

<b>Committee:</b>	Scrutiny Committee	<b>Date:</b> Monday, 13 July 2026
<b>Title:</b>	Housing Asset Management, Development and Growth Policy	
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<b>Lead Member:</b>	Cllr Arthur Coote, Portfolio Holder for Housing and Equalities	

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## Summary

1. On 16 July, Cabinet will meet to consider the adoption of the Housing Asset Management, Development and Growth Policy and the framework of associated documents to follow

## Recommendations

- Scrutiny Committee is requested to provide comment to Cabinet on the Housing Asset Management, Development and Growth Policy and the framework of delivery of the suite of associated papