programme. Heating upgrades at Sheltered scheme Ankermoor and Eringden in addition to ongoing boiler and electric heating renewal - 2024/25 original budget will be spent in full but possible savings due to overestimated accrual from 2023/24.
Kitchen Renewals	168	651	608	(43)	868	868	-	-	868	Budget will be spent in full by year-end, work on track. Wates struggle with their contractor but there are no concerns about completing the project. Equans were given more jobs, invoices have started coming through. Work is ongoing
Major Roofing Overhaul and Renewals	40	1,343	1,317	(26)	1,890	1,690	(200)	200	1,890	Most of the budget relates to works that has been issued to Wates and is currently on track and due to complete by year-end. Project was due for completion by year-end, however £200k is being reprofiled to 25/26.
Window and Door Renewals	-	300	319	19	400	400	-	-	400	Some of the budget will support the Eringden fire windows replacement, £360k worth work plan was issued to Wates. Budget will be spent in full.



HOUSING REVENUE ACCOUNT	Budget Reprofiled from 2023/24 (memo only) £000	YTD Budget £000	YTD Actual Spend £000	Variance £000	Budget £000	Predicted Outturn £000	Variance £000	Reprofile to 2025/26 (memo only) £000	Outturn £000	Comments
<b>AD Assets</b>										
Neighbourhood Regeneration	6	200	156	(44)	266	266	-	-	266	Projects are still being actively identified by the team. There has been a lack of bids for this work in the current financial year. Awaiting costing from Wates
Disabled Facilities Adaptations	225	694	395	(298)	925	725	(200)	200	925	The current requirements for the work is £1,1m, £600k will be completed this year. In addition, there will be a cost of recharges £125k. Still dealing with backlog of jobs from previous years and year end accrual. £200k to be reprofiled to next year.
Rewire	330	323	400	78	430	430	-	-	430	Awaiting results from the condition reports (EICR), budget will be required to address issues arising from inspections.  Some of the budget to be used for rewiring at the properties where roofs were upgraded, In addition due to changes in best practice the plastic consumer boxes have to be upgraded to metal. Work will be completed by year end.
CO2 / Smoke Detectors	-	48	51	3	64	64	-	-	64	Awaiting results from the condition reports (EICR), budget will be required to address issues arising from inspections.
Insulation	18	13	13	(1)	18	18	-	-	18	This budget is linked with the roofing programme and is being used to improve the insulation in properties where roofing works are completed.
Works to Achieve zero Carbon	-	750	-	(750)	1,000	1,000	-	500	1,500	Consideration to make this a two year programme. The specification and property lists are with the contractors for pricing. Costings have now been received and awaiting work commencement. 50% of the budget to be reprofiled to next year.

HOUSING REVENUE ACCOUNT	Budget Reprofiled from 2023/24 (memo only) £000	YTD Budget £000	YTD Actual Spend £000	Variance £000	Budget £000	Predicted Outturn £000	Variance £000	Reprofile to 2025/26 (memo only) £000	Outturn £000	Comments
<b>AD Assets</b>										
Renewal of Roofing at Eringden	185	139	93	(46)	185	93	(93)	93	185	Project on hold due to Strategic Leasehold Review. Report gone to Cabinet regarding Leaseholder service charges. This is linked to work at Eringden. The decision made by Cabinet will determine the project delivery timetable. £92.5k to be reprofiled.
Renewal of Windows at Eringden	87	87	44	(44)	87	44	(44)	44	87	Budget has been fully committed on this project. Some immediate works have been released. Work has however not completed. Some budget will be reprofiled to 25/26.
Roofing and renewal of walkways to Caledonian shops (HRA)	127	99	-	(99)	132	66	(66)	66	132	Project on hold due to Strategic Leasehold Review. Report sent to Cabinet 10/10/24 regarding Leaseholder service charges. Awaiting outcome of recommendations from Cabinet before progressing with the scheme. Project should commence this year but not guaranteed to be completed by March 25 so approx 50% to be reprofiled into 2025/26.
Roofing and renewal of walkways to Ellerbeck (HRA)	167	150	-	(150)	200	100	(100)	100	200	Project on hold due to Strategic Leasehold Review. Report sent to Cabinet 10/10/24 regarding Leaseholder service charges. Awaiting outcome of recommendations from Cabinet before progressing with the scheme. 50% to be reprofiled into 2025/26.
Sheltered Schemes	68	51	52	2	68	68	-	-	68	The Assets Team is working with the Sheltered Housing team to finalise projects to take up full spend. Work will be completed by year end.
Energy Efficiency Improvements	69	69	69	0	69	69	-	-	69	This project is linked to the loft insulation and Windows replacement at Eringden as set out above.  Work has now been completed with full budget spent.
Install Fire Doors High Rise	-	304	244	(60)	405	405	-	-	405	Lower rise blocks, the budget is fully allocated to the programme. Work started in July and is expected to be complete before year end.

HOUSING REVENUE ACCOUNT	Budget Reprofiled from 2023/24 (memo only) £000	YTD Budget £000	YTD Actual Spend £000	Variance £000	Budget £000	Predicted Outturn £000	Variance £000	Reprofile to 2025/26 (memo only) £000	Outturn £000	Comments
<b>AD Assets</b>										
High Rise Ventilation System	-	1,286	-	(1,286)	1,715	-	(1,715)	915	915	Due to links with other projects and the need to involve the Building Safety Regulator, it is not possible to complete this project in the current financial year.  Project will need to be deferred until 2025/26 with budgets being reprofiled.
Fire Risk Mitigation Works	-	225	132	(93)	300	300	-	-	300	Works that have previously been identified have been completed. New FRAs are in the process of being completed and budget will be required to address issues arising from those surveys.
Damp & Mould Works	172	204	161	(43)	272	272	-	-	272	This is largely an ad-hoc budget that is used to address major repairs arising from Damp and Mould cases either reported through the repairs team or that have been identified as a disrepair case. Budget will be spent in full.
High Rise Refuse Chute Renewals	-	113	-	(113)	150	-	(150)	-	-	This budget is no longer required and can be offered up as a saving.
Sheltered Lifts and Stairlift Renewals	612	646	56	(590)	862	362	(500)	500	862	Stairlifts identified through the service programme will be renewed.  Quotations are being produced for the renewal of lifts in three sheltered schemes based on known age and condition. Work would not be fully completed by year end. £500k to be reprofiled to 25/26.
Fire Alarm Panel Renewals	50	38	-	(38)	50	25	(25)	25	50	The team are waiting on final designs and costings for this project. £25k to be reprofiled.
Upgrade Pump Room at High Rise	25	19	-	(19)	25	-	(25)	-	-	The team are waiting on final designs and costings for this project. This budget is being offered up as savings.
Internal flooring decoration at Eringden	-	68	-	(68)	90	90	-	45	135	Project on hold due to Strategic Leasehold Review. Report sent to Cabinet 10/10/24 regarding Leaseholder service charges. Awaiting outcome of recommendations from Cabinet before progressing with the scheme. 50% to be reprofiled into 2025/26.

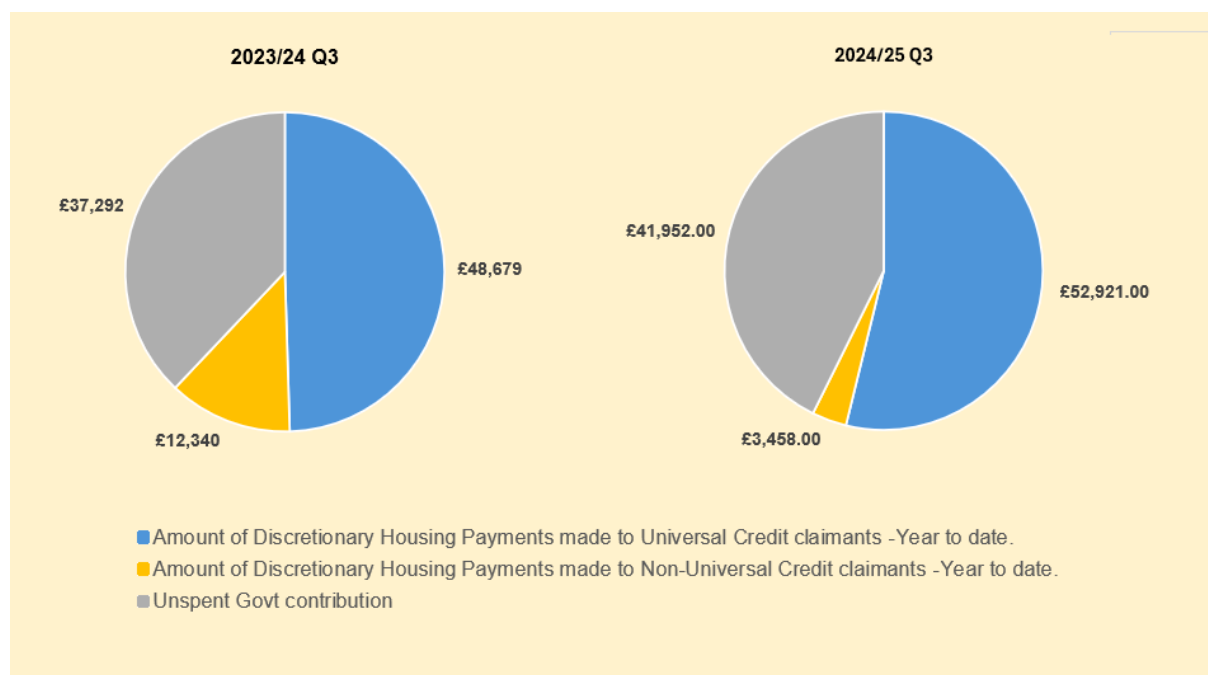
HOUSING REVENUE ACCOUNT	Budget Reprofiled from 2023/24 (memo only) £000	YTD Budget £000	YTD Actual Spend £000	Variance £000	Budget £000	Predicted Outturn £000	Variance £000	Reprofile to 2025/26 (memo only) £000	Outturn £000	Comments
<b>AD Assets</b>										
Retention of Garage Sites	-	698	930	233	930	930	-	-	930	Budget for the garage demolition/upgrades/replacement has been fully allocated. It is anticipated that the work will be completed. Budget is all spent now on this project.
Capital Salaries	-	150	-	(150)	200	200	-	-	200	Year-end recharge
Software Fire Safety Surveys	-	-	-	-	-	-	-	-	-	-
HRA Street Lighting	392	429	32	(398)	572	572	-	-	572	This project is with Street Scene. Ongoing 40 year + replacement scheme, delays likely to planned works. EON not being very forthcoming with any information, despite being chased. To be reviewed.
Asset Management Software HRA	8	6	0	(6)	8	8	-	-	8	Additional requirement has been identified, and budget will be spent in full.
Telecare System Upgrades	66	49	37	(12)	66	66	-	-	66	Digital upgrades. Tunstall provided a quote for 16 sites (2.3k per site). Work with Tunstall ongoing.
Regeneration & Affordable Housing	1,052	977	764	(213)	1,302	972	(330)	330	1,302	A 6-flat refurbishment development has been agreed at a site on Watling Street. This is due to commence later this year but is unlikely to handover until 2025/26. Other acquisition opportunities will be pursued.
Caledonian Depot New Build	278	209	115	(94)	278	115	(163)	163	278	This project is now completed, and remaining budget relates to retention payments that will be released at the end of the defects period.
<b>Service Area Total</b>	<b>4,335</b>	<b>11,572</b>	<b>6,401</b>	<b>(5,171)</b>	<b>15,377</b>	<b>11,417</b>	<b>(3,960)</b>	<b>3,330</b>	<b>14,747</b>	
<b>HRA Contingency</b>										
HRA Contingency	100	75	-	(75)	100	-	(100)	100	100	To be re-profiled
<b>Service Area Total</b>	<b>100</b>	<b>75</b>	<b>-</b>	<b>(75)</b>	<b>100</b>	<b>-</b>	<b>(100)</b>	<b>100</b>	<b>100</b>	
<b>HRA Total</b>	<b>4,435</b>	<b>11,647</b>	<b>6,401</b>	<b>(5,246)</b>	<b>15,477</b>	<b>11,417</b>	<b>(4,060)</b>	<b>3,430</b>	<b>14,847</b>	

### 3.4 Economic Wellbeing

Quarterly updates are presented to monitor economic wellbeing and the impact on Council services including customer demand via monitoring of calls/contacts together with the financial impact of collection and demand for benefits and effect on income streams such as rent, council tax and business rates.

#### Benefits

The Authority has received £98,331 Discretionary Housing Payments (DHP) grant from the DWP for 2024/25. This is allocated to those tenants (both public and private sector) most in need who fall into difficulty with their housing costs. The grant is expected to be fully allocated by the end of the financial year. A reduction in the number of Discretionary Housing Payments (DHP) claims is reported - DHP claims paid are £56k (£61k at 31st December 2023) with 59 successful claims from 182 applications (compared to 83 successful claims from 206 applications at 30th December 2023).

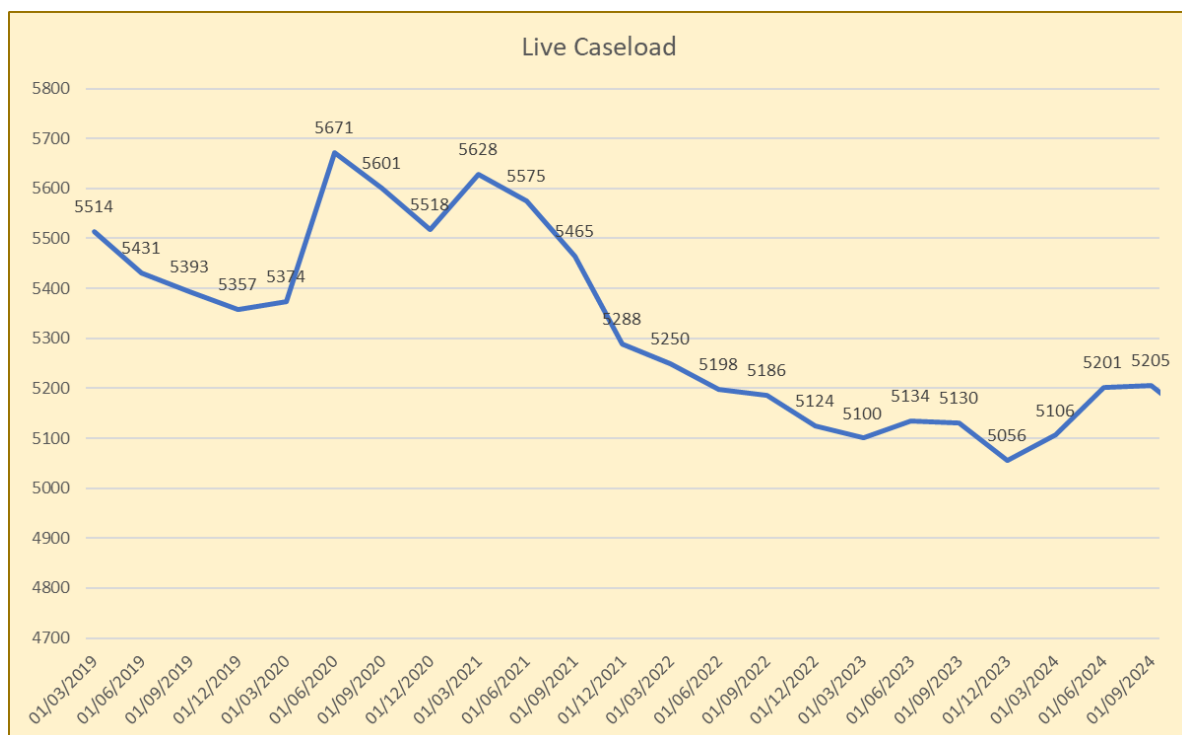


The year to date average time for processing new claims and change of circumstances to the end of December is 10.5 days against a DWP target of 18 days (13.0 for December 2023).

The Council is required by law to operate a Local Council Tax Reduction Scheme (LCTR) to provide financial support to those most in need. LCTR claims are slightly higher than 2023/24 (4,991 claimants as at 31st December 2024 compared to 4,924 at 31st December 2023). This is largely due to the introduction of the banded scheme for 2024/25 approved by [Cabinet on 12 December 2023](#).

The introduction of the scheme has led to a reduction in council tax arrears for those on universal credit from 22.5% at the end of December 2023 subject to enforcement action to 11.1% at the end of December 24.

The total number of people claiming LCTR or housing benefit have increased slightly to 5,128 as at 31st December 2024 compared to 5,056 as at 31st December 2023. After allowing for the LCTR increase due to the introduction of the banded scheme this continues to suggest a flattening out of the general downwards trend aside from the increase in 2021 due to the pandemic.



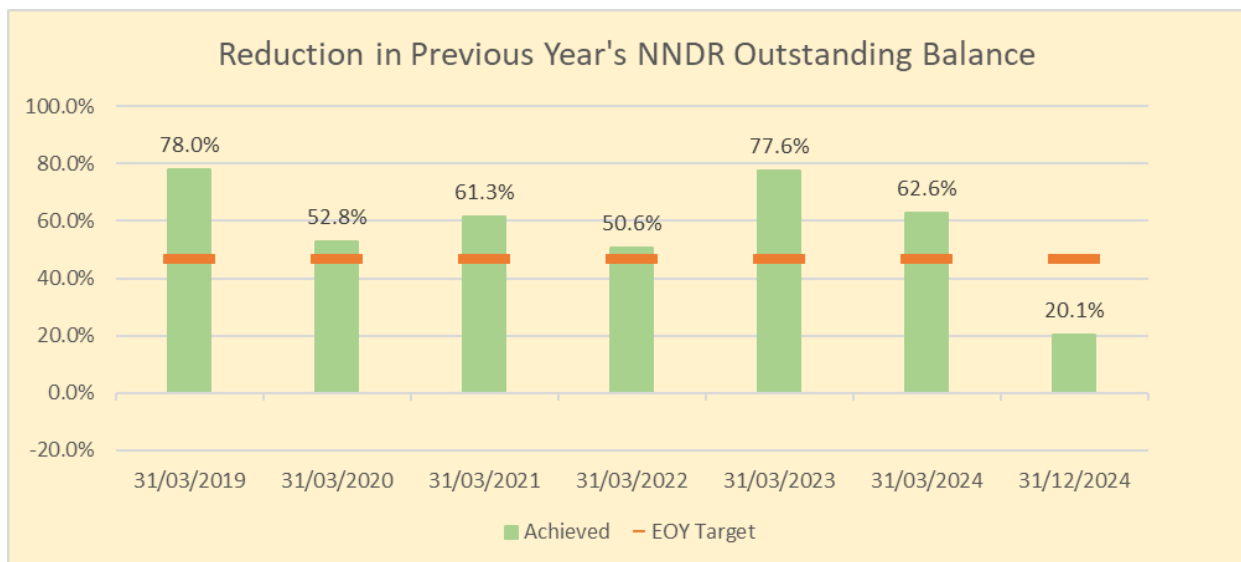
## **Business Rates (National Non Domestic Rates – NNDR)**

Business Rates collection level to 30th December 2024 is 83.8% of the annual total, above target by 0.6% at 31st December (83.0% as at 31st December 2023).

Reminders (595 for 2024/25) are at slightly higher levels to 2023/24 levels (513) with summons also at higher levels than 2023/24. There have been 214 summonses in the first three quarters compared to 205 in the same period for 2023/24. There have been 80 enforcement agent referrals in 2024/25 (76 referrals in 2023/24).

Where the collection of arrears results in court action, the Council aims to recover its court costs. £9,625 were recovered in court costs in the 9 months to the end of December 2024 which is well above the year-to-date target of £3.91k and the end of year target of £6.0k. This can vary depending on the amount of court time available.

The collection of arrears outstanding as 31st December 2024 is currently behind target following a number of valuation amendments resulting in backdated fresh liabilities. It is expected that the Council will be able to collect the increased amounts by the end of the financial year.



## Council Tax

Reminders across Q1-2 are at a lower level than 2023/24 (7,818 at 31st December 2024 compared to 9,694 for 2023/24) with liability orders also at lower levels (3,134 summonses compared to 4,168 in 2023/24 with 2,334 liability orders compared to 3,056). Attachment of earnings are also at lower levels (225 attachments compared to 267 in 2023/24) meanwhile there were 1,623 enforcement agent referrals compared to 2,493 in 2023/24.

The Revenues Billing Team backlog has reduced from 519 outstanding items at the end of March 2024 to 98 at the end of December 2024 (15 items at 31st December 2024). This is following significant staff sickness with 2 of the 3 FTE in the Billing Team being absent for operations and has reduced as temporary staff are employed and these staff return to work.

The current year collection level of 86.0% is below the target of 86.4%, this is level with the 2023/24 collection performance. Performance is impacted by the cost of living increases that customers face as well as higher arrears levels leading to reduced current year collection.

Court cost income is well ahead of target by £32k at £172k. The end of year target is £175k, lower than previous years due to anticipated reduced recovery because of the new banded LCTR scheme causing less account adjustments and more bills with zero charge.

Arrears collection in respect of 2023/24 stands at 29.8%, behind the target of 41.8% and the Q3 equivalent last year of 34.0%.

As at 31st December 2024 there were 2,607 live Council Tax universal credit cases. The collection rate for universal credit cases was 69.2% (of a £547k collectable debit) compared to our overall collection rate of 86.0%. The difference shows universal credit collection approximately £92k behind where it would be if it reflected the overall figures.

Direct Debit take up for live universal credit cases is 29.3% compared to 74.2% overall. In addition, 806 reminders have been sent in respect of the 2,607 universal credit cases (7,381 for 35,058 overall liabilities). 11.1% of live universal credit cases have received a summons for non-payment, compared to a figure of 5.5% overall.

## Housing

Total **Rent** arrears (excluding former tenants) at 31st December 2024 were £721k compared to £767k at 30th December 2023.

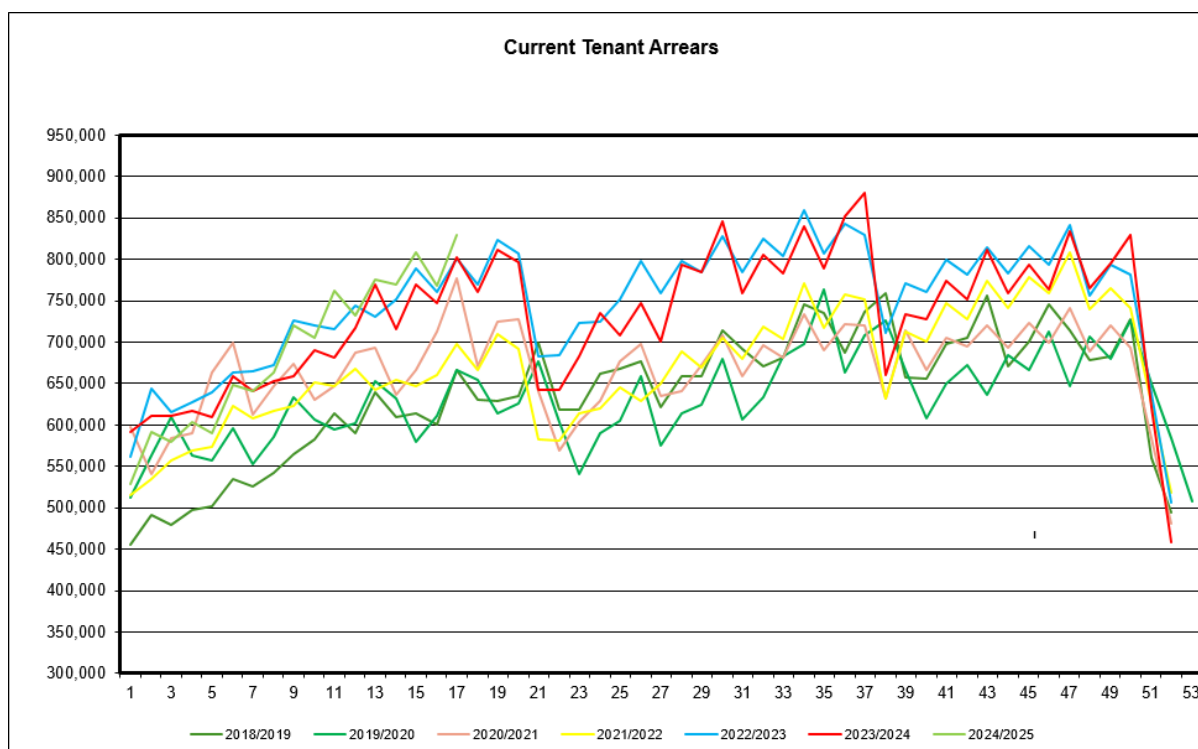
Total arrears (including former tenant arrears, recharges, court costs and garages etc.) are £2.45m at 31<sup>st</sup> December 2024, compared to £2.06m at 31<sup>st</sup> March 2024, an increase of £385k (compared to a £406k increase between 31<sup>st</sup> March 2023 and 31<sup>st</sup> December 2023).

There has been 4 evictions since 1<sup>st</sup> April 2024. 70 applications for hardship funding have been received to 31<sup>st</sup> December 2024 of which 35 have been approved and 3 are ongoing.



## Arrears comparison graph year on year performance

The comparison chart below clearly illustrates that whilst arrears generally continue to increase, the general pattern of data across the years arrears remains consistent.



## Income Management Arrears Monitoring

Level	Number of Cases	Cases (%)	Arrears Value (£)	% Arrears Value
Clear account	544	12.81%	0.00	N/A
Credit balance	1462	34.42%	-£258,326.93	N/A
Up to £500	1792	42.18%	£303,452.61	38.46%
Between £500-£1000	303	7.13%	£209,490.00	26.55%
Between £1000-£1500	80	1.88%	£95,090.15	12.05%
Between £1500-£2000	35	0.82%	£59,904.30	7.59%
Over £2000	32	0.75%	£121,120.43	15.35%
<b>TOTAL - arrears cases only</b>	<b>2242</b>	<b>52.78%</b>	<b>£789,057.49</b>	
<b>TOTAL - all cases</b>	<b>4248</b>		<b>£530,730.56</b>	

Months in Arrears	Number of Cases	Cases (%)	Arrears Value (£)	% Arrears Value
Less than a month	1732	77.25%	£279,373.60	35.41%
Between 1 and 2 months	341	15.21%	£215,563.81	27.32%
Between 2 and 3 months	94	4.19%	£104,441.49	13.24%
Between 3 and 4 months	37	1.65%	£59,612.30	7.55%
Between 4 and 5 months	14	0.62%	£28,746.39	3.64%
Between 5 and 6 months	13	0.58%	£29,816.16	3.78%
6 months and over	11	0.49%	£71,503.74	9.06%
<b>TOTAL</b>	<b>2242</b>		<b>£789,057.49</b>	

## Write Offs

The Assistant Directors and Heads of Service are responsible for the regular review of debts and consider the need for write off and authorise where necessary appropriate write offs in line with the Corporate Credit Policy.

The position for the financial year to date is shown below.

Type	01/04/24 –31/12/24
Council Tax	£23,349.38
Business Rates	£57,936.58
Sundry Income	£11,699.44
Housing Benefit Overpayments	£36,842.82
Housing	£89,166.56

Many of our residents/customers continue to be financially impacted post pandemic and now by the cost of living crisis but it should be noted that at present we would not consider the write off of debts unless we have pursued them to the fullest extent (and as a last resort). In cases where extreme hardship has been identified discretionary housing payments and additional council tax reductions have been made as noted elsewhere in this report, as well as writing off accumulated previous year debt.

The Council is committed to ensuring that debt write offs are kept to a minimum by taking all reasonable steps to collect monies due. There will be situations where the debt recovery process fails to recover some or all of the debt and will need to be considered for write off in accordance with the schemes of delegation prescribed in the Corporate Credit Policy.

The Council views such cases very much as exceptions. Before writing off debt, the Council will satisfy itself that all reasonable steps have been taken to collect it and that no further recovery action is possible or practicable. It will take into account the age, size and types of debt together with any factors that it feels are relevant to the individual case.

## Universal Credit

With regard to the roll out of universal credit, the number of universal credit claimants in Tamworth have increased from 8,705 at the end of 2022/23 to 10,160 at 30th December 2024. This is expected to increase further as the roll out of universal credit continues.

Currently, 61.6% of universal credit claimants who are council tenants are behind with their rent, although this does tend to drop at the end of the financial year due to tenants using their rent free weeks to catch up on payments (43.7% at the end of March 24).

The percentage of Council Tax payers on universal credit and in arrears has fallen from 22.5% at the end of December 2023 to 11% at the end of December 2024. This is largely due to the introduction of the Local Council Tax reduction scheme, which demonstrates its success in targeting those least able to pay. More detailed information can be found in the table below.

Indicator	2022/23	Qtr. 1 2023/24	Qtr 2 2023/24	Qtr 3 2023/24	Qtr 4 2023/24	Qtr 1 2024/25	Qtr 2 2024/25	Qtr 3 2024/25
Number of Universal Credit claimants in Tamworth	8,705	8,774	8,998	9,325	9,783	10,137	10,259	10,160
<b>Council Tenants</b>								
Number of Council Tenants on Universal Credit	1,722	1,743	1,776	1,794	1,860	1,962	2,074	2,162
Number of Council Tenants on Universal Credit and in Rent Arrears	779	1,190	1,211	1,184	813	1,352	1,297	1,331
Percentage of Council Tenants on Universal Credit and in Rent Arrears	45.2%	68.3%	68.2%	66.0%	43.7%	68.9%	62.5%	61.6%
<b>Council Tax</b>								
Number of Council Tax Payers on Universal Credit	2,065	2,140	2,194	2,176	2,236	2,403	2,550	2,607
Number of Council Tax Payers on Universal Credit and in arrears with Council Tax payments	396	371	469	489	420	166	264	289
Percentage of Council Tax Payers on Universal Credit and in arrears with Council Tax payments	19.1%	17.3%	21.4%	22.5%	18.8%	6.9%	10.4%	11.1%

### **3.5 Medium Term Financial Strategy 2024/25 - 2029/30 Monitoring, December 2024**

In February Council approved a General Fund revenue budget balanced over 3 years to 2026/27 and a HRA budget balanced over 5 years to 2028/29. The one year local government finance settlement announced by the Secretary of State for Levelling Up, Housing and Communities formed the basis for the MTFs, which assumed an annual increase in council tax of 2.95% and annual housing rent increases capped at CPI + 1%.

There remains a significant amount of uncertainty around Local Government funding in the medium term.

The budget announced in October 2024 by the Chancellor confirmed that the government is committed to reforming the approach to funding allocations within the Local Government Finance Settlement by redistributing funding to ensure that it reflects an up to date assessment of need and local revenues. This has already started with a targeted approach to allocating additional funding in 2025/26, ahead of a broader redistribution of funding through a multi-year settlement from 2026/27.

The Business Rate Reset will see the national redistribution of business rates so that any retained growth (since 2013/14) will be consumed into the national pot for redistribution. When setting the 2024/25 budget, these reforms were expected to be in place from 2026/27, and it has now been confirmed by Government that this indeed will be the case. At this point it is expected that Tamworth will lose significant growth, and it is as yet unknown whether there will be any transitional relief arrangements.

The budget position for the General Fund reported in February 2024 required the use of reserves and balances to fund the projected deficit in 2024/25 to the sum of £1.135m. It was reported that by 2027/28 there would be insufficient balances remaining to finance the increasing deficit and a shortfall of £8.6m was forecast by 2028/29.

Budget forecasts have now been updated to inform the draft budget and MTFs, to be reported to Cabinet on 23<sup>rd</sup> January and to be considered by Joint Scrutiny (Budgets) on 28<sup>th</sup> January.

The forecasts for the General Fund include the revised balances brought forward as at the 31<sup>st</sup> March 2024, the projected outturn for 2024/25, and policy changes submitted to date. They are informed by the provisional Local Government Finance Settlement published in December, which included updated allocations for Revenue Support Grant, New Homes Bonus, the 'Funding Floor' and confirmed our business rates baseline and tariff payable. Government notified us that Tamworth's increase in core spending power is 0%, as for other district and borough councils within Staffordshire, reflecting the redistribution of funding across local government.

Projections have been based on a 2.99% council tax increase, which is the maximum by which it can be increased without triggering a referendum, and detail the updated position as follows:-

<b>Summary</b>	<b>2025/26</b>	<b>2026/27</b>	<b>2027/28</b>	<b>2028/29</b>	<b>2029/30</b>
	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>
<b>Estimated Net Cost of Services</b>	<b>10,870</b>	<b>12,896</b>	<b>13,178</b>	<b>13,558</b>	<b>14,044</b>
Proposed Policy Changes / Additional Costs Identified	(963)	373	125	(3)	(116)
<b>Net Expenditure</b>	<b>9,908</b>	<b>13,269</b>	<b>13,303</b>	<b>13,555</b>	<b>13,928</b>
<b>Financing:</b>					
RSG	363	370	378	385	393
Collection Fund Surplus/(Deficit) (Council Tax)	33	33	33	33	33
Collection Fund Surplus/(Deficit) (Business Rates)	(93)	-	-	-	-
Tariff Payable	(11,311)	(12,547)	(12,798)	(13,054)	(13,315)
Non Domestic Ratepayers	14,877	15,175	15,478	15,788	16,104
Council Tax Income	4,926	5,095	5,269	5,449	5,636
<b>Gross Financing</b>	<b>8,795</b>	<b>8,126</b>	<b>8,360</b>	<b>8,601</b>	<b>8,851</b>
<b>Surplus(-)/Deficit</b>	<b>1,113</b>	<b>5,143</b>	<b>4,943</b>	<b>4,954</b>	<b>5,077</b>
<b>Balances Remaining (-) /Overdrawn</b>	<b>(7,473)</b>	<b>(2,330)</b>	<b>2,613</b>	<b>7,567</b>	<b>12,644</b>

For each year, there is a deficit whereby the net cost of services is greater than the financing available, and budgets are being balanced by the use of reserves. This gives us a balanced budget for two years to 2026/27 only, by the end 2027/28 balances are overdrawn by £3.1m, including the minimum required level of balances of £500k (compared to balances of £1.2m as per the February 2024 budget report), with a shortfall of £8.1m by 2028/29 (compared to a shortfall of £8.6m), increasing to £13.1m by the end of the 5 year MTFs period.

In line with the Budget and Medium Term Financial Planning Process 2025/26 report to Cabinet in August, and in recognition of the recommendations contained within the Corporate Peer Challenge report, a number of actions are underway to identify opportunities for savings and additional income to reduce the requirement for the use of GF balances and to put the Council on a more sustainable financial footing. Managers have been tasked to identify 5% - 10% savings from their budgets; and to identify opportunities for spend to save projects utilising the transformation reserve; actions which have already resulted in savings include a zero-based budgeting exercise within Revenues & Benefits; and a further review and challenge to policy changes and the draft capital programme has been undertaken to reduce spend. A detailed Financial Resilience Plan is being developed, with targeted and deliverable savings with clear timescales.

With regard to the HRA, the forecast has been updated to take account of the 2023/24 balances brought forward, the predicted outturn for 2024/25 and policy changes received to date. A rent increase of 2.7%, in line with the Government's rent setting guidance has been assumed and projections are as follows:-

<b>Summary</b>	<b>2025/26</b>	<b>2026/27</b>	<b>2027/28</b>	<b>2028/29</b>	<b>2029/30</b>
	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>
<b>Estimated Net (Surplus) / Deficit</b>	<b>(966)</b>	<b>(1,320)</b>	<b>(1,612)</b>	<b>(1,902)</b>	<b>(2,208)</b>
Proposed Policy Changes / Additional Costs Identified	1,630	1,623	1,683	1,721	1,760
<b>Surplus (-) / Deficit</b>	<b>664</b>	<b>303</b>	<b>71</b>	<b>(181)</b>	<b>(448)</b>
<b>Balances Remaining (-) / Overdrawn</b>	<b>(2,666)</b>	<b>(2,363)</b>	<b>(2,292)</b>	<b>(2,473)</b>	<b>(2,921)</b>

Although additional costs are anticipated for the HRA, balances are still in surplus over the five year MTFs period. Projections are for balances of £2.36m by 2026/27 (compared to £6.1m as per the February 2024 budget report) and £2.47m by 2028/29 (compared to £9.6m)., increasing to £2.9m over the 5 year period to 2029/30. However, the inclusion of policy changes for increased costs put additional pressure on the 30 year HRA business plan, which is not sustainable in the longer term, due to the increasing costs of the capital programme, and requires significant cost reduction in future years.

### 3.6 Treasury Management Update – Period 9 2024/25

Investments held as at 31st December 2024:

<b>Borrower</b>	<b>Deposit £</b>	<b>Rate %</b>	<b>From</b>	<b>To</b>	<b>Notice</b>
NatWest Bank	£5,000,000	5.13%	08-Jul-24	08-Jul-25	-
Birmingham City Council	£5,000,000	5.25%	29-Jul-24	28-Jul-25	-
Slough Council	£5,000,000	5.18%	12-Jul-24	13-Jan-25	-
Lancashire Council	£5,000,000	5.00%	01-Nov-24	01-May-25	-
Gloucester Council	£5,000,000	5.10%	11-Nov-24	12-May-25	-
LB of Newham	£5,000,000	5.27%	15-Jul-24	15-Jan-25	-
Leeds Council	£5,000,000	5.05%	22-Nov-24	22-May-25	-
Gloucester Council	£5,000,000	5.10%	25-Nov-24	27-May-25	-
Telford & Wrekin Council	£5,000,000	5.25%	18-Dec-24	18-Jun-25	-
West Dunbartonshire Council	£5,000,000	5.00%	10-Sep-24	10-Mar-25	-
MMF – Aberdeen	-	4.76%*	-	-	On call
MMF – PSDF	£4,746,000	4.78%*	-	-	On call
MMF – Federated	£9,555,889	4.79%*	-	-	On call
<b>Total</b>	<b>£ 64,301,889</b>	<b>5.06%</b>	-	-	-
Schroders UK Real Estate Fund	£1,848,933	3.64%	-	-	-
Threadneedle Property Unit Trust	£6,056,785	3.56%	-	-	-
Hermes Federated Property Unit Trust	£4,056,500	4.09%	-	-	-
<b>Total</b>	<b>£76,264,107</b>	<b>4.85%</b>	-	-	-

\* Interest rate fluctuates daily dependant on the funds investment portfolio, rate quoted is approximate 7 day average.

<b>Fund</b>	<b>Initial Investment</b>	<b>Fund Value 31/12/2024</b>	<b>2024/25 Return to Date</b>		
Schroders UK Real Estate Fund	£1,848,933.03	£1,561,070.37	£44,995.76	3.64%	Returns Received Monthly. Received up to Nov-24.
Threadneedle Property Unit Trust	£6,056,785.32	£5,286,979.53	£108,023.99	3.56%	Returns Received Quarterly. Received up to Sept-24
Hermes Federated Property Unit Trust	£4,056,499.57	£3,518,646.56	£83,203.19	4.09%	Returns Received Quarterly. Received up to Sept-24
<b>Total</b>	<b>£11,962,217.92</b>	<b>£10,366,696.46</b>	<b>£236,222.94</b>	<b>3.75%</b>	

## Property Funds

To date, the Council has invested £1.85m with Schroders UK Real Estate Fund, £6.057m with Threadneedle Property Unit Trust, and £4.057m with Hermes Federated Property Unit Trust, total investment £11.962m.

Fund Valuations	Investment	Valuation 31/03/2019	Valuation 31/03/2020	Valuation 31/03/2021	Valuation 31/03/2022	Valuation 31/03/2023	Valuation 31/03/2024	Valuation 31/12/2024
<b>Schroders UK Real Estate Fund</b>	1,848,933	1,897,716	1,884,412	1,848,933	2,139,618	1,727,176	1,567,521	1,561,070
<b>Valuation Increase / (reduction)</b>		48,783	35,479	0	290,685	(412,442)	(281,412)	(287,863)
<b>Threadneedle Property Unit Trust</b>	2,000,249	1,921,884	1,836,032	1,794,439	2,097,097	1,732,373	1,648,601	1,704,623
<b>Valuation Increase / (reduction)</b>		(78,365)	(164,216)	(205,810)	96,848	(364,724)	(351,648)	(295,626)
<b>Threadneedle Property Unit Trust</b>	4,056,536	-	-	-	4,407,163	3,640,676	3,464,625	3,582,357
<b>Valuation Increase / (reduction)</b>					350,627	(766,487)	(591,912)	(474,180)
<b>Hermes Federated Property Unit Trust</b>	4,056,500	-	-	-	4,450,808	3,741,712	3,462,647	3,518,647
<b>Valuation Increase / (reduction)</b>					394,308	(709,096)	(593,853)	(537,853)
<b>Total</b>	<b>11,962,218</b>	<b>3,819,601</b>	<b>3,720,444</b>	<b>3,643,372</b>	<b>13,094,687</b>	<b>10,841,937</b>	<b>10,143,394</b>	<b>10,366,696</b>
<b>Valuation Increase / (reduction)</b>		(29,581)	(128,738)	(205,810)	1,132,469	(1,120,280)	(1,818,824)	(1,595,521)
<b>Annual Revenue % Return</b>		-0.8%	-2.6%	-1.2%	12.5%	-15.8%	-12.3%	-13.3%

The following table details the dividend returns achieved from the property fund investments, which support the revenue budget. The Council received £488k in dividends from its property fund investments in 2023/24 (£458k in 2022/23) and has received £236k for the current financial year as at 31<sup>st</sup> December 2024. This figure will increase as the Q3 dividends have not yet been received from either Threadneedle or Hermes.



Fund Valuations	Investment	Dividend Returns 31/03/2020	Dividend Returns 31/03/2021	Dividend Returns 31/03/2022	Dividend Returns 31/03/2023	Dividend Returns 31/03/2024	Dividend Returns 31/12/2024
							Q3 Returns not yet received
<b>Schroders UK Real Estate Fund</b>	1,848,933	56,638	52,898	61,655	71,962	72,644	44,996
<b>Threadneedle Property Unit Trust</b>	2,000,249	90,274	75,452	79,231	83,373	92,111	34,829
<b>Threadneedle Property Unit Trust</b>	4,056,536	-	-	70,417	175,213	193,576	73,195
<b>Hermes Federated Property Unit Trust</b>	4,056,500	-	-	57,352	127,182	129,515	83,203
<b>Total</b>		<b>146,911</b>	<b>128,350</b>	<b>268,655</b>	<b>457,730</b>	<b>487,846</b>	<b>236,223</b>
<b>Annual Revenue % Return</b>		3.8%	3.3%	2.2%	3.8%	4.1%	2.6%

### External Borrowing as at 31st December 2024:

<b><u>Borrowing from PWLB</u></b>				
<b><u>Loan Number</u></b>	<b><u>Rate</u></b>	<b><u>Principal</u></b>	<b><u>Start</u></b>	<b><u>Maturity</u></b>
475875	8.875%	1,200,000	29/04/1995	25/04/2055
478326	8.000%	1,000,000	17/10/1996	17/10/2056
479541	7.375%	1,000,000	28/05/1997	28/05/2057
479950	6.750%	2,000,000	02/10/1997	03/09/2057
481087	5.625%	3,000,000	22/06/1998	22/06/2058
481641	4.500%	1,400,000	09/10/1998	09/10/2058
483694	4.875%	92,194	21/12/1999	18/10/2059
488835	5.000%	2,000,000	01/07/2004	01/07/2034
490815	4.250%	1,000,000	24/11/2005	24/05/2031
494265	4.430%	2,000,000	21/01/2008	01/01/2037
494742	4.390%	700,000	15/08/2008	15/08/2058
500759	3.520%	5,000,000	28/03/2012	28/03/2053
500758	3.510%	5,000,000	28/03/2012	28/03/2054
500757	3.510%	5,000,000	28/03/2012	28/03/2055
500761	3.510%	5,000,000	28/03/2012	28/03/2056
500755	3.500%	5,000,000	28/03/2012	28/03/2057
500756	3.500%	3,000,000	28/03/2012	28/03/2058
500753	3.500%	1,000,000	28/03/2012	28/03/2059
500760	3.490%	5,000,000	28/03/2012	28/03/2060
500762	3.490%	5,000,000	28/03/2012	28/03/2061
500754	3.480%	5,668,000	28/03/2012	28/03/2062
504499	3.230%	3,000,000	30/11/2015	30/11/2065
<b>Total</b>	<b>4.05%</b>	<b>63,060,194</b>		

Following revisions to the Treasury Management and Prudential Codes in 2021/22, it is now a requirement to report further treasury and prudential indicators to Members on a quarterly basis.

### Prudential Indicator for Capital Expenditure

This table below shows the revised estimates for capital expenditure and the changes since the capital programme was agreed at the Budget.

Capital Expenditure	2023/24 Original Programme	Budget B'fwd from 2023/24	Virements in Year	Total 2024/25 Budget	Actual Spend @ Period 9	Predicted Outturn	2024/25 Revised Estimate*
	£m	£m	£m	£m	£m	£m	£m
General Fund	1.868	25.711	-	27.579	11.798	19.974	27.371
HRA	11.043	4.435	-	15.477	6.401	10.872	15.102
<b>Total</b>	<b>12.911</b>	<b>30.146</b>	<b>-</b>	<b>43.057</b>	<b>18.199</b>	<b>30.846</b>	<b>42.474</b>

### Limits to Borrowing Activity

The first key control over the treasury activity is a prudential indicator to ensure that over the medium term, net borrowing (borrowings less investments) will only be for a capital purpose. Gross external borrowing should not, except in the short term, exceed the total of CFR in the preceding year plus the estimates of any additional CFR for 2024/25 and the next two financial years. This allows some flexibility for limited early borrowing for future years. The Council has approved a policy for borrowing in advance of need which will be adhered to if this proves prudent.

	2023/24 Outturn £m	2024/25 Original Estimate £m	2024/25 Projected Outturn £m	2024/25 Budget £m
Gross borrowing	63.060	63.060	63.060	63.060
Less investments	66.813	16.292	50.427	50.427
Net borrowing	(3.753)	46.768	12.633	12.633
CFR (year-end position)	74.600	79.190	74.999	79.038

A further prudential indicator controls the overall level of borrowing. This is the **Authorised Limit** which represents the limit beyond which borrowing is prohibited and needs to be set and revised by Members. It reflects the level of borrowing which, while not desired, could be afforded in the short term, but is not sustainable in the longer term. It is the expected maximum borrowing need with some headroom for unexpected movements. This is the statutory limit determined under section 3 (1) of the Local Government Act 2003.

<b>Authorised Limit for External Debt</b>	<b>2024/25 Original Indicator</b>	<b>Current Position</b>	<b>2024/25 Revised Indicator</b>
Borrowing	89.436	89.436	89.436
Total	89.436	89.436	89.436

	<b>2023/24 Outturn £m</b>	<b>2024/25 Capital Programme £m</b>	<b>2024/25 Projected Outturn £m</b>	<b>2024/25 Revised Budget £m</b>
CFR – Non Housing	4.092	7.029	4.492	6.879
CFR – Housing	70.507	72.160	70.507	72.159
Total CFR	74.600	79.190	74.999	79.038
<b>Net movement in CFR</b>	<b>0.325</b>	<b>4.254</b>	<b>0.400</b>	<b>4.438</b>
Operational Boundary				
Expected Borrowing	63.060	63.060	63.060	63.060
Other long term liabilities	-	-		-
<b>Total Debt 31st March</b>	<b>63.060</b>	<b>63.060</b>	<b>63.060</b>	<b>63.060</b>

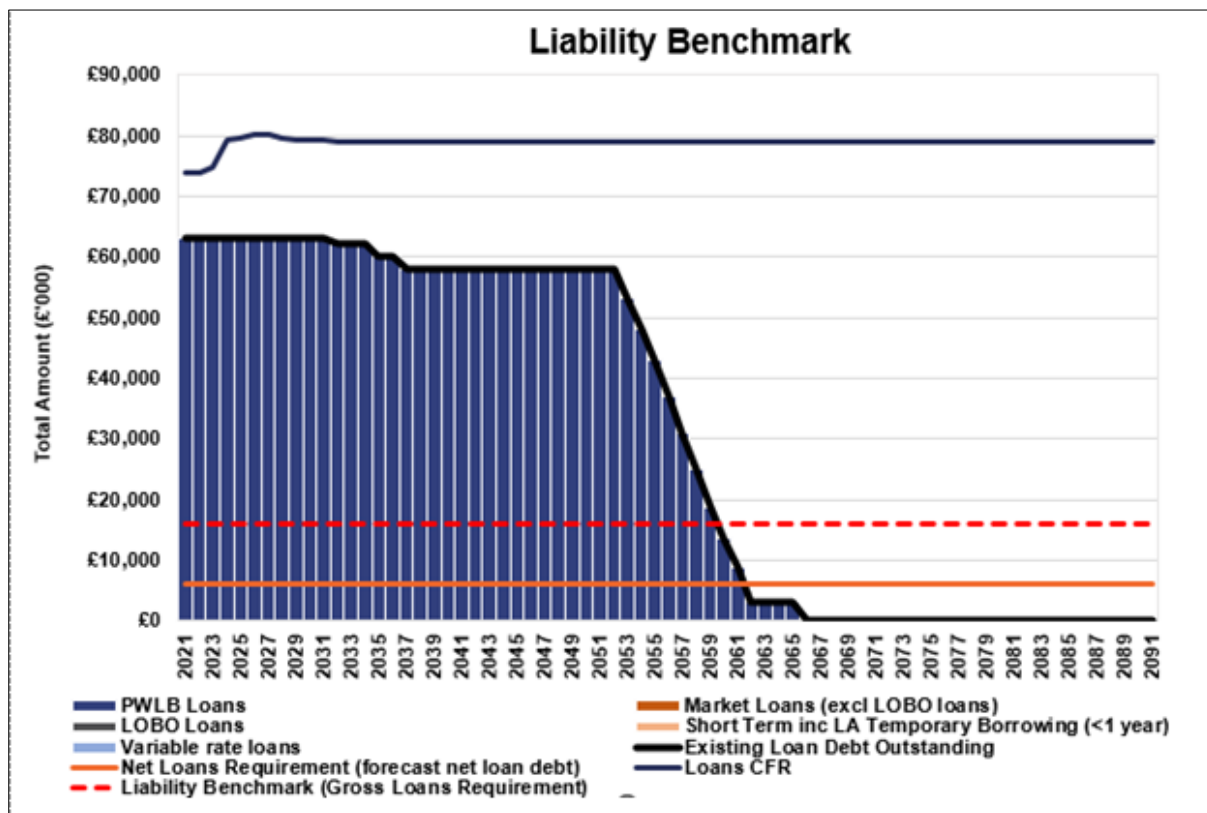
## **Borrowing**

The Council's estimated revised capital financing requirement (CFR) for 2024/25 is £74.999m. The CFR denotes the Council's underlying need to borrow for capital purposes. If the CFR is positive the Council may borrow from the PWLB or the market (external borrowing) or from internal balances on a temporary basis (internal borrowing). The balance of external and internal borrowing is generally driven by market conditions. The table shows the Council has borrowings of £63.060m and plans to utilise £11.939m of cash flow funds in lieu of borrowing. This is a prudent and cost effective approach in the current economic climate but will require ongoing monitoring in the event that upside risk to gilt yields prevails.

It is not anticipated that any additional borrowing will be undertaken during 2024/25

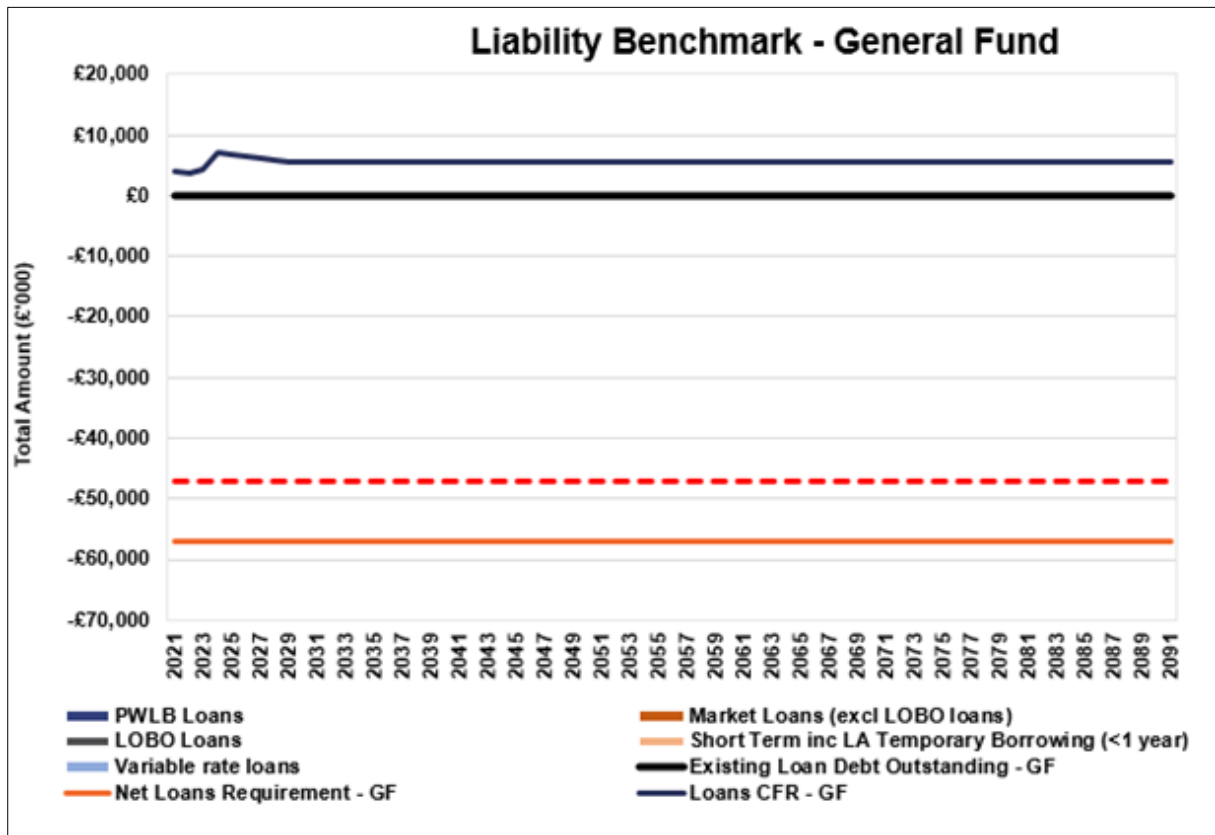
## LIABILITY BENCHMARK

CIPFA recommends that the optimum position for external borrowing should be at the level of the Liability Benchmark. This is effectively the Council's net borrowing requirement plus a liquidity allowance. It is calculated by deducting the amount of investable resources available on the balance sheet (reserves, cash flow balances) from the amount of outstanding external debt and then adding the minimum level of investments required to manage day-to-day cash flow.

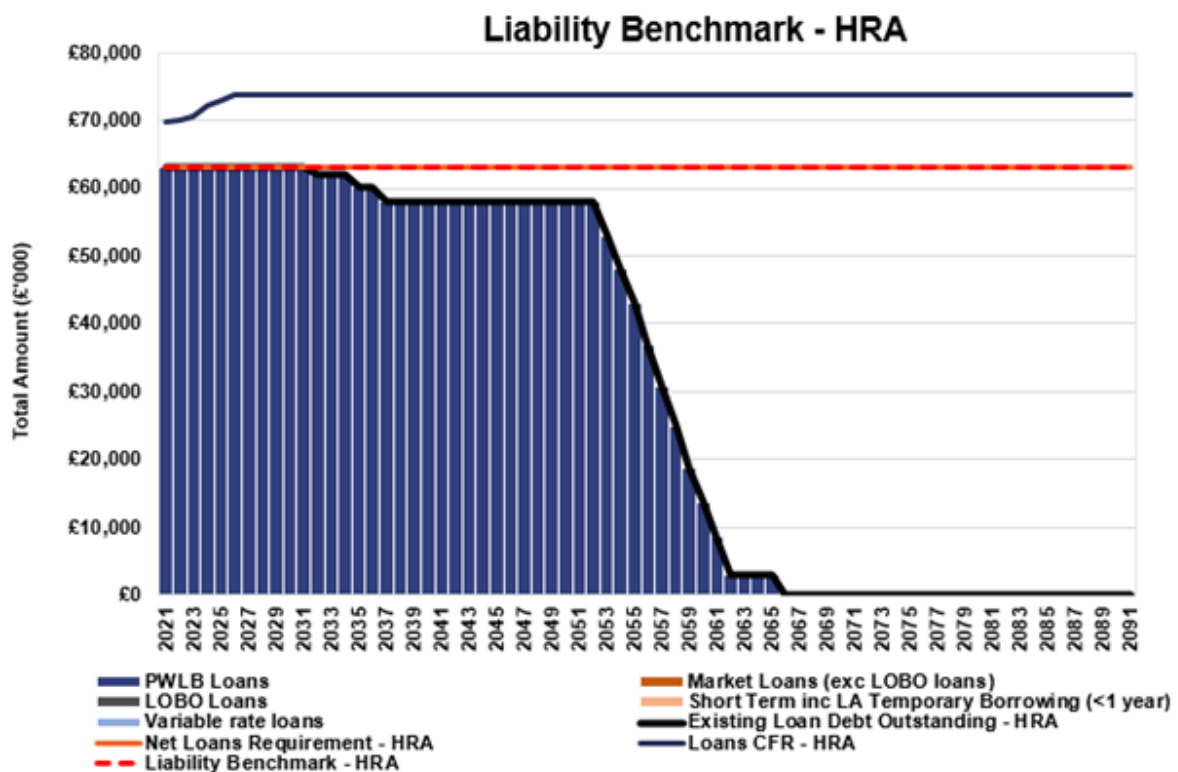


The difference between the loans capital financing requirement and existing debt indicates internal borrowing. Prior to any new borrowing, the Council will have regard to underlying assumptions of liability benchmark analysis as part of prudent treasury management.

The net loans requirement and liability benchmark for the General Fund as shown below is negative as this is reflective of the balance of GF treasury investments held.



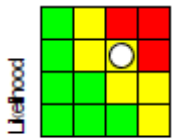

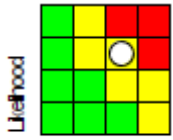

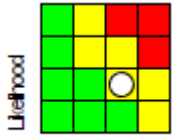

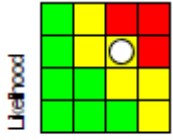

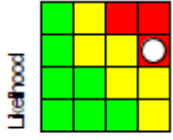

The liability benchmark for the HRA is set at the same level as the net loans requirement (£63m reflecting PWLB loans outstanding) as there is no need to maintain additional borrowing to meet liquidity needs as this falls to the General Fund



## 4. Corporate Risks


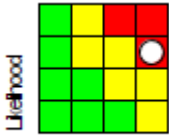
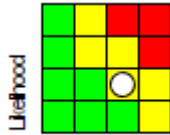
### 4.1 Corporate Risks Detailed Summary Quarter 3 2024/25

Sub risk	Parent risk	Risk Matrix	Date reviewed	Severity	Likelihood	Rating	Status	Assigned to
CR2024/25_1.1 To ensure that the Council is financially sustainable as an organisation	Finance/Financial stability		13-Dec-2024	4	3	12		Joanne Goodfellow
CR2024/25_2.1 To ensure the Council is fully compliant in all legislative requirements	Governance		09-Jan-2025	2	2	4		Anica Goodwin
CR2024/25_3.1 Failure to understand Borough issues that may lead to community cohesion challenges and community resilience issues affecting Tamworth 'the place'	Promoting community resilience and cohesive communities		17-Dec-2024	4	3	12		Rob Barnes; Hannah Peate; Joanne Sands
CR2024/25_4.1 Failure to deliver a new Local Plan by 2031 and failure to deliver affordable housing.	Inability to meet social housing targets, deliver affordable housing and meet the requirements of the social housing regulations.		06-Jan-2025	3	2	6		Rob Barnes; Anna Miller; Paul Weston
CR2024/25_4.2 Failure to meet the Regulator Social housing consumer standards	Inability to meet social housing targets, deliver affordable housing and meet the requirements of the social housing regulations.		15-Jan-2025	4	3	12		Tina Mustafa

Sub risk	Parent risk	Risk Matrix	Date reviewed	Severity	Likelihood	Rating	Status	Assigned to
CR2024/25_5.1 Failure to provide services or maintain the continued wellbeing and operations within the Borough and be resilient to the unprecedented changes of the future. Lack of resources, capacity and right skills in place to deliver corporate objectives	Organisational Resilience	 Likelihood Severity	06-Jan-2025	3	3	9		Rob Barnes; Anica Goodwin
CR2024/25_6.1 Failure to meet climate change ambitions/ meet net zero targets and plan for major weather impacts	Failure to meet climate change/meet net zero targets and plan for major weather impacts	 Likelihood Severity	06-Jan-2025	3	3	9		Rob Barnes
CR2024/25_7.1 Effective data management	Information and Data Management	 Likelihood Severity	16-Dec-2024	3	2	6		Anica Goodwin
CR2024/25_8.1 Lack of economic growth, sustainability and prosperity in the Borough at the levels required	Inability to deliver economic growth, sustainability and prosperity in the Borough	 Likelihood Severity	06-Jan-2025	3	3	9		Rob Barnes; Anna Miller
CR2024/25_9.1 To ensure the council is resilient against Cyber security threats	Cyber Security	 Likelihood Severity	09-Jan-2025	4	3	12		Anica Goodwin

## 4.2 Detailed Corporate Risk Register Summary

### 1 Finance/Financial stability 2024/25

Risk details		Parent Risk	CR2024/25_1 Finance/Financial stability		
<b>Risk Title</b>	To ensure that the Council is financially sustainable as an organisation		<b>Assigned To</b>	Joanne Goodfellow	
<b>Risk Code</b>	CR2024/25_1.1	<b>Corporate priorities</b>	Priority2: The Economy Priority4: Living in Tamworth Priority5: Town Centre		
<b>Original Risk Matrix</b>		<b>Current Risk Matrix</b>		<b>Target Risk Matrix</b>	
<b>Severity</b>	4	<b>Severity</b>	4	<b>Severity</b>	3
<b>Likelihood</b>	4	<b>Likelihood</b>	3	<b>Likelihood</b>	2
<b>Risk Score</b>	16	<b>Risk Score</b>	12	<b>Risk Score</b>	6
<b>Original Risk Date</b>	15-May-2023	<b>Date Reviewed</b>	13-Dec-2024	<b>Target Date</b>	28-Feb-2025
<b>Causes</b>	<ul style="list-style-type: none"> <li>* Risk of Austerity cuts/Major variances to the level of grant/subsidy</li> <li>* Uncertainty risk and potential financial disruption from External economic influences - mainly on income levels and current cost / inflationary pressures (and contractual cost increases)</li> <li>* Risk potential for poor Procurement practices and weak or ineffective Contract Management meaning VFM not maximised and TBC exposed to unnecessary liabilities.</li> </ul>		<b>Consequences</b>	<ul style="list-style-type: none"> <li>• Inability to plan long term due to uncertainty over future Local Government funding. The new Labour Government has now confirmed that there will be a one year settlement for 2025/26, with some redistribution of funding to Councils with highest deprivation. There will then be a multi-year settlement with a full reset of business rates and funding reform. This means that the Council faces losing significant funding from 2026/27, any tapering or transitional</li> </ul>	

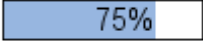
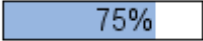
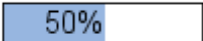
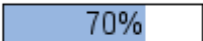


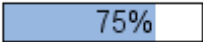
	<ul style="list-style-type: none"> <li>* Ongoing cost of living crisis and inflationary pressures risk having an impact on the Council's income if households struggle to pay council tax, housing rent payments, etc. If families find themselves in financial difficulty it could also increase the demand for our services putting pressure on resources, for example increase in homelessness.</li> <li>* Under utilisation of Assets, failure to maximise income</li> <li>* Major town centre facility/source of income failing</li> <li>* New political leadership and inexperienced members</li> <li>* Not being prepared for the new Procurement Act 2023</li> <li>* Implications of the national living wage and pay award, plus increased NI thresholds increasing employers' costs</li> <li>* Financial consequences of shared services</li> </ul>		<p>relief is as yet unknown, meaning that the uncertainty continues.</p> <ul style="list-style-type: none"> <li>* Unplanned cost reductions / savings requirements</li> <li>* Financial issues leading to the Authority being taken over by Government appointed officers, having to make a request for additional financial support or issuing a S114 notice with the ensuing reputational damage that would entail.</li> <li>*Inability to plan investments into assets, assets become costly to maintain and deliver little benefit</li> <li>*Inability to diversify/maximise income streams</li> <li>*Social cohesion erosion could occur as public are adversely impacted by cost of living increases – potential for reputational damage for the council if unable to support effectively (or perception).</li> <li>* Procurement challenges which could have reputational and financial implications. Scrutiny from the Government.</li> <li>*Increase in costs from shared services such as Joint Waste, Building Control partnership, Health &amp; Safety. Services shared with other Councils who may also be experiencing financial difficulties or having to increase costs which impacts on TBC.</li> </ul>	
<p><b>Latest Risk Note</b></p>	<p>The new Labour Government has confirmed a one year settlement for 2025/26, with some limited redistribution of funding as part of a 'recovery' phase. From 2026/27 there will be a multi-year settlement with long-awaited funding reform, including a full business rates reset. This will mean that the Council faces losing its retained business rate growth as it is redistributed based on needs and deprivation. The scale and likelihood of any transitional relief is as yet unknown which means that the uncertainty continues, making it difficult to plan beyond one year with any certainty.</p> <p>As part of the Local Government Finance settlement for 2024/25, councils were required to produce a productivity plan, to be submitted to DLUHC and published on the website by 19th July. TBC's productivity plan was reported to Corporate Scrutiny and Cabinet in June 2024, and includes details of how the Council will transform services to make better use of resources, identify ways to reduce wasteful spending within systems and take advantage of technological advances.</p>		<p>08 Jan 2025</p>	<p>Emma Dyer</p>

	<p>The report to Corporate Scrutiny and Cabinet also included details of the Financial Stability Plan to support the production of a balanced MTFS and wider organisational improvement, this includes plans to implement targeted zero-based budgeting; budget holder savings reviews; the identification of spend to save projects; and opportunities for service transformation.</p> <p>The Corporate peer challenge report recognised that the Council faces significant financial challenges and stated that addressing this needs to be the Council's immediate and pressing priority. The LGA Peers found that the scale of this challenge is well understood by the senior political and managerial leadership, however they recommended that the Council urgently develops a clear savings plan incorporating tangible, costed and deliverable savings with robust senior management and member oversight. To address this, a Financial Resilience plan with clear workstreams and savings targets is being developed.</p> <p>The ongoing cost of living crisis and inflationary pressures continue to have an impact on the Council's finances. At the same time as rising supply costs there is also the potential for a fall in income as the disposable income of the public reduces due to the pressures on the household purse. This has the potential to affect collection rates for Council Tax and Housing Rents and it is also possible that income to attractions and events will reduce. If families find themselves in financial difficulty it could also increase the demand for our services putting additional pressure on resources, for example increased homelessness, exacerbated by the potential for increased numbers of asylum seekers who may also present as homeless. The situation will continue to be monitored, including through the monthly budget monitoring process.</p> <p>The council will lobby central government and respond to consultations, &amp; LGA surveys when applicable to influence on particular issues in the interest of better local government.</p> <p>Original Risk Score – Impact – 4 Major Likelihood 4 Very Likely. This score was given based on the likelihood of further cuts to government funding; the uncertainty of continuing one year settlement on longer term financial stability; the potential negative impact of business rate funding reform or fairer funding review, whereby funding is likely to be redistributed to unitaries or counties with social care</p>		
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	<p>pressures; and the ongoing impact of the cost of living crisis and potential for a significant reduction in income from commercial property.</p> <p>Current Risk Score – Impact 4 Major Likelihood 3 Likely. Some mitigation in terms of the likelihood of a three year settlement from 2026/27 giving us more certainty over the short to medium term.</p> <p>Target Risk Score – Impact 3 Serious Likelihood 2 Unlikely. In recognition that there is understanding that savings will have to be made over the next three years and that we have a financial stability plan which is being implemented with effect from the 2025/26 MTFS, giving us time to manage the process.</p>		
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RCM Mitigating action	Progress	Due date	Latest note	Latest note date	Assigned to
RCM1a 2024-25 Annual Fees & Charges Review for 2025/26	<div style="border: 1px solid black; width: 100px; height: 20px; display: flex; align-items: center; justify-content: center;">0%</div>	28-Feb-2025	Annual review of fees & charges as part of budget process	13-Dec-2024	Joanne Goodfellow
RCM1b 2024-25 Financial Stability Strategy & Productivity Plan	<div style="border: 1px solid black; width: 100px; height: 20px; display: flex; align-items: center; justify-content: center;"><div style="background-color: #4f81bd; width: 50%;"></div>50%</div>	28-Feb-2025	<p>Financial Resilience Plan in development as part of budget process including planned savings review. EMT meetings (Cabinet and ELT) and all member budget workshops held/planned.</p> <p>Productivity plan completed and emailed to MHCLG Q2.</p> <p>The Financial Resilience plan is currently being drafted, to identify savings targets for inclusion as policy changes where possible with the Final</p>	08-Jan-2025	Joanne Goodfellow

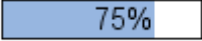
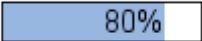
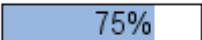
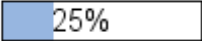
			Budget report to Council in February.		
RCM1c 2024-25 Improvements to procurement processes and contact management in line with new Public Contracts Regulations		31-Mar-2025	Procurement activity reported to CMT on a quarterly basis, CMT briefing from CIPFA on the new Procurement Act attended during quarter 2. Training for staff with regard to the new Procurement Act in progress and report on forward plan to Cabinet to notify of new requirements and gain approval for procurement strategy and plans.	13-Dec-2024	Joanne Goodfellow
RCM1d 2024-25 Monthly Budget Monitoring		28-Feb-2025	Monthly Financial Health check reports to CMT and quarterly to Corporate Scrutiny and Cabinet	13-Dec-2024	Joanne Goodfellow
RCM1e 2024-25 Proactive and targeted cost saving analysis and review of reserve funds		28-Feb-2025	Review of reserves and retained funds reported to Cabinet in December and release of unspent funds to be returned to balances.  Review of all vacancies.	13-Dec-2024	Joanne Goodfellow
RCM1f 2024-25 Robust asset management strategy and plans in place		31-Mar-2025	Asset Management Strategy has now been approved. Procurement of external resource underway to carry out high-level Asset Management Planning	30-Dec-2024	Paul Weston

			work. Aim for completion by end of March 2025.		
RCM1g 2024-25 Robust monitoring process for MTFS in place and Quarterly Healthcheck update to Members		31-Mar-2025	2024/25 Quarterly reporting to CMT, Corporate Scrutiny and Cabinet to include review of latest MTFS position.	13-Dec-2024	Joanne Goodfellow

Risk details		Parent Risk	CR2024/25_2 Governance		
Risk Title	To ensure the Council is fully compliant in all legislative requirements		Assigned To	Anica Goodwin	
Risk Code	CR2024/25_2.1	Corporate priorities	Priority2: The Economy Priority1: The Environment Priority3: Infrastructure Priority4: Living in Tamworth Priority: Organisation Priority5: Town Centre		
Original Risk Matrix		Current Risk Matrix		Target Risk Matrix	
Severity	4	Severity	2	Severity	1
Likelihood	3	Likelihood	2	Likelihood	2
Risk Score	12	Risk Score	4	Risk Score	2
Original Risk Date	09-Sep-2020	Date Reviewed	09-Jan-2025	Target Date	31-Mar-2025
Causes	<ul style="list-style-type: none"> <li>• Failure of democratic process</li> <li>• Failure to understand or respond adequately to new or changing legislation or regulation</li> <li>• No horizon scanning /awareness of legislative changes</li> <li>• Out of date/unclear policies, procedures and documentation</li> </ul>		Consequences	<ul style="list-style-type: none"> <li>• Prosecution of individuals</li> <li>• Adverse impact on Tamworth residents</li> <li>• Increase in costs, Legal and settlement as well as potential rectification of non-compliance</li> <li>• Potential harm to vulnerable persons, employees and commercial relationships</li> </ul>	

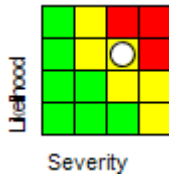
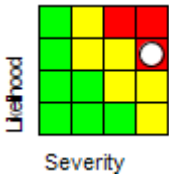
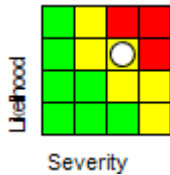
	<ul style="list-style-type: none"> <li>• Lack of capacity to meet changing demands and priorities</li> <li>• Not enough capacity to plan ahead proactively due to reactive nature of business activity</li> <li>• Decisions made by Members could impact current planned work</li> <li>• Insufficient direction for strategic priorities – may not be fit for purpose which leads to lack of clarity with planning.</li> <li>• Inadequate training</li> <li>• Poor communication</li> <li>• Insufficient resources (budget constraints/understaffing/inadequate technology</li> <li>• Ineffective leadership</li> <li>• Lack of accountability</li> <li>• Weak risk management</li> <li>• Organisational culture is resistant to change</li> <li>• Lack of clarity of roles and responsibilities</li> </ul>		<ul style="list-style-type: none"> <li>• Legal action</li> <li>• Financial penalties</li> <li>• Reputational damage</li> <li>• Difficulties quantifying what success of objectives/priorities will look like</li> <li>• Impede work that is underway or already planned</li> <li>• Additional effort if required to manage workloads from already stretched services</li> <li>• Unable to effectively priorities objectives and workloads</li> <li>• Potential to mis-align resources</li> <li>• Breach of statutory duties</li> <li>• Disruption of services</li> <li>• Media scrutiny</li> <li>• Employee morale decline</li> <li>• Increase in staff turnover leading to loss of knowledge &amp; experience</li> <li>• Government intervention</li> <li>• Regulatory enforcement</li> <li>• Loss of partnership working</li> <li>• Restricted funding opportunities</li> <li>• Poor inspection / audit ratings</li> <li>• Increased scrutiny</li> </ul>
<b>Latest Risk Note</b>	Regular updates to Cabinet members in terms of legislative updates Appointment of new Assistant Director Policy and Performance		09 Jan 2025 Anica Goodwin

RCM Mitigating action	Progress	Due date	Latest note	Latest note date	Assigned to
RCM2a 2024-25 Audit and Scrutiny Committees	<div style="width: 75%; background-color: #4f81bd; color: white; text-align: center; padding: 2px;">75%</div>	31-Mar-2025	Regular meetings in place, training provided August 2024.	13-Dec-2024	Joanne Goodfellow

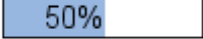


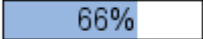
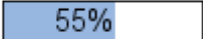
RCM2b 2024-25 Policies and Procedures		31-Mar-2025	AD Policy and Performance commenced 16 December 2024  Project continuing to develop repository of strategies and policies to enable monitoring and prompt managers when updates are due	02-Jan-2025	Zoe Wolicki
RCM2c 2024-25 Governance arrangements		31-Mar-2025	Continue to strengthen the culture of assurance and good governance across the council, including how statutory officer functions work and are distributed across the authority after review of constitution.  Review of overview and scrutiny structure.	10-Jan-2025	Anica Goodwin; Nicola Hesketh
RCM2d 2024-25 Comments, Compliments and Complaints		31-Mar-2025	Improved processes for supporting complaint responses  Weekly reports of outstanding complaints produced for service managers	16-Dec-2024	Zoe Wolicki
RCM2e 2024-25 Use of insight		31-Mar-2025	New AD Policy and Performance in post December 24  Mechanisms to collect and develop knowledge and insight to be progressed in 2025.	02-Jan-2025	Zoe Wolicki

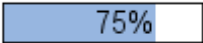




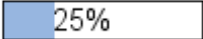
### 3 Promoting Community Resilience and Cohesive Communities 2024/25

<b>Risk details</b>		Parent Risk	CR2024/25_3 Promoting community resilience and cohesive communities		
<b>Risk Title</b>	<b>Failure to understand Borough issues that may lead to community cohesion challenges and community resilience issues affecting Tamworth ‘the place’</b>		<b>Assigned To</b>	<b>Rob Barnes; Hannah Peate; Joanne Sands</b>	
<b>Risk Code</b>	CR2024/25_3.1	<b>Corporate priorities</b>	Priority1: The Environment Priority4: Living in Tamworth Priority5: Town Centre		
<b>Original Risk Matrix</b>		<b>Current Risk Matrix</b>		<b>Target Risk Matrix</b>	
<b>Severity</b>	3	<b>Severity</b>	4	<b>Severity</b>	3
<b>Likelihood</b>	3	<b>Likelihood</b>	3	<b>Likelihood</b>	3
<b>Risk Score</b>	9	<b>Risk Score</b>	12	<b>Risk Score</b>	9
<b>Original Risk Date</b>	09-Sep-2021	<b>Date Reviewed</b>	17-Dec-2024	<b>Target Date</b>	31-Mar-2025
<b>Causes</b>	<ul style="list-style-type: none"> <li>. Lack of strong local leadership (political, community etc)</li> <li>. Failure to provide or signpost support for the most vulnerable in our communities</li> <li>. Lack of communication activity/strategy to engage with local communities</li> <li>. Lack of partnership working and initiatives</li> <li>. Failure to understand local issues</li> </ul>		<b>Consequences</b>	<ul style="list-style-type: none"> <li>. May be unable to support the vulnerable leading to wider demands on public services</li> <li>. Wider health and employment inequality</li> <li>. Rise in crime or perception of crime</li> <li>. Increased levels of community tensions</li> <li>. Rise in environmental crime?</li> <li>. Lack of civic pride Lack of aspiration</li> </ul>	

	<ul style="list-style-type: none"> <li>Lack of sustainable approach to community engagement and development which is inclusive and embraces diversity</li> <li>Poor educational outcomes and job opportunities</li> <li>Failure to engage with other statutory agencies</li> </ul>		
<b>Latest Risk Note</b>	Risk remains high, whilst a range of mitigations and projects underway	17 Dec 2024	Hannah Peate

RCM Mitigating action	Progress	Due date	Latest note	Latest note date	Assigned to
RCM3a 2024-25 Community Wellbeing Strategy		31-Mar-2025	Work will evolve following final outcome of Strategic Outcome Planning Model work to produce a Community Wellbeing Strategy. Item deferred at this time	17-Dec-2024	Hannah Peate; Joanne Sands
RCM3b 2024-25 Commissioning of debt/advice services		31-Oct-2024	Contract in place until March 2027 with citizens advice Mid Mercia. (JS)	15-Oct-2024	Joanne Sands
RCM3d 2024-25 Strong Community Safety Partnership in place		31-Oct-2024	Updated community safety partnerships in place in place as per the launch of the strategic partnership in Sep 2024 (JS)	15-Oct-2024	Joanne Sands
RCM3e 2024-25 Strong partnership working with Staffordshire County Council around strategic community cohesion issues affecting Tamworth communities.		31-Mar-2025	Work with Staffordshire County council on all issues of community safety, community cohesion, early help, health inequalities and asylum dispersal.	17-Dec-2024	Joanne Sands
RCM3f 2024-25 Support for the Voluntary Sector		31-Mar-2025	UKSPF projects commissioned and grants given. Spacehive	17-Dec-2024	Joanne Sands

			Community Crowdfunding platform commissioned.		
RCM3g 2024-25 Wide range of arts, sporting and community events		31-Mar-2025	<p>Fireworks event held in November with an estimated crowd of 18,000 in attendance.</p> <p>Unfortunately due to two storms the Christmas Lights events was unable to take place.</p> <p>Formal opening of the 3G pitch with Hope Powell first full time Lionesses Manager and Rachel Pavlou FA Women's Development Manager, EDI, History &amp; Heritage.</p> <p>Halloween Events and Ghost events hosted at the Castle, along with the Castle by Candlelight and a range of Castle Light up events to mark a range of occasions.</p> <p>Range of shows at The Assembly Rooms including Ballet through to Tribute acts and cinema events.</p> <p>Remembrance Parade Supported.</p>	31-Dec-2024	Hannah Peate


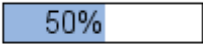

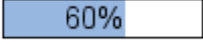
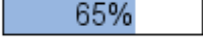

RCM3h 2024-25 Development of a new equality and diversity strategy		31-Dec-2024	Strategy approved by full council on 10 December	02-Jan-2025	Zoe Wolicki
RCM3i 2024-25 Commissioning of Honest Conversations community cohesion project and also Development of spend plan for Community Recovery Fund		31-Mar-2025	Belong commissioned and project work underway. Report expected March 2025. Cabinet update and plan 27 April 2025.  Recovery spend outline in planning stage	18-Dec-2024	Hannah Peate; Joanne Sands
RCM3j 2024-25 Development of spend plan for Asylum Dispersal Funding		31-Mar-2025	Grants received - £198,000.  50% community cohesion officer to 31 March 2026. Volunteer coordinator in place CT CIC.  Cabinet report in January 2025 - delegation of spend to ED and Sect 151 officer	18-Dec-2024	Joanne Sands

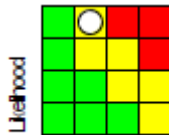
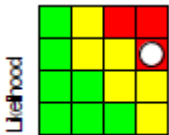
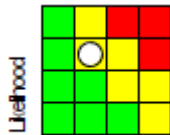
## 4 Inability to meet social housing targets and deliver affordable housing 2024/25

<b>Risk details</b>		Parent Risk	CR2024/25_4 Inability to meet social housing targets, deliver affordable housing and meet the requirements of the social housing regulations.		
<b>Risk Title</b>	Failure to deliver a new Local Plan by 2031 and failure to deliver affordable housing.		<b>Assigned To</b>	Rob Barnes; Anna Miller; Paul Weston	
<b>Risk Code</b>	CR2024/25_4.1	<b>Corporate priorities</b>	Priority2: The Economy		
			Priority1: The Environment		
			Priority3: Infrastructure		
			Priority4: Living in Tamworth		
			Priority5: Town Centre		
<b>Original Risk Matrix</b>		<b>Current Risk Matrix</b>		<b>Target Risk Matrix</b>	
<b>Severity</b>	2	<b>Severity</b>	3	<b>Severity</b>	2
<b>Likelihood</b>	3	<b>Likelihood</b>	2	<b>Likelihood</b>	2
<b>Risk Score</b>	6	<b>Risk Score</b>	6	<b>Risk Score</b>	4
<b>Original Risk Date</b>	11-Sep-2024	<b>Date Reviewed</b>	06-Jan-2025	<b>Target Date</b>	31-Mar-2025
<b>Causes</b>	<ul style="list-style-type: none"> <li>Lack of available land</li> <li>Limited finances for investment in affordable housing</li> <li>Lack of effective partnerships with other Social Housing providers</li> </ul>		<b>Consequences</b>	<ul style="list-style-type: none"> <li>Programme slippage</li> <li>Loss of local control over managing change through the planning applications process</li> </ul>	

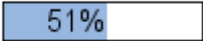
	<ul style="list-style-type: none"> <li>• Lack of engagement with funders and strategic partners including Homes England</li> <li>• Staff resources within the team</li> <li>• Lack of experience within the team</li> <li>• Inability to procure consultants to collect critical evidence to support the development of the plan</li> <li>• Introduction of new plan-making system by Government</li> <li>• Revisions to National Planning Policy Framework</li> <li>• New administration/political inexperience</li> <li>• Strategies and policies not in line with corporate objectives</li> <li>• Cross-boundary co-operation failure</li> <li>• Lack of engagement from partners</li> <li>• Capacity of PINS and other agencies to deal with demand</li> <li>• Legal Challenge</li> <li>• Insufficient budget</li> <li>• Additional budget is not authorised</li> <li>• Lack of greenfield land for general market housing of which affordable homes provide a component</li> <li>• Delivering affordable homes on brownfield land is challenged by the viability of bringing these sites forwards</li> </ul>		<ul style="list-style-type: none"> <li>• Inability to support other corporate priorities e.g. climate change, adaptation and delivery of affordable housing.</li> <li>• Missed opportunities to work with partners to deliver infrastructure.</li> <li>• Changes to approach lead to challenging policy decision making including using greenbelt land and where to locate housing to meet Tamworth's need</li> <li>• Inability to meet affordable housing needs and targets</li> <li>• Increase in unmet demand</li> </ul>	
<p><b>Latest Risk Note</b></p>	<p>Report to January committee on Local Plan project plan.</p> <p>Work progressing well on a communications plan.</p> <p>Housing strategy - Draft strategy produced for comment. Due at Infrastructure Safety &amp; Growth on 29 Jan 2025 and Cabinet on 20 Feb 2025</p> <p>Management of assets, Asset Management Strategy has now been approved. Procurement of external resource underway to carry out high-level Asset Management Planning work. Aim for completion by end of March 2025.</p>		<p>10 Jan 2025</p>	<p>Rob Barnes</p>

	Work underway to develop council owned garage sites in consultation with homes England.		
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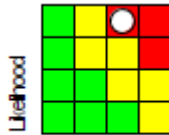
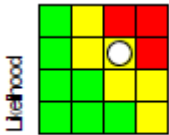
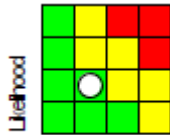
RCM Mitigating action	Progress	Due date	Latest note	Latest note date	Assigned to
RCM4.1a 2024-25 Preparation of new Local Plan		31-Dec-2026	Report to January committee on Local Plan project plan.	06-Jan-2025	Anna Miller
RCM4.1b 2024-25 Local Plan Communications Plan		31-Mar-2025	Work progressing well on a communications plan.	16-Dec-2024	Anna Miller
RCM4.1c 2024-25 Local Plan Monitoring Report		31-Mar-2025	This is prepared annually (AM)	16-Oct-2024	Anna Miller
RCM4.1d 2024-25 Housing Strategy		31-Mar-2025	Trueman Change have draft strategy produced for comment. Due at IS&G on 29 Jan 2025 and Cabinet on 20 Feb 2025	17-Dec-2024	Joanne Sands
RCM4.1e 2024-25 RCM 2024-25 Management of Assets - deliver Corporate Capital Strategy and Asset Management Strategy actions		31-Mar-2025	Change in progress reflects the fact that whilst the Strategy has been approved there are still local Asset Plans to be produced.	16-Jan-2025	Paul Weston
RCM4.1f 2024-25 Continued coordination with neighbouring authorities to deliver Tamworth's housing need		31-Dec-2026	Discussions with Lichfield District Council regarding housing needs assessment and new settlement. Discussions with South Staffordshire authorities/Birmingham HMA on greenbelt assessment.	20-Jan-2025	Anna Miller

<b>Risk details</b>		Parent Risk	CR2024/25_4 Inability to meet social housing targets, deliver affordable housing and meet the requirements of the social housing regulations.		
<b>Risk Title</b>	<b>Failure to meet the Regulator Social housing consumer standards</b>		<b>Assigned To</b>	<b>Tina Mustafa</b>	
<b>Risk Code</b>	CR2024/25_4.2	<b>Corporate priorities</b>	Priority2: The Economy		
			Priority1: The Environment		
			Priority3: Infrastructure		
			Priority4: Living in Tamworth		
			Priority: Organisation		
Priority5: Town Centre					
<b>Original Risk Matrix</b>		<b>Current Risk Matrix</b>		<b>Target Risk Matrix</b>	
<b>Severity</b>	2	<b>Severity</b>	4	<b>Severity</b>	2
<b>Likelihood</b>	4	<b>Likelihood</b>	3	<b>Likelihood</b>	3
<b>Risk Score</b>	8	<b>Risk Score</b>	12	<b>Risk Score</b>	6
<b>Original Risk Date</b>	16-Oct-2024	<b>Date Reviewed</b>	15-Jan-2025	<b>Target Date</b>	31-Mar-2025
<b>Causes</b>	• Capacity to delivery key requirements		<b>Consequences</b>	• Reputational risk • Regulatory intervention by the RSH	
<b>Latest Risk Note</b>	Resourcing of the Social Housing Regulatory Programme remains temporary		15 Jan 2025	Tina Mustafa	

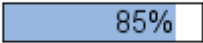
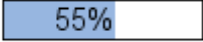
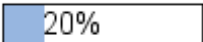
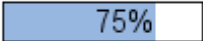
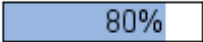
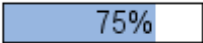


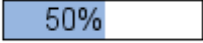
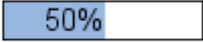

RCM Mitigating action	Progress	Due date	Latest note	Latest note date	Assigned to
RCM4.2a 2024-25 Social Housing Regulatory Programme		31-Mar-2025	There is a Social Housing Regulatory Programme co-ordinated across the Organisation by AD Neighbourhoods. A performance dashboard with all associated KPIs and Project progress forms part of corporate performance monitoring. Regulatory monitoring is ongoing with the next visit due 28/2/25 led by TMM	15-Jan-2025	Tina Mustafa

## 5 Organisational Resilience 2024/25

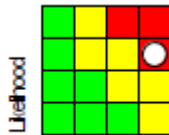
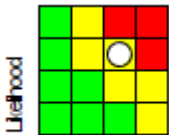
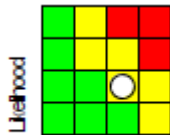
Risk details		Parent Risk	CR2024/25_5 Organisational Resilience		
<b>Risk Title</b>	Failure to provide services or maintain the continued wellbeing and operations within the Borough and be resilient to the unprecedented changes of the future. Lack of resources, capacity and right skills in place to deliver corporate objectives		<b>Assigned To</b>	Rob Barnes; Anica Goodwin	
<b>Risk Code</b>	CR2024/25_5.1	<b>Corporate priorities</b>	Priority2: The Economy Priority4: Living in Tamworth Priority: Organisation		
<b>Original Risk Matrix</b>		<b>Current Risk Matrix</b>		<b>Target Risk Matrix</b>	
<b>Severity</b>	3	<b>Severity</b>	3	<b>Severity</b>	2
<b>Likelihood</b>	4	<b>Likelihood</b>	3	<b>Likelihood</b>	2
<b>Risk Score</b>	12	<b>Risk Score</b>	9	<b>Risk Score</b>	4
<b>Original Risk Date</b>	09-Sep-2020	<b>Date Reviewed</b>	06-Jan-2025	<b>Target Date</b>	31-Mar-2025
<b>Causes</b>	* Significant event outside of our control e.g. major disaster, pandemic etc. * Staff not aware of action to be taken in the event of an emergency/disaster * Lack of sufficient agile operational options * Lack of corporate overview to understand and effectively prioritise workloads, resource allocation and understand where cross-function collaboration stands.		<b>Consequences</b>	* Services not delivered * Reduced 'economic attractiveness' * Loss of reputation * Potential to misalign resources * Governance does not provide the full picture * Negative public perception may damage Council's reputation	

	<ul style="list-style-type: none"> <li>* National and local political interference may impede planning and priorities</li> <li>*Executive staff turnover may lead to experience/ knowledge loss</li> <li>*Inability to drive public engagement and manage increase in demand/ expectations</li> <li>*Lack of succession planning</li> <li>*Aging profile of organisation</li> <li>*Lack of incentive for young people to work for council</li> <li>*Competitive salary market impedes finding right candidates including not enough applicants for vacant roles</li> <li>*Increased workloads may not leave enough capacity to complete all in a timely manner</li> <li>*Lack of capacity to respond to changes regulations due to delays in releasing from the Gov and staff already stretched with current workloads.</li> <li>* Failure to have the organisational structure and a skilled and motivated workforce</li> <li>* Ineffective project management and governance *</li> <li>Ineffective performance management</li> </ul>		<ul style="list-style-type: none"> <li>*Difficulties retaining staff – they may look more external opportunities</li> <li>*Costs of turnover and retraining new starters</li> <li>*Potential for noncompliance with specific roles that require accreditation or specific skills</li> <li>*Ability to respond to regulatory/ statutory changes may be inefficient</li> <li>*Working to prioritised work/ leader decisions</li> <li>* Unable to deliver organisational strategies</li> <li>* Increased turnover/absenteeism</li> <li>Service failure leading to ombudsman intervention and increased compensation claims</li> <li>* Decreased staff engagement and satisfaction resulting in poor performance. Impact on health and wellbeing of existing staff</li> </ul>	
<p><b>Latest Risk Note</b></p>	<p>Service level BCPs largely complete. Corporate level BCP to follow. Data is being gathered for the corporate level BCP. Aim for completion March 2025.</p> <p>Continued regular meetings with trade union liaison group. Staff AGM held and feedback sought and employee survey underway. Results of which will be shared widely and discussed with trade unions and managers to ensure wellbeing, work environment, employment processes and procedures are all up to date, effective, transparent, fair and equitable. HR policies and procedures continue to be updated and assessed accordingly.</p>		<p>10 Jan 2025</p>	<p>Pardeep Kataria</p>

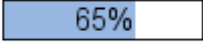

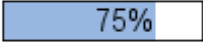
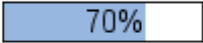


RCM Mitigating action	Progress	Due date	Latest note	Latest note date	Assigned to
RCM5a 2024-25 Business Continuity Planning	 85%	31-Mar-2025	Service level BCPs largely complete. Corporate level BCP to follow. Data is being gathered for the corporate level BCP. Aim for completion March 2025.	30-Dec-2024	Paul Weston
RCM5b 2024-25 Delivery of People and Organisational Strategy	 55%	31-Mar-2025	Work to update strategy to commence Jan 2025.	02-Jan-2025	Zoe Wolicki
RCM5c 2024-25 Develop Project management skills for key staff	 20%	31-Mar-2025	Review of training needs analysis taking place January 2025 to take into account MTFS pressures	02-Jan-2025	Zoe Wolicki
RCM5d 2024-25 Effective employee relations	 75%	31-Mar-2025	Staff conferences held 3 & 4 December, working group established for to plan for April 2025 conference	06-Jan-2025	Anica Goodwin; Zoe Wolicki
RCM5e 2024-25 Emergency Planning	 80%	31-Mar-2025	in 2024/2025 additional funding was provided for 1 year to increase CCU capacity from 2 days to 4. The Emergency and Business Continuity work planning is reported to CMT and the overall improvement plan is being reviewed for 2025/2026	15-Jan-2025	Tina Mustafa
RCM5f 2024-25 Monitoring of staff turnover	 75%	31-Mar-2025	6 monthly update to appointments and staffing committee on starters, leavers, transfers, secondments etc.	09-Jan-2025	Anica Goodwin; Zoe Wolicki

			Staffing turnover reported annually on Pentana		
RCM5g 2024-25 Training plan resourced		31-Mar-2025	<p>Training for some priority areas delivered in Q3 others will be in Q4</p> <p>A review of training needs to take place in Q4 taking into account MTFS pressure and organisational priorities</p>	09-Jan-2025	Zoe Wolicki
RCM5h 2024-25 Workforce plan in place		31-Mar-2025	work continues which will be aligned to CPC, new Corporate plan and factor in MTFS pressures	09-Jan-2025	Zoe Wolicki
RCM5i 2024-25 Personal Development Reviews (Annual Appraisals)		31-Mar-2025	<p>Six month reviews now in progress</p> <p>Non completed PDR's only for seasonal staff, those on maternity leave or long term sickness</p>	02-Jan-2025	Zoe Wolicki

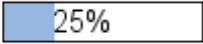


## 6 Failure to meet climate change ambitions / meet net zero targets and plan for major weather impacts and force majeure 2024/25

<b>Risk details</b>		Parent Risk	CR2024/25_6 Failure to meet climate change/meet net zero targets and plan for major weather impacts		
<b>Risk Title</b>	Failure to meet climate change ambitions/ meet net zero targets and plan for major weather impacts		<b>Assigned To</b>	Rob Barnes	
<b>Risk Code</b>	CR2024/25_6.1	<b>Corporate priorities</b>	Priority1: The Environment Priority4: Living in Tamworth		
<b>Original Risk Matrix</b>		<b>Current Risk Matrix</b>		<b>Target Risk Matrix</b>	
<b>Severity</b>	4	<b>Severity</b>	3	<b>Severity</b>	3
<b>Likelihood</b>	3	<b>Likelihood</b>	3	<b>Likelihood</b>	2
<b>Risk Score</b>	12	<b>Risk Score</b>	9	<b>Risk Score</b>	6
<b>Original Risk Date</b>	19-Aug-2023	<b>Date Reviewed</b>	06-Jan-2025	<b>Target Date</b>	31-Mar-2025
<b>Causes</b>	<ul style="list-style-type: none"> <li>* Staff not aware of action to be taken in the event of an emergency/disaster</li> <li>* Global warming/climate change - severe weather impacts to the Borough</li> <li>* Failure to plan ahead financially for cost implications</li> <li>* Not having the specialist skills in place to develop adverse climate resistant infrastructure</li> <li>* Lack of trained staff to deal with emergencies and over reliance on 3rd parties.</li> <li>* Lack of funding/finance</li> </ul>		<b>Consequences</b>	<ul style="list-style-type: none"> <li>* Life and property put in harms way</li> <li>* Extreme weather conditions/impact on business's &amp; communities</li> <li>* Failure to have a plan for recovery/ repairs/ public support</li> <li>* Impact on vulnerable people Unable to deliver services</li> </ul>	

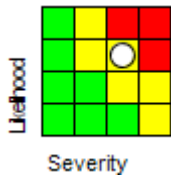
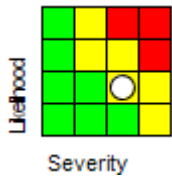
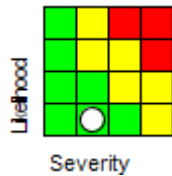
<p><b>Latest Risk Note</b></p>	<p>The Biodiversity Consideration which is part of the Nature Declaration work has been to ISAG and subsequently adopted at Cabinet on the 10th October 2024.</p> <p>Communications plan for climate change for adoption by Cabinet in January 2025.</p> <p>Climate Adaptation Plan reports went to ISAG in December. Sign off from Cabinet in January 2025.</p> <p>Delivery of Riverdrive EV hub , for 8 vehicles, Dec 2024.</p> <p>Climate Change Action Plan awaiting Cabinet approval in January.</p> <p>Flood risks and Risk Control Measure are considered in the Climate Change Action Plan and Climate Change Adaptions Plan.</p> <p>TBC is in the process of writing an internal flood plan to support our response to incidents. Currently any response would use the generic Incident Response Guide (IRG) and the Evacuation and Shelter plan, along with a recently created flooding action card to act as an aide memoire for responding officers. The new flood plan will continue to be supported by these current documents, whilst setting out in further detail TBC actions in preparation for an event, warning and informing, response and recovery after an incident.</p> <p>TBC are working closely with Staffordshire County Council (SCC) to produce a TBC tactical flooding plan. Each local authority (LA) in Staffordshire are completing one and this will be used by SCC to support LAs in the event of a flooding incident. SCC are responsible for some services that could be affected by flooding – highways, schools etc - so to support us, SCC will have a plan with Tamworth Specific details, authorised and verified by TBC.</p> <p>Updates are provided by the CCU Liaison Officer to Directors on Call from the Environmental Agency and MET Officer regarding flood/weather warnings.</p> <p>The Environmental Agency is working with relevant TBC officers to put a Business Case/Plan together to support with our flood control measures and mitigate issues in the future.</p>	<p>17 Jan 2025</p>	<p>Emma Dyer</p>
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RCM Mitigating action	Progress	Due date	Latest note	Latest note date	Assigned to
RCM6a2024-25 Deliver against the Nature Recovery Declaration	 65%	31-Mar-2025	This work will be ongoing across a number of financial years.  The Biodiversity Consideration which is part of the Nature Declaration work has been to ISAG and subsequently adopted at Cabinet on the 10th October 2024.	17-Dec-2024	Hannah Peate
RCM6b 2024-25 Delivery of a communications plan for climate change	 95%	01-Feb-2025	For adoption by Cabinet in January.	16-Dec-2024	Anna Miller
RCM6c 2024-25 Delivery of Climate Adaptation Plan	 75%	01-Feb-2025	Reports went to ISAG in December. Sign off from Cabinet in January.	06-Jan-2025	Anna Miller
RCM6d 2024-25 Delivery of training and induction into climate change	 70%	31-Mar-2025	Work ongoing. To be completed by March 2025.	16-Dec-2024	Anna Miller
RCM6e 2024-25 Development of infrastructure for acting on Climate Change	 100%	31-Mar-2025	Delivery of Riverdrive EV hub , for 8 vehicles, Dec 2024.	16-Dec-2024	Anna Miller
RCM6f 2024-25 Embed climate change into procurement processes	 100%	31-Dec-2024	Climate change has gone into Procurement processes, awaiting committee. (AM)	15-Oct-2024	Anna Miller



RCM6g 2024-25 Embed climate change into the Local Plan review	 25%	31-Dec-2026	Ongoing work with the climate change officer and the Local Plans team.	20-Jan-2025	Anna Miller
RCM6h 2024-25 Severe Weather Emergency Protocol	 100%	31-Mar-2025	The Severe Weather Emergency Protocol is reported as part of Cabinet updated on homelessness. It is a statutory requirement triggered in inclement weather and remains under close review	15-Jan-2025	Tina Mustafa
RCM6i 2024-25 Delivery of Climate Change Action Plan	 95%	01-Feb-2025	Awaiting Cabinet approval in January.	16-Dec-2024	Anna Miller

## 7 Information and Data Management 2024/25

Risk details		Parent Risk	CR2024/25_7 Information and Data Management		
Risk Title	Effective data management		Assigned To	Anica Goodwin	
Risk Code	CR2024/25_7.1	Corporate priorities	Priority2: The Economy		
			Priority1: The Environment		
			Priority3: Infrastructure		
			Priority4: Living in Tamworth		
			Priority: Organisation		
			Priority5: Town Centre		
Original Risk Matrix		Current Risk Matrix		Target Risk Matrix	
Severity	3	Severity	3	Severity	2
Likelihood	3	Likelihood	2	Likelihood	1
Risk Score	9	Risk Score	6	Risk Score	2
Original Risk Date	19-Aug-2023	Date Reviewed	16-Jan-2025	Target Date	31-Mar-2025
Causes	<ul style="list-style-type: none"> <li>Isolated systems may not support sharing information</li> <li>Lack of joined up systems</li> <li>Non-user-friendly systems may inhibit competency/confidence</li> <li>Unable to keep up with costs of updating systems</li> <li>System obsolescence</li> </ul>		Consequences	<ul style="list-style-type: none"> <li>Lack of insight from information and data systems could impede effective decision making and affect systems viability</li> <li>Missed or gaps in data could impede tracking progress of work and / or lead to inaccurate decisions being made</li> </ul>	


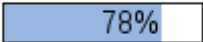
			<ul style="list-style-type: none"> <li>• Not paying for updates to systems could result in vulnerabilities and non-compliance</li> <li>• Potential for cyber-attacks</li> <li>• Reduced operational efficiency (leading to a lack of responsiveness, inability to forecast</li> <li>• Financial consequences (e.g. missed revenue opportunities)</li> <li>• Regulatory and compliance risks (ie Data breach)</li> <li>• Loss of stakeholder trust</li> <li>• Organisational stagnation (lack of innovation/missed opportunities)</li> <li>• Poor service delivery and impact on reputation</li> <li>• Sanction from regulatory body</li> <li>• Ineffective use of resources</li> </ul>	
<b>Latest Risk Note</b>	<p>The likelihood of this risk remains unchanged, work continues on ensuring data management processes are adhered to, policies have been updated and circulated to all staff via the policy management system for acceptance to mitigate the likelihood of this risk.</p> <p>The impact of this risk also remains unchanged due to the nature of the data held by the council</p>		16 Jan 2025	Anica Goodwin


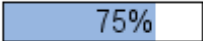
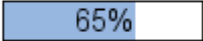
RCM Mitigating action	Progress	Due date	Latest note	Latest note date	Assigned to
RCM7a 2024-25 Data Protection	<div style="width: 50%; background-color: #4f81bd; height: 15px; border: 1px solid black;"></div> 50%	31-Mar-2025	Line managers continue to monitor completion rates for reviewing and accepting understanding of policies and strategies	02-Jan-2025	Zoe Wolicki
RCM7b 2024-25 Appointment of new policy & performance director	<div style="width: 100%; background-color: #4f81bd; height: 15px; border: 1px solid black;"></div> 100%	31-Dec-2024	Postholder appointed and commenced December 2025	08-Jan-2025	Zoe Wolicki

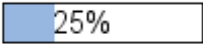
**8 Inability to deliver economic growth, sustainability and prosperity in the Borough  
2024/25**

<b>Risk details</b>		Parent Risk	CR2024/25_8 Inability to deliver economic growth, sustainability and prosperity in the Borough		
<b>Risk Title</b>	<b>Lack of economic growth, sustainability and prosperity in the Borough at the levels required</b>		<b>Assigned To</b>	<b>Rob Barnes; Anna Miller</b>	
<b>Risk Code</b>	CR2024/25_8.1	<b>Corporate priorities</b>	Priority2: The Economy		
			Priority1: The Environment		
			Priority3: Infrastructure		
			Priority4: Living in Tamworth		
			Priority5: Town Centre		
<b>Original Risk Matrix</b>		<b>Current Risk Matrix</b>		<b>Target Risk Matrix</b>	
<b>Severity</b>	4	<b>Severity</b>	3	<b>Severity</b>	2
<b>Likelihood</b>	3	<b>Likelihood</b>	3	<b>Likelihood</b>	2
<b>Risk Score</b>	12	<b>Risk Score</b>	9	<b>Risk Score</b>	4
<b>Original Risk Date</b>	21-Aug-2023	<b>Date Reviewed</b>	06-Jan-2025	<b>Target Date</b>	31-Mar-2025
<b>Causes</b>	<ul style="list-style-type: none"> <li>Lack of investment in the Borough</li> <li>General downturn in the economy due to factors beyond our control</li> <li>Failure to recognise economic changes</li> <li>The uncertainty and financial disruption from External Economic influences and current cost / inflationary pressures (and potential contractual cost increases)</li> </ul>		<b>Consequences</b>	<ul style="list-style-type: none"> <li>Economic prosperity declines</li> <li>Deprivation</li> <li>Reduced Business Rates income</li> <li>Tamworth not seen as a positive place to live or invest in</li> <li>Lack of economic and commercial growth</li> <li>Unable to recruit key/essential skills</li> <li>Failure to deliver project outcomes</li> </ul>	

	<ul style="list-style-type: none"> <li>* Changes in Job market</li> <li>* Inadequate business continuity plans</li> <li>* Lack of economic development strategy</li> <li>* Reliance on small number large income generators/operators/town centre facilities</li> <li>* community cohesion and a negative perception of Tamworth as a place to do business</li> </ul> <p>*Uncertainty around the opportunities/risks associated with devolution deal proposals.</p> <ul style="list-style-type: none"> <li>•</li> </ul>		<ul style="list-style-type: none"> <li>* Failure to deliver corporate plan</li> <li>* Government intervention</li> <li>* Increased customer dissatisfaction</li> <li>* Unrealised benefits</li> <li>*Negative public perception may damage Council's reputation</li> </ul>
<p><b>Latest Risk Note</b></p>	<p>Council has commissioned external consultants to develop a town centre regeneration strategy who commenced their work in December 2024. The strategy will be completed by March 2025.</p> <p>Work has commenced on the developments of an economic development strategy which will be completed in draft by March 2025.</p> <p>Future high streets fund programme progressing well. Changes to the programme in relation to Middle entry due to be considered by full council Jan 2025.</p> <p>Procurement of external resource underway to carry out high-level Asset Management Planning work. Aim for completion by end of March 2025.</p> <p>The Council took ownership of Ankerside Shopping Centre at the end of quarter 3. There are potential risks with this e.g. costs exceeding income, condition of the building, long term sustainability. The Council are working closely with external experts Knight Frank and New River to mitigate against these risks. Further updates will follow in quarter 4.</p>	<p>20 Jan 2025</p>	<p>Emma Dyer</p>

RCM Mitigating action	Progress	Due date	Latest note	Latest note date	Assigned to
RCM8a 2024-25 3A - Local plan to improve infrastructure , evening economy and transport links		31-Dec-2026	Report to January committee on Local Plan project plan.	06-Jan-2025	Anna Miller
RCM8b 2024-25 Delivery of Future High Streets Fund		31-Dec-2025	<p>Traction on all projects.</p> <p>Discussions around the Middle Entry project continue to determine a way forwards, in terms of logistics and tenant disruption.</p> <p>All other projects are moving forwards. Planning consent has been received for St Editha's square and this project has mobilised. Planning consent has been received for the gateways project - the programming of which has been reevaluated due to the delays with Nationwide finishing of the works to the Peel Cafe.</p> <p>Planning consent has been received for significant enabling works to Market street to make the building water tight and pigeon proof. Work is underway.</p>	16-Dec-2024	Anna Miller

			The TEC is nearing completion, enabling occupation early in the New Year and the Flex building has steels in place with completion May 25.		
RCM8c 2024-25 Delivery of Gungate project (North and South)		31-Mar-2026	Charities commission have agreed to SCC disposing of Gungate North to TBC. Need to press ahead with legals. A couple of issues need resolving around a valuation, vacant possession, and rights of way legal matter.  Some initial discussion with new ATIK owners around split of building with Buzz Bingo. #  Preparing tenders to support regeneration of Gungate with external legal and programme management specialisms.	16-Dec-2024	Anna Miller
RCM8d 2024-25 Development of business initiatives to promote start up and growth		31-Mar-2025	Looking at new Business Grant - working with portfolio holder on content and purpose.	06-Jan-2025	Anna Miller
RCM8e 2024-25 Management of Assets - deliver Corporate Capital Strategy and Asset Management Strategy actions		31-Mar-2025	Change in progress reflects the fact that whilst the Strategy has been approved there are still local Asset Plans to be produced.	16-Jan-2025	Paul Weston

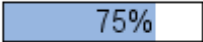
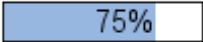
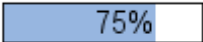
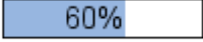

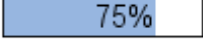
RCM8f 2024-25 Economic Development Strategy	 25%	31-Mar-2025	A consultants has been appointed. Draft strategy by March 25.	16-Dec-2024	Anna Miller
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Risk details		Parent Risk	CR2024/25_9 Cyber Security		
Risk Title	To ensure the council is resilient against Cyber security threats		Assigned To	Anica Goodwin	
Risk Code	CR2024/25_9.1	Corporate priorities	Priority2: The Economy		
			Priority1: The Environment		
			Priority3: Infrastructure		
			Priority4: Living in Tamworth		
			Priority: Organisation		
			Priority5: Town Centre		
Original Risk Matrix		Current Risk Matrix		Target Risk Matrix	
Severity	4	Severity	4	Severity	4
Likelihood	3	Likelihood	3	Likelihood	2
Risk Score	12	Risk Score	12	Risk Score	8
Original Risk Date	10-Oct-2024	Date Reviewed	09-Jan-2025	Target Date	10-Oct-2025
Causes	<ul style="list-style-type: none"> <li>• Network compromise/external attack</li> <li>• Denial of service</li> <li>• Data Leaks</li> <li>• Credential compromise</li> <li>• Cloud supplier compromised</li> <li>• Malware/phishing attack</li> </ul>		Consequences	<ul style="list-style-type: none"> <li>• Loss of sensitive data, financial loss, reputational damage.</li> <li>• Risk to confidentiality and integrity of data (data breach).</li> <li>• Data encryption/corruption causing operational disruption.</li> <li>• Unauthorized access to data.</li> </ul>	

	<ul style="list-style-type: none"> <li>• Lost device/mobile media</li> <li>• Insider Threat (staff)</li> </ul>		<ul style="list-style-type: none"> <li>• Service downtime.</li> <li>• Personal harm.</li> </ul>
<b>Latest Risk Note</b>	<p>This risk remains high given the frequency of cyber-attacks and the continuing threat globally.</p> <p>The impact also remains high given the reliance on technology and information to provide council services.</p> <p>The risk control measures are constantly under review to reflect the national and international context.</p>	09 Jan 2025	Zoe Wolicki

RCM Mitigating action	Progress	Due date	Latest note	Latest note date	Assigned to
RCM9a 2024-25 Regular, mandatory cyber security training and cyber security awareness updates to Infozone	<div style="width: 75%;"><div style="background-color: #4f81bd; color: white; padding: 2px;">75%</div></div>	31-Mar-2025	<p>Bi monthly cyber update to all staff in employee newsletter, including latest news and threats</p> <p>Mandatory cyber security training updated and requirement increased to annual completion</p>	03-Jan-2025	Zoe Wolicki
RCM9b 2024-25 Network penetration testing, proactive vulnerability management policy and processes and Phishing tests. PSN Compliance	<div style="width: 75%;"><div style="background-color: #4f81bd; color: white; padding: 2px;">75%</div></div>	31-Mar-2025	<p>continued to proactively scan on a monthly basis and associated remediation work</p> <p>no significant issues identified</p>	03-Jan-2025	Zoe Wolicki
RCM9c 2024-25 Network backups, disaster recovery testing	<div style="width: 75%;"><div style="background-color: #4f81bd; color: white; padding: 2px;">75%</div></div>	31-Mar-2025	<p>Network backups performed nightly including integrity test</p>	03-Jan-2025	Zoe Wolicki

			Selective backup recovery testing performed monthly		
RCM9d 2024-25 Strong password policy with multi factor authentication enforced where necessary		31-Mar-2025	MFA enforced for all remote connections	03-Jan-2025	Zoe Wolicki
RCM9e 2024-25 Anti-virus/anti-malware software in place with regular signature updates		31-Mar-2025	AV/anti-malware installed on all endpoints, updates applied immediately as available	03-Jan-2025	Zoe Wolicki
RCM9f 2024-25 Appropriate access controls with least privilege approach, regular access reviews		31-Mar-2025	Access controls for applications and data in place based on least privilege, system administrators in service areas review access to applications	03-Jan-2025	Zoe Wolicki
RCM9g 2024-25 Utilise NCSC Active Cyber Defence tools		31-Mar-2025	Cyber Assessment Framework - Successfully met all requirements of the "Get CAF ready Programme", now eligible for £15,000 grant. Full assessment to take place in 2025	16-Dec-2024	Zoe Wolicki
RCM9h 2024-25 Information security policies, distributed to all staff and DR/BC/cyber incident response plans in place		31-Dec-2024	policies now included in central policy/ strategy database.	02-Jan-2025	Zoe Wolicki
RCM9i 2024-25 Physical security controls in place for data centre access		31-Mar-2025	Restricted access in place for data centre to ICT technical staff only	03-Jan-2025	Zoe Wolicki

Risk Status	
	Alert
	High Risk
	Warning
	OK
	Unknown

Risk Control Measure Status	
	Cancelled
	Overdue; Neglected
	Unassigned; Check Progress
	Not Started; In Progress; Assigned
	On track and in control
	Completed

## 5. Audit Plan update – End of Quarter 3

The internal audit plan for 2024/25 approved by the Audit & Governance Committee at its meeting in March 2024. The plan was for a total of 17 audits.

To the end of quarter 3 2024/2025 we have completed 35% of the audit plan. We have fully completed all of the audits rolled forward from 2023/24.

An analysis of audit plan completion and indicatively planned audits is shown in the table below;

	Q1	Q2	Q3	Q4
Number of audits allocated per quarter	4	4	5	3
% of plan	25	25	31	19
Cumulative 2024/25 audit plan % completed	12	18	35	
Completed and finalised 2023/24 audits	3	3	5	
Audits drafted and awaiting management agreement 2024/25	1	0	2	

The total outstanding actions at the end of Quarter 3 are 34 (6 high, 21 medium, 7 low).

During 2024/25 the audit manager will hold quarterly meetings with all assistant directors to review all outstanding recommendations, and additional report will be provided to audit & governance committee providing greater detail for committee scrutiny.

Priority of Recs	High	Medium	Low	Total
Number of O/S recs – 1 April 2024	9	26	12	47
Number of recs closed during period Apr – Dec 2024	6	26	20	52
Number of additional recs made during Apr- Dec 2024	3	21	15	39
Number of O/S recs at 31 Dec 2024	6	21	7	34

As at 31 December 2024 there were 6 high priority recommendations of which 5 were overdue.

## 6. Information Governance Reports

The Information Governance Team is responsible for investigating and providing responses on behalf of the organisation for a number of statutory requirements.

### 6.1 Personal Data Breaches

Part 3 of the DPA 2018 introduces a duty on the Council to report certain types of personal data breaches to the Information Commissioner (ICO). The Council must do this within **72 hours** of becoming aware of the breach, where feasible.

A personal data breach means a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, personal data. This means that a breach is more than just losing personal data.

The Council only has to notify the ICO of a breach if it is *likely to result in a risk to the rights and freedoms of individuals*.

The table below provides a summary of statistics for Quarter 3 2024.

01 October 2024 – 31 <sup>st</sup> December 2024 Number of personal data breaches recorded	4
01 October 2023 – 31 <sup>st</sup> December 2023 Number of personal data breaches recorded	4
Increase / decrease of % compared to same time last year	0% increase / decrease
Highest amount received Quarter 3 2024	November – 2
Lowest amount received Quarter 3 2024.	October/December - 1
Total breaches reported to the Information Commissioner (ICO)	0
Number of breaches successfully reported to the ICO within the statutory timeframe of 72 hours	0
Breach Category	N/a
ICO Findings	N/a

## 6.2 Freedom of information (FOI) and Environmental Information Regulations (EIR) requests

The Freedom of Information Act 2000 provides public access to information held by public authorities, and this is done in two ways:

- publishing certain information about the Council activities; and
- where members of the public are entitled to request information from the Council.

Recorded information includes printed documents, computer files, letters, emails, photographs, and sound or video recordings.

The table below provides a summary of statistics for Quarter 3 2024.

01 October 2024 – 31 <sup>st</sup> December 2024 – total requests received	132
01 October 2023 – 31 <sup>st</sup> December 2023 - total requests received	137
Decrease of % compared to same period last year	3.64%
Highest monthly requests received	51 – October 24
Lowest monthly requests received	38 – August 24
Responded to within statutory requirement of 20 working days	130
Percentage responded to within statutory requirement of 20 working days	98.48%

### High Demand Service Areas

Service Areas for FOI/EIR requests the last 3 months.

Partnerships	23
Env Health/Revenue/Housing	17
Transfer to SCC	16

### Request Trends

Top 3 topics for FOI/EIR requests in quarter 3 were:

Temporary Accommodation
Bio Diversity Net Gain / Climate
Vehicular PCNs / Car Parks

## Internal reviews

Under FOI/EIR, the requester has the right to appeal about the way their request has been handled. This is known as an Internal Review.

The table below provides a summary of statistics for Quarter 3 2024

01 <sup>st</sup> October 2024 – 31 <sup>st</sup> December 2024– Number of Internal review requests received	1
01 <sup>st</sup> October 2023 – 30 <sup>st</sup> December 2023- Number of Internal review requests received	2
Increase or decrease of % compared to same period last year	50% decrease
Responded to within statutory requirement of 20 working days	1
Percentage responded to within statutory requirement of 20 working days	100%

## Information Commissioner

If, following an internal review, a requestor remains dissatisfied with the response they can approach the Information Commissioners Office (ICO) to ask them to review the decision.

The table below provides a summary of statistics for Quarter 3 2024

01 <sup>st</sup> October 2024 – 31 <sup>st</sup> December 2024 – Number of Enquiries received by ICO	0
01 <sup>st</sup> October 2023 – 31 <sup>st</sup> December 2023 - Number of Enquiries received by ICO	1
01 <sup>st</sup> October 2024 – 31 <sup>st</sup> December 2024 – ICO Findings	N/a



### 6.3 Subject Access Requests

Under Data Protection legislation (DP), primarily the UK General Data Protection Regulation (UK-GDPR) and the Data Protection Act 2018 (DPA 2018), individuals have rights in relation to the information the Council holds about them. This includes the right to be provided with a copy of the information the Council holds about them, a 'subject access request' (SAR).

SAR requests are facilitated centrally through Council's Information Governance Team (IGT). They triaged and allocated to individual services for review and response. The IGT review and issue responses, in addition, supporting service areas with any relevant exemptions/exceptions that may apply.

SAR's requests must be answered within one calendar month from the date the request was received.

The table below provides a summary of statistics for Quarter 3 2024.

01 <sup>st</sup> October 2024 – 31 <sup>st</sup> December 2024 – total requests received	5
01 <sup>st</sup> October 2023 – 31 <sup>th</sup> September 2023 - total requests received	9
Increase / decrease of % compared to same time last year	44.44% decrease
highest amount received Quarter 3 2024	November – 3
lowest amount received Quarter 3 2024	December - 2
Responded to within statutory timeframe of one calendar month	5
Responded to within statutory timeframe of one calendar month %	100%

If a requestor is dissatisfied with the response under, they can approach the Information Commissioners Office (ICO) to ask them to review the decision.

The table below provides a summary of statistics for Quarter 3 2024

01 <sup>st</sup> October 2024 – 31 <sup>st</sup> December 2024 – Number of Enquiries received by ICO	0
01 <sup>st</sup> October 2023 – 31 <sup>st</sup> December 2023 - Number of Enquiries received by ICO	0
01 <sup>st</sup> October 2024 – 31 <sup>st</sup> December 2024 – ICO Findings	N/a

## 6.4 Comments, Compliments and Complaints

This update provides a summary of the councils' quarter three performance in handling complaints effectively, resolving complaints in a timely manner and identifying areas for improvement when our service is found to be below expectation.

The update covers the period from **1 October - 31 December 2024**

To comply with the housing ombudsman complaint code and enhance TSM performance reporting, complaints relating to housing as a social landlord will be reported separately within this document. This separation enables a more focused approach to monitoring and improving the handling of housing-related complaints.

### Housing Complaints

During this period, the council received a total of 50 complaints. This includes:

- 44 at Stage 1
- 6 at Stage 2

### Stage 1 complaints

Of the 44 Stage 1 complaints processed:

- 11 (25%) were responded to within the statutory timeframe of 10 working days.
- 18 were responded to beyond the statutory timeframe
  - 1 Tenancy Management
  - 1 Housing Solutions.
  - 16 Housing Repairs
- 15 complaints related to housing repairs were not addressed. Measures have been implemented to ensure that all outstanding complaints are thoroughly investigated and resolved
- 13 complaints were upheld of which:
  - 5 due to delayed responses
  - 5 due to incomplete repairs
  - 3 were awarded compensation

2024/2025	Year Total	Qtr 1	Qtr 2	Qtr 3	Qtr 4
<b>Complaints (Stage 1)</b>					
No. of complaints received	119	27	48	44	
No. per 1,000 housing stock (%)	17.45%	6.28	11.18%	10.25%	
Responded to within the Housing Ombudsman Complaint Handling timescales (10 Working days)	37	13	13	11	
Responded to within the Housing Ombudsman Complaint Handling timescales (%)	31%	48%	27.08%	25.00%	

## Stage 2 complaints

Of the 6 stage 2 complaint processed:

- 3 (50%) were responded to within the statutory timeframe of 10 working days
- 2 was responded to beyond the statutory timeframe
  - Housing repairs
  - Housing Solutions (The response time for this complaint was extended due to the complexities of the case)
- 1 complaint related to housing repairs was not addressed. Measures have been implemented to ensure that all outstanding complaints are thoroughly investigated and resolved.
- 1 complaint was upheld due to incomplete works

2024/2025	Year Total	Qtr 1	Qtr 2	Qtr 3	Qtr 4
<b>Complaints (Stage 2)</b>					
No. of complaints received	15	8	1	6	
No. per 1,000 housing stock (%)	2.09%	1.86%	0.23%	1.40%	
Responded to within the Hosuing Ombudsman Complaint Handling timescales	6	2	1	3	
Responded to within the Housing Ombudsman Complaint Handling timescales (%)	40%	25%	100%	50.00%	
<b>Overall total of complaints received</b>	<b>134</b>	<b>35</b>	<b>49</b>	<b>50</b>	<b>0</b>

Overall, this results in a rolling yearly average of 31.09% for stage 1 and 40% for stage 2.

All 50 complaints received in quarter 3 were acknowledged within 5 working days, equating to 100% compliance with the statutory timeframe for acknowledgments.

	Year Total	Qtr 1	Qtr 2	Qtr 3	Qtr 4
Complaints Ack (within Housing Ombudsman Timeframe)	129	35	44	50	
Complaints Ack (within Housing Ombudsman Timeframe (%))	94.05%	100.00%	89.80%	100.00%	

This provides a rolling yearly average of 96.27% of complaints being acknowledged within statutory timeframe.

## Housing (other enquiries)

In addition to handling complaints, the team processed:

- 63 service requests/updates, general enquiries
- 55 member enquiries
- 11 compliments

Overall, the Information Governance team processed 129 contacts for Housing in quarter 3, with a summary of the data shown below.

### Stage 1 complaints:

Breakdown of Data (Service Area) Qtr 3 Complaints Stage 1	Number of Stage 1 complaints received	No. per 1,000 housing stock (%)	Responded to within the Housing Ombudsman Complaint Handling timescales (10 Working days)	Responded to within the Housing Ombudsman Complaint Handling timescales (%)
ASB	2	0.47%	1	50.00%
Housing Repairs	30	6.99%	2	6.67%
Housing Repairs Gas				
Housing Repairs Planned				
Housing Solutions	6	1.40%	5	83.33%
Rental Income				
Sheltered Housing				
Tenancy Management	6	1.40%	3	50.00%
Tenancy Involvement Group				
Wardens				
<b>Total</b>	<b>44</b>	<b>10.25%</b>	<b>11</b>	<b>25.00%</b>

### Stage 2 complaints

Breakdown of Data (Service Area) Qtr 3 Complaints Stage 2	Number of Stage 2 complaints received	No. per 1,000 housing stock (%)	Responded to within the Housing Ombudsman Complaint Handling timescales (20 Working days)	Responded to within the Housing Ombudsman Complaint Handling timescales (%)
ASB				
Housing Repairs	3	0.70%	1	33.33%
Housing Repairs Gas				
Housing Repairs Planned				
Housing Solutions	2	0.47%	1	50.00%
Rental Income				
Sheltered Housing				
Tenancy Management	1	0.23%	1	100.00%
Tenancy Involvement Group				
Wardens				
<b>Total</b>	<b>6</b>	<b>1.40%</b>	<b>3</b>	<b>50.00%</b>

### Other enquiries

Breakdown of Data (Service Area) Qtr 3	Total Service Requests/Service request updates / General Enquiries	Total Compliments	Member Enquiries
ASB	15		1
Housing Repairs	19	2	26
Housing Repairs Gas			1
Housing Repairs Planned	1		1
Housing Solutions	2	1	16
Rental Income			
Sheltered Housing	1	1	
Tenancy Management	25	7	10
Tenancy Involvement Group			
Wardens			
<b>Total</b>	<b>63</b>	<b>11</b>	<b>55</b>

Stage 1 complaints have experienced a slight decrease this quarter, with housing repairs comprising 30 of the 44 complaints recorded. In contrast, Stage 2 complaints have seen an increase with 3 of the 6 complaints received relating to housing repairs.

No clear pattern exists for the rise in stage 2 complaints. The data indicates that the stage 2 complaints stem from past complaints with outstanding actions not completed. The team have improved internal processes, implemented a compensation policy and strengthened relationships with the councils' contractors, working to enhancing customer satisfaction.

The council acknowledges that response times require enhancement. To address this, the council continues to review and refine internal processes, bolstering communication, and promoting collaboration with various departments, contractors, and the Information Governance team. These measures aim to improve the customer experience and comply with housing ombudsman requirements.

### Corporate Complaints

During this period, the council received a total of 12 complaints. This includes:

- 12 at Stage 1
- 0 at Stage 2

### Stage 1 complaints:

Of the 12 Stage 1 complaints processed:

- 4 (33.33%) were responded to within the Local Government and Social Care Ombudsman (LGSCO) guidance of 10 working days
- 2 were responded to beyond the LGSCO guidance
  - Land Charges
  - Assembly Rooms
- 6 complaints relating to Car Parks, Multi Departments, were not addressed. Measures have been implemented to ensure that all outstanding complaints are thoroughly investigated and resolved.
- 1 complaint was upheld due to lack of communication.

2024/2025	Year Total	Qtr 1	Qtr 2	Qtr 3	Qtr 4
<b>Complaints (Stage 1)</b>					
No. of complaints received	43	11	20	12	
Responded to within policy and LGSC Complaint Handling Code guidance (10 Working days)	21	7	10	4	
Responded to within policy and LGSC Complaint Handling Code guidance (%)	49%	64%	50%	33.33%	

## Stage 2 complaints

There were 0 Stage 2 complaints received for this quarter.

2024/2025	Year Total	Qtr 1	Qtr 2	Qtr 3	Qtr 4
<b>Complaints (Stage 2)</b>					
No. of complaints received	2	1	1	0	
Responded to within policy and LGSC Complaint Handling Code guidance (20 Working days)	2	1	1	0	
Responded to within policy and LGSC Complaint Handling Code guidance (%)	100%	100%	100%	N/A	

Overall, this results in a rolling yearly average of 48.84% for stage 1 and 100% for stage 2.

2024/2025	Year Total	Qtr 1	Qtr 2	Qtr 3	Qtr 4
<b>Complaints (Stage 1)</b>					
No. of complaints received	43	11	20	12	
Responded to within policy and LGSC Complaint Handling Code guidance (10 Working days)	21	7	10	4	
Responded to within policy and LGSC Complaint Handling Code guidance (%)	48.84%	64%	50%	33.33%	
Responded to within policy and LGSC Complaint Handling Code guidance (where complex) (20 Working days)					
Responded to within policy and LGSC Complaint Handling Code guidance (where complex) (%)					
<b>2024/2025</b>					
<b>Complaints (Stage 2)</b>					
No. of complaints received	2	1	1	0	
Responded to within policy and LGSC Complaint Handling Code guidance (20 Working days)	2	1	1	0	
Responded to within policy and LGSC Complaint Handling Code guidance (%)	100%	100%	100%	N/A	
Responded to within policy and LGSC Complaint Handling Code guidance (where complex) (40 Working days)					
Responded to within policy and LGSC Complaint Handling Code guidance (where complex) (%)					
<b>Overall total of complaints received</b>	<b>45</b>	<b>12</b>	<b>21</b>	<b>12</b>	

All 12 complaints received in quarter 3 were acknowledged within 5 working days, equating to 100% within policy and LGSC guidance for acknowledgments.

	Year Total	Qtr 1	Qtr 2	Qtr 3	Qtr 4
<b>Complaints Ack within policy and LGSC Complaint Handling Code guidance</b>	43	11	20	12	
<b>Complaints Ack within policy and LGSC Complaint Handling Code guidance (%)</b>	96.88%	100.00%	95.24%	100.00%	

This provides a rolling yearly average of 96.88% of complaints being acknowledged within policy and LGSC guidance for acknowledgments

### Corporate (other enquiries)

In addition to handling complaints, the team processed:

- 126 service requests/updates, general enquiries
- 110 member enquiries
- 14 compliments

Overall, the Information Governance team processed 250 contacts for Corporate Services for quarter 3, with a summary of the data shown below.

### Stage 1 complaints:

Breakdown of Data (Service Area) Qtr 2 Complaints Stage 1	Number of Stage 1 complaints received	Responded to within policy and LGSC Complaint Handling Code guidance (10 Working days)	Responded to within policy and LGSC Complaint Handling Code guidance (%)
Benefits			
Car Parks	4	0	0.00%
Castle			
CCTV			
Commercial Assets			
Council Tax & Revenues	1	1	100.00%
Customer Services			
Democratic Services			
Elections			
Environmental Health			
Joint Waste			
Land Charges / Legal (Right to Buy)	1	0	0.00%
Multiple Depts	3	0	
Partnerships			
Planning & Development			
Private Sector			
Street Scene	1	1	100.00%
Assembly Rooms	1	1	100.00%
Wardens			
SCC			
ICT			
Communications	1	1	100.00%
<b>Total</b>	<b>12</b>	<b>4</b>	<b>33.33%</b>

Stage 1 complaints have experienced a notable decrease this quarter, with car parks equating to 4 of the 12 complaints. Stage 2 complaints continue its downward trend with 0 complaints being received for the quarter.

**Other enquiries:**

Breakdown of Data (Service Area) Qtr 2	Total Service Requests/Service request updates / General Enquiries	Total Compliments	Member Enquiries
Benefits		1	1
Car Parks	19		1
Adaptions			1
Castle	2		1
CCTV			2
Commercial Assets	4		8
Council Tax & Revenues	6		
Customer Services	12	3	4
Democratic Services			
Elections			
Environmental Health	9	1	3
Joint Waste	18		3
Land Charges / Legal (Right to Buy)	1		
Multiple Depts	1		2
Partnerships			1
Planning & Development	4		4
Private Sector			2
Street Scene	33	6	61
Theatre (Assembly Rooms)		3	
Wardens			
SCC	16		16
ICT			
<b>Total</b>	<b>126</b>	<b>14</b>	<b>110</b>

**Learning from complaints**

In the third quarter, the council has continued to make significant strides by learning from complaints and its commitment, to enhancing the customer journey, improve communication, and boost customer satisfaction and trust in the council's dedication to addressing concerns. This initiative supports the integration of complaint handling, fostering a culture of continuous improvement where feedback from complaints is used to refine and enhance services across the board.

As changes are integrated into the organisation and service areas, a shift in performance was observed in the second quarter, and while this is not reflected in the quarter 3 figures. The challenges experienced were quickly identified and by working collaboratively with the service areas, this should see a significant improvement in quarter 4.

Service areas have remained dedicated to thoroughly investigating and responding to all complaints, and this is evidenced in improved response letters, and the newly implemented department process for repairs, where contact with the customer remains throughout the lifecycle of the complaint process.



The newly established Housing Complaints Working group met for the first time this quarter and discussed ways in which learning from complaints can be captured and it is envisaged that this will progress to fruition in quarter 4.

An action tracker has been implemented to ensure that complaints are managed throughout their entire lifecycle. This measure helps reduce stage 2 complaints by addressing any outstanding issues from stage 1 complaints.

### **Looking forward**

The council continues its efforts in analysing data and customer satisfaction metrics, collaborating closely with service areas to pinpoint valuable insights and areas for improvement. This ongoing effort will ensure that feedback is effectively utilised to enhance processes and elevate the overall quality of service delivery. By maintaining a proactive approach to learning from complaints, the council aims to foster a culture of continuous improvement and responsiveness to residents' needs.

Throughout quarter 4, the council will:

- Continue its efforts to improve complaint response times.
- Finalise complaint response templates
- Provide some case studies for learning from complaints to include:
  - The Complaint
  - What did we do?
  - What is the ongoing service improvement?

## 7. Health and Safety Q3 2024/25

Here is the health and safety performance information:

### Employee Indicators

- Number of accidents to employees 4
- Number of accidents to employees that are to be reported under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 1995 (RIDDOR 1995) 0
- Days lost due to accidents at work to employees 6 days
- Number of violent or threatening incidents reported 0
- Number of training days delivered 12
- Number of health and safety audits completed 7

### Public Indicators

- Number of accidents to the public 2

### Accidents / First Aid incidents involving Employees

Main cause	2023					2024				
	Jan – Mar	Apr – Jun	Jul – Sep	Oct – Dec	Total 2023	Jan – Mar	Apr – Jun	Jul – Sep	Oct – Dec	Total 2024
Animal / Insect						1				1
Contact with Sharp Object	2		2	2	6	1	1	1	1	4
High Pressure liquid		1*			1					
Hot Surface / Liquid		1			1				1	1
Manual Handling	2	2			4	1	1		1	3
Slip, Trip or Fall	2	3	2	1	8	3		1	1	5
Stuck by Moving Object				1	1		1	1		2
Struck Stationary Object	2			1	3					
Violence and aggression								1		1
					<b>Total</b>					<b>Total</b>
					<b>24</b>					<b>17</b>

\*Ejection of hire pressure water from jet wash following failure of hose fitting resulting in injury to finger and notification to the Health and Safety Executive

### Accidents / First Aid incidents involving Members of the Public

Main Cause	2023					2024				
	Jan – Mar	Apr – Jun	Jul – Sep	Oct – Dec	Total 2023	Jan – Mar	Apr – Jun	Jul – Sep	Oct – Dec	Total 2024
Animal / Insect										
Contact with Sharp Object			1	1	2					
Manual Handling				1	1					
Medical	1	1			2	1	3			4
Slip, Trip or Fall	1	1	2	2	6	1	1		2	4
Sports Related								1		1
Stuck by Moving Object	1	2								
Struck Stationary Object		1			1					
Violence and aggression										
					<b>Total</b>					<b>Total</b>
					<b>12</b>					<b>9</b>

Correct as of 21/1/24

### **Additional information**

Cabinet approved the H&S policy at the end of November, and this has now been disseminated to all staff and Members for review and signing off.

IOSH Managing Safely Course delivered to 21 colleagues so far across the organisation with a further course scheduled for Q4.



Support provided to a number of service areas following significant weather events that meant the adjustment of events and cancelling of some due to storms.

Over 18,000 attended the Fireworks event in November- which the health and safety team were instrumental with key agencies such as police and St Johns alongside the events team to run a safe event.



## Appendices.



### Appendix 1 - Strategic Projects Highlight Reports



#### Asset management Strategy

<b>CP2022-25_PD_34 Asset management Strategy</b>	Purpose: Development of Asset Management Strategy to guide future of built assets owned by the council. Scope: Review of existing strategy, costed stock condition survey, development of overarching strategy, development of asset management plans.			<b>Managed By</b>	Paul Weston
<b>Activities since last period</b>	<ul style="list-style-type: none"> <li>• Surveys completed.</li> <li>• Gap analysis completed.</li> <li>• Additional surveys quoted.</li> <li>• Final draft circulated to Asset Strategy Steering Group for review.</li> <li>• Cabinet approved Asset Management Strategy for implementation in November 2024.</li> </ul> <p>The next phase of the project for 205/26 will be the production of detailed Asset Management Plans for each asset.</p>	<b>Planned Activities for next period</b>	<ul style="list-style-type: none"> <li>• Collate amendments from Asset Strategy Steering Group</li> <li>• Finalise Document</li> <li>• Forward Plan for approval</li> <li>• Identify resources for implementation</li> </ul>	<b>Amber/Red Areas</b>	Amber - project progressing and at final draft stages.
<b>Risks including Stakeholder Issues, budget and timing</b>	<ul style="list-style-type: none"> <li>• Needs to ensure there are links with SHRP project.</li> <li>• Needs to link to CPC process.</li> </ul>	<b>Resourcing Requirements</b>	Resources for implementation phase to be considered	<b>Decisions required from CMT</b>	None.
<b>Note</b>	Cabinet approved Asset Management Strategy for implementation in November 2024.	<b>Date</b>	22-Jan-2025	<b>Author</b>	Paul Weston


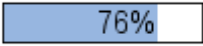
	The next phase of the project for 205/26 will be the production of detailed Asset Management Plans for each asset.				
	Strategy to be considered at cabinet on 21st November.(RB)		18-Oct-2024		Pardeep Kataria
	Final draft of document is with the Asset Strategy Steering Group for approval before being put on forward plan for final approval.		16-Jul-2024		Paul Weston
	Final draft to be presented to Asset Strategy Steering Group before proceeding to Cabinet [May 24].		16-May-2024		Paul Weston
	Finalising document to reflect Scrutiny Committee comments.		14-Jul-2023		Paul Weston
	Existing policy review completed. Draft policy reviewed by Scrutiny. Amendments to reflect Member comments are in progress with final draft to be presented to Cabinet for approval. Detailed Asset Management Plans will follow on from the strategy.		11-May-2023		Paul Weston
	Final amendments to be made in readiness for sign off by Members.		31-Mar-2023		Paul Weston
	Draft document has been reviewed by the Asset Strategy Steering Group and Scrutiny. Some Amendments are required. The initial process of Asset Management Plan development has commenced.		03-Jan-2023		Paul Weston

Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_PD_034_KW1 Costed condition survey		 100%	Paul Weston	Condition survey of housing and non-housing complete. Additional surveys of high-rise and non-traditional properties complete.

Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_PD_034_KW2 Development of new Strategy and Plans		 100%	Paul Weston	Asset Management Strategy now approved. Next phase will be development of Asset Management Plans

Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_PD_034_KW3 Review of existing Strategy		 100%	Paul Weston	Review completed by external consultants with Gap Analysis produced.

## FHSF

<b>CP2022-25_TCP_04 FHSF</b>	Delivery of £21.65m project to renew the town centre			<b>Managed By</b>	Anna Miller
<b>Activities since last period</b>	Castle Gateway application approved at planning committee. The Market street properties enabling works are underway. Flex steels are in place. Tec 2 is nearing completion with only a few areas where windows need fitting. St Eds square civils are ongoing and the work is on programme. Resolution of Middle Entry accessibility issues.	<b>Planned Activities for next period</b>	Continue Comms strategy and newsletter. Start to engage with the market stall holders about relocation when the St Eds project is finished. Resolution of programming around the Castle Gateway project. Report to Full Council on Middle Entry project.	<b>Amber/Red Areas</b>	
<b>Risks including Stakeholder Issues, budget and timing</b>	RAAC and liabilities. Market Street properties and their condition.	<b>Resourcing Requirements</b>		<b>Decisions required from CMT</b>	
<b>Note</b>	Work on the Peel Cafe nears completion with anticipated handover in January. The TEC2 building is almost completed and ready for handover. The flex is moving forwards at a pace with steels in place. St Edithas square and gateway planning applications were approved at planning committee. St Edithas square project has commenced. Discussions are ongoing with the Middle Entry project.	<b>Date</b>	20-Jan-2025	<b>Author</b>	Anna Miller


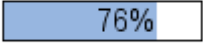
	<p>Work moving forwards. College topping out ceremony. ISG went into administration leading to short delay for Peel Cafe although no overall impact on programme.</p> <p>Submission to MHCLG relating to spend timescales.</p> <p>ME and gateways fixed costs approved by PB. (AM)</p>		15-Oct-2024		Pardeep Kataria
	<p>Work has started at the Peel Cafe and TEC. Report to go to Full Council to request Capital Money in February. Work on the FLEX/ME entry project is awaiting a Full Council decision on budget, to be able to move forwards. Awaiting Govt to approve extensions to spend deadlines to allow commitment of spend by September and actual spend by end March 2025.</p>		03-Jun-2024		Pardeep Kataria
	<p>Costs emerging from the contractor following further design and survey work, coupled with increased costs has led to challenging discussions. The original grant fund from Government will not cover the increased costs and discussions are ongoing around how to mitigate the increases. A report will go to Full Council to request capital money to support the project.</p>		31-Oct-2023		Anna Miller
	<p>Work is on track and in control. RIBA 2 is completed with RIBA 3 well underway. Legals are nearing completion on remaining acquisitions. A number of applications have been approved by planning committee with the college application submitted and awaiting</p>		14-Jul-2022		Anna Miller




	<p>determination. Challenges persist, the biggest one being budget. The monthly programme Board and Delivery Team Meetings including the quarterly ISaG/Cabinet and Audit and Governance Sub-committee provide the necessary Governance framework. A recent Audit of the programme has resulted in substantial reassurance.</p>				
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## Gungate


<b>CP2022-25_TCP_05 Gungate</b>	Purpose: To regenerate a multi-million pound vacant edge of town centre site, in the ownership of the Council and external stakeholders. Scope: Development of land north and south of Spinning School Lane into a mixed use site which will support the town centre by delivering uses that complement the existing offer and increase footfall, choice and prosperity.			<b>Managed By</b>	Anna Miller
<b>Activities since last period</b>	Work underway on understanding rights of way constraint on Gungate North. Charities Commission have given the go ahead for SCC to dispose of Tamyouth building. Member briefing on Gungate. Staff conference briefing.	<b>Planned Activities for next period</b>	Starting the process of vacant possession of Tamyouth and Magistrates court. Ongoing discussions on rights of access Car parking demand study Addition land valuation required.	<b>Amber/Red Areas</b>	
<b>Risks including Stakeholder Issues, budget and timing</b>	Legal issue around rights of way access and the police station - needs resolution. Rekom, the owners of ATIK have gone into administration with a number of the companies that they own. New owners have been in contact and they have yet to decide what happens to ATIK long term. Risk to project to be able to split the building with Buzz.	<b>Resourcing Requirements</b>	The Gungate capital pot has been substantially reduced as a result of Full Council decision (27/2/24) wrt to the FHSF budget issues	<b>Decisions required from CMT</b>	


Note	Date	Author
<p>There has been confirmation from the Charities Commission that SCC can dispose of the Tamyouth Centre to the Borough Council, along with other landholding on Gungate North. Discussions continue with the new owners of ATIK to discuss the split with the Buzz Bingo site. Contact has now been made.</p> <p>Discussions have also been held with a number of architects/end users.</p>	20-Jan-2025	Anna Miller
<p>Land assembly on Gungate North is progressing well to acquire SCC land/properties.</p> <p>Removal of the covenant on their youth centre property is close to being removed which will allow acquisition to go ahead.</p> <p>Plans to split bingo hall from ATIK nightclub have been developed and negotiations with new nightclub owners are taking place.</p> <p>Gungate Briefing to ELT delivered</p>	18-Oct-2024	Pardeep Kataria

Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_TCP_005_KW1 Delivery north site		<div style="width: 13%;"><div style="width: 13%;"></div></div> 13%	Anna Miller	Discussions ongoing with new ATIK owner around the future of the site/split with Buzz Bingo.



Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_TCP_005_KW2 Delivery south site		<div style="width: 100%;"><div style="width: 100%;"></div></div> 100%	Joanne Goodfellow; Thomas Hobbs; Karen Moss	Lease acquired from NCP (AM)

Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_TCP_005_KW3 Land Assembly north site		<div style="width: 76%;"><div style="background-color: #4f81bd; color: white; padding: 2px;">76%</div></div>	Thomas Hobbs	The Charities Commission has given approval for the disposal of the Tamyouth Centre to the Borough Council. Vacant possession has been served on guardians in the magistrates court and on the final few occupants at the Tamyouth Centre. Legals are being discussed.

Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_TCP_005_KW4 Land Assembly south site		<div style="width: 95%;"><div style="background-color: #4f81bd; color: white; padding: 2px;">95%</div></div>	Joanne Goodfellow; Thomas Hobbs	NCP in Borough Council Control. Unfortunately the Bennetts taxi site was sold to a private developer but discussions have been held anyway.

Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_TCP_005_KW5 Partnership with Homes England - Governance		<div style="width: 100%;"><div style="background-color: #4f81bd; color: white; padding: 2px;">100%</div></div>	Thomas Hobbs	The Borough Council has a MOU with Homes England.



## HRA Business Plan



<b>CP2022-25_PD_27 Housing Revenue Account (HRA) Business Plan (2024- 2054)</b>	Purpose: This plan will detail our ambitions over the next 30 years as to how we manage and look to improve our housing stock. Specifically reviewing the GF contribution to the HRA as part of EMT agreed financial sustainability planning Scope: Reviewing the HRA financial planning around the business plan and how it contributes to the corporate agenda			<b>Managed By</b>	Tina Mustafa
<b>Activities since last period</b>	<ul style="list-style-type: none"> <li>• Cabinet 22nd Feb 2024 approved consultation</li> <li>• April - June Discussions with tenants workshop on consultation priorities</li> <li>• Glen Smith attending ELT update in November with a refreshed baseline</li> </ul>	<b>Planned Activities for next period</b>	<ul style="list-style-type: none"> <li>• Glen Smith refreshing levers for income and expenditure options to balance the HRA</li> <li>• Options being impact assessed to inform cabinet update Feb 2025</li> </ul>	<b>Amber/Red Areas</b>	longer-term financial challenges
<b>Risks including Stakeholder Issues, budget and timing</b>	Carbon neutral targets will significantly impact on HRA resources (i.e. EPC c+ and electric charging; fuel poverty) HRA currently showing funding gap	<b>Resourcing Requirements</b>	Consultancy support and corporate project team involving finance. Given alignment with self-assessment likely to require project manager	<b>Decisions required from CMT</b>	None
<b>Note</b>	Housing Revenue Account Business plan on the forward plan for 8th March 2025. Detailed financial modelling under way on the baseline, associated costs arising from RTB and rent standard changes. Workshop with tenants consulting on levers to balance resulting in	<b>Date</b>	15-Jan-2025	<b>Author</b>	Tina Mustafa


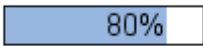
	modelling on GF and VFM contributions; rent flexibility and service standards as well as wider assumptions being tested on decarb levels and net zero.				
	HRA viability project forms part of the social housing regulatory programme and work is progressing on the baseline position impact assessment of the options to remedy with a view to report latest position to cabinet in Feb 2025 (TM)		16-Oct-2024		Pardeep Kataria
	HRA consultation plan on spending priorities is due to be launched at the tenant conference on the 16 Sep 2024. The HRA Business plan was reported to cabinet on the 22 Feb 2024 and the associated delivery plan is reflected in the 2023/24 work programme.		19-Jul-2024		Pardeep Kataria
	HRA Business plan modelling on track with Cabinet report planned 22/2/24. Portfolio Holder and Leader involved in briefings to Board and associated workshops. HRA showing balanced position over MTFS with longer term challenges from horizon scanning		23-Jan-2024		Tina Mustafa

Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_PD_027_KW1 Commission work on HRA business plan drafting and ambitions			Lee Birch; Tina Mustafa	HRA Business Plan modelling complete by external consultants


Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
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CP2022-25_PD_027_KW2 Financial Update and Scenario Planning			Joanne Goodfellow	Reported to Cabinet 22/2/24 with full scenario and stress financial testing completed. Consultation with tenants to start
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Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_PD_027_KW3 Update HRA business plan to members (prospectus and adopted plan)			Lee Birch; Tina Mustafa	Will require statutory consultation and alignment with self-assessment

Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_PD_027_KW4 HRA Business Planning Tenant Leaseholder Engagement			Tina Mustafa	Tenant Inclusivity Plan (Tenant & leaseholder engagement) on the forward plan for March 2025 - reported along with Getting to know you better survey results showing impact on service delivery for the service



## Local Government Boundary Review

<b>CP2022-25_PD_08 Local Government Boundary Review</b>	An electoral review of Tamworth Borough Council. Purpose: is to consider the number of councillors elected to the council, the names, number and boundaries of the wards, and the number of councillors to be elected to each ward.		<input type="text" value="5%"/>	<b>Managed By</b>	Zoe Wolicki
<b>Activities since last period</b>	December 24: Kick off meeting taken place with Local Government Boundary Commission to outline project scope.  Oct 24: awaiting formal communication from boundary commission for project inception as at 09/09/24	<b>Planned Activities for next period</b>	Dec 24: Project to commence January 2025 and to conclude with all out elections in May 2028. Working group set up initial meeting arranged for 6 January 2025 to brief team and agree draft terms of reference. Oct 24 in line with boundary commission requirements	<b>Amber/Red Areas</b>	none
<b>Risks including Stakeholder Issues, budget and timing</b>	None	<b>Resourcing Requirements</b>	none	<b>Decisions required from CMT</b>	none
<b>Note</b>	Kick off meeting taken place with Local Government Boundary Commission to outline project scope.  Project to commence January 2025 and to conclude with all out elections in May 2028.  Working group set up initial meeting arranged for 6 January 2025 to brief team and agree draft terms of reference.	<b>Date</b>	02-Jan-2025	<b>Author</b>	Zoe Wolicki



	Activities for next period are for cross party working group to be set up. Full member and group leader briefings and project plan to be developed.				
	Still awaiting contact from boundary commission		22-Oct-2024		Pardeep Kataria
	awaiting contact from boundary commission		17-Jul-2024		Zoe Wolicki
	Still awaiting communications from commission.		16-May-2024		Pardeep Kataria
	still awaiting communications from commission		24-Jan-2024		Zoe Wolicki
	Still awaiting boundary commission notification		30-Oct-2023		Pardeep Kataria

Net Zero

<p><b>CP2022-25_TCP_07 Net Zero</b></p>	<p>Purpose: Make the Council's activities net-zero carbon by 2050 with aspiration to achieve 2030 should the council be financially able to do so Scope: 1) Ensure that political and chief officers leadership teams embed this work in all areas and take responsibility for reducing where practicable, as rapidly as possible, the carbon emissions resulting from the council's activities; 2) The Council (including the Executive and Scrutiny Committee) consider the impact of climate change and the environment when adopting and reviewing Council policies and strategies; 3) Receive a report to the relevant scrutiny committee regarding the level of investment in the fossil fuel industry that any of our investments have; 4) Ensure that all reports in preparation for the 2021/2022 budget cycle and investment strategy will take into account the actions the Council will take to address this emergency;</p>			<p><b>Managed By</b></p>	<p>Anna Miller</p>
<p><b>Activities since last period</b></p>	<p>Drafts received and reviewed. ISAG sign off received.</p>	<p><b>Planned Activities for next period</b></p>	<p>Cabinet sign off in January.</p>	<p><b>Amber/Red Areas</b></p>	


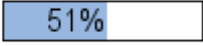
Risks including Stakeholder Issues, budget and timing		Resourcing Requirements		Decisions required from CMT	
<b>Note</b>	The Climate Change Action Plan, Adaptation plan and communications plan were at ISAG in December and it is planned to go to Cabinet in January.	<b>Date</b>	20-Jan-2025	<b>Author</b>	Anna Miller
	Climate change on forward plan. Scrutiny in December. (AM)		15-Oct-2024		Pardeep Kataria
	New Climate Change Officer Starts at the end of February, who will be tasked with moving the project forwards.		24-Jan-2024		Anna Miller

Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_TCP_007_KW1 Scope 1 - 3		<div style="width: 100%;"><div style="background-color: #4f81bd; height: 10px; width: 100%;"></div></div> 100%	Anna Miller	Policy change approved for additional resource to support Scope 1.

Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_TCP_007_KW2 Scope 4		<div style="width: 100%;"><div style="background-color: #4f81bd; height: 10px; width: 100%;"></div></div> 100%	Anna Miller	<p>Following a discussion at CMT the following were noted:</p> <p>Information / budgets were included in the 2020/21 MTFS &amp; report ensuring <i>'that all reports in the preparation for the 2021/22 budget cycle and investment strategy will take into account the actions the Council will take to address this emergency'</i>.</p> <p>Budget provision of £105K for 20/21 budget to fund emerging climate change initiatives was made.</p>

Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_TCP_007_KW3 Stage 2		<div style="width: 95%;"><div style="background-color: #4f81bd; height: 10px; width: 95%;"></div></div> 95%	Anna Miller	The climate change action plan was at ISAG in December and will be formally signed off in January 2025.

## Social Housing Regulatory Programme



<b>CP2022-25_PD_47 Social Housing Regulatory Programme</b>	<p>The Social Housing Regulatory Programme is the Councils organisational wide approach to ensuring compliance with the Social Housing (Regulation) Act 2023. It is focused on RSH inspection preparedness and there is 8 projects across the programme with complex interdependencies highlighted.</p>			<b>Managed By</b>	Tina Mustafa
<b>Activities since last period</b>	<ul style="list-style-type: none"> <li>• Self-referral to RSH on 12 Aug 24 resulting in weekly reports to leadership group progress</li> <li>• Housing board received progress on 1st Oct 24</li> <li>• Corporate scrutiny and cabinet approved recommendations on 9/10 Oct 2024</li> </ul>	<b>Planned Activities for next period</b>	<ul style="list-style-type: none"> <li>• SHRP dashboard created in Pentana to migrate all the improvement plan workstreams</li> <li>• Detailed discussions ongoing with RSH with their decision on the referral by the end of October</li> <li>• Cabinet report on the Forward plan for Nov/Dec to track progress</li> </ul>	<b>Amber/Red Areas</b>	<ul style="list-style-type: none"> <li>• Self-referral being considered by ELT weekly</li> <li>• As per individual Project Plans</li> <li>• Risk Map to be shared with Audit &amp; Governance</li> </ul>
<b>Risks including Stakeholder Issues, budget and timing</b>	Risks identified and reported separately	<b>Resourcing Requirements</b>	Resourcing plan being prepared by Programme lead to support improvement plan organisationally with scaling up of resourcing on key programme areas	<b>Decisions required from CMT</b>	
<b>Note</b>	Social Housing Regulatory Programme is co-ordinated via AD neighbourhoods with organisational wide input. Regulatory monitoring underway with next meeting 28/2/25. Full performance dashboard being launched with ongoing development - this includes benchmarking of key performance data across the sector	<b>Date</b>	15-Jan-2025	<b>Author</b>	Tina Mustafa

	<p>Dedicated resourcing is in place until December 2025 to accelerate progress on the programme and this includes</p> <ul style="list-style-type: none"> <li>• Compliance review and remedy of overdue actions</li> <li>• Policy schedule being fast tracked</li> <li>• Service standards drafted for consultation and</li> <li>• Enhanced performance dashboard through Pentana</li> </ul>		16-Oct-2024		Pardeep Kataria
	<p>TMM updated ELT on 17 July 2024 with programme progress. Associated risks have been captured in the corporate risk register. Reports are due to the homelessness and housing advisory board on the 30 July 2024 and Cabinet 29 Aug 2024.</p>		19-Jul-2024		Pardeep Kataria
	<p>Programme actions on track - Red risk areas identified as part of the Programme control</p>		23-Jan-2024		Tina Mustafa
	<ul style="list-style-type: none"> <li>• Cabinet approved latest update 26/10/23 with next cabinet report planned for 14/03/24</li> <li>• Homelessness &amp; Housing Advisory Board to consider 13/2/24 latest performance on TSMS; Satisfaction survey and self-referral options</li> <li>• Programme OPs meetings diarised until year end</li> <li>• Internal infrastructure supporting the Programme established with all meeting/agenda framework</li> <li>• Tenant Consultative Group - Options paper on additional</li> </ul>		23-Jan-2024		Tina Mustafa



	advocacy to be considered March 2024 • Communication Strategy to be scoped				
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## Strategic Review of Leaseholder Service Charges

<b>CP2022-25_PD_48 Strategic Review of Leaseholder Service Charges</b>	<p>The key outcomes will be:</p> <ul style="list-style-type: none"> <li>• Review of the processes used to identify properties for inclusion in programmes</li> <li>• Review of communications relating to leasehold service charges</li> <li>• Review of the legal position related to service charges</li> <li>• Review of contractors and contract pricing</li> <li>• Proposals for interacting with Leaseholders</li> <li>• Assessment of Tamworth Borough Council practices against Best Practice in the sector.</li> </ul>			<b>Managed By</b>	Paul Weston
<b>Activities since last period</b>	<ul style="list-style-type: none"> <li>• Consultant has presented draft report</li> <li>• Draft report considered by the working group</li> <li>• Next steps document outlined</li> <li>• Update letter has been sent to leaseholders.</li> <li>• Cabinet approved report in October 2024</li> </ul> <p>Draft notices have been issued and will continue through to February 2025.</p>	<b>Planned Activities for next period</b>	<ul style="list-style-type: none"> <li>• Report on consultant report and proposals to be presented to Corporate Scrutiny in August</li> <li>• Leaseholder policy to be developed to address outcome of consultant report</li> <li>• Consultation letters to be issued in January 2025</li> <li>• Policy document to be updated for March 2025</li> </ul>	<b>Amber/Red Areas</b>	None at this time
<b>Risks including Stakeholder Issues, budget and timing</b>	None at this time	<b>Resourcing Requirements</b>	<ul style="list-style-type: none"> <li>• Need to consider the resources that will be required to deliver the</li> </ul>	<b>Decisions required from CMT</b>	



			enhanced levels of service outlined in the report. • Likely to have ongoing staffing and consultancy requirements.		
<b>Note</b>	Outcomes of strategic review reported to Cabinet in October 2024. First batch of consultations under new process with updated documentation are due to be issued in January 2025. Final work around formal policy document to be completed by March 2025.	<b>Date</b>	16-Jan-2025	<b>Author</b>	Paul Weston
	Report considered at corporate scrutiny committee on 9th October. Cabinet considered report and agreed all original recommendations contained in the report. (RB)		18-Oct-2024		Pardeep Kataria
	Report complete and presented to working group. Draft report on outcomes and wider policy to be presented to Scrutiny Committee in August 2024.		16-Jul-2024		Paul Weston



Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_PD_048_KW 1.Procurement of external resources		 100%	Trevor Wylie	Consultant in place and work has now commenced with initial meetings having taken place.

Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_PD_048_KW 2.Technical Assessment		 100%	Trevor Wylie	All work complete and outline in consultant report.


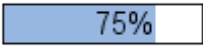
Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_PD_048_KW 3.Legal Assessment		 100%	Trevor Wylie	All work complete and outlined in consultant report



Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_PD_048_KW 4.Financial Assessment		 100%	Trevor Wylie	All work complete and findings set out in consultants report

Key workstream - Action code & title	Status	Progress	Assigned To	Latest note
CP2022-25_PD_048_KW 5.Customer Engagement		 85%	Trevor Wylie	Standard suite of letters agreed, initial letters issued in December 2024 with remaining letters to be issued January 2025. Wider work around engagement to continue including the inclusion of leaseholder in the Housing & Homelessness Advisory Board.

## Sustainability Strategy to resolve long term MTFS position

<p><b>CP2022-25_PD_43 Financial Stability plan to resolve long term Medium Term Financial Strategy position</b></p>				<p><b>Managed By</b></p>	<p>Joanne Goodfellow</p>
<p><b>Activities since last period</b></p>	<p>Cabinet in August approved the Budget and MTFS planning Process 2025/26 report which set out a number of actions in line with the Financial Stability plan to identify opportunities for savings and additional income and to reduce the requirement for the use of GF balances to balance the budget, including tasking budget managers with the identification of 5% - 10% savings from their budgets; and looking at two areas per year for zero-based budgeting; identifying opportunities for spend to save projects utilising the transformation reserve; and longer term service transformation projects to consider alternative delivery models, increased commercialisation, the review of non-statutory services, etc. The report also set out a timetable for the achievement of the budget process, with dates for CMT and Cabinet meetings, all Member budget workshops and a Joint Scrutiny (Budgets) meeting.</p>	<p><b>Planned Activities for next period</b></p>	<p>Draft Budget &amp; MTFS report to Cabinet 23rd January 2025. Work ongoing to identify savings and additional income to balance budget. Financial Resilience plan to be developed and corporate project established. Final budget report to Cabinet and Council in February 2025, along with Fees &amp; Charges report setting revised fees and charges for 2025/26.</p>	<p><b>Amber/Red Areas</b></p>	

	<p>ELT and Cabinet budget meeting and all Members budget consultation workshop in October.</p> <p>Emerging policy changes and capital schemes reported to EMT on 4th November.</p> <p>Leader's budget workshop held 18th November.</p> <p>Base budget report to Cabinet 21st November. This identified £19m GF shortfall by 2029/30 based on latest projections.</p>				
<b>Risks including Stakeholder Issues, budget and timing</b>		<b>Resourcing Requirements</b>		<b>Decisions required from CMT</b>	
<b>Note</b>	<p>Draft Local Government Finance Settlement issued December indicated no overall increase on last year for Tamworth. Continuation of New Homes Bonuses and Funding Floor and Recovery Grant for one year only. Confirmation of business rates reset and redistribution of funding from 2026/27, likely to have negative impact on Tamworth. Certainty of a three year settlement from 2026/27 but there is now an immediate need to identify savings for MTFS. Savings options have been identified based on 5-10% savings/increases in income from budget holders; persistent underspends have been offered up; a review of policy changes/growth items and the draft capital programme has been undertaken to reduce expenditure; work on the longer term Financial Resilience Plan as recommended by the CPC is in progress.</p>	<b>Date</b>	14-Jan-2025	<b>Author</b>	Joanne Goodfellow

	Draft Base Budget Forecasts Report approved Cabinet 21st November. Work in progress to identify savings/additional income to balance the budget eg zero based budgeting; managers tasked with identifying 5-10% savings; opportunities to become more commercial.		13-Dec-2024		Joanne Goodfellow
	Cabinet in August approved the Budget and MTFS Planning Process 2025/26 report which set out a number of actions in line with the Financial Stability plan to identify opportunities for savings and additional income and to reduce the requirement for the use of GF balances to balance the budget, including tasking budget managers with the identification of 5% - 10% savings from their budgets; and looking at two areas per year for zero-based budgeting; identifying opportunities for spend to save projects utilising the transformation reserve; and longer term service transformation projects to consider alternative delivery models, increased commercialisation, the review of non-statutory services, etc. The report also set out a timetable for the achievement of the budget process, with dates for CMT and Cabinet meetings, all Member budget workshops and a Joint Scrutiny (Budgets) meeting.		18-Oct-2024		Joanne Goodfellow
	Productivity Plans to Cabinet June 24		22-May-2024		Rob Barnes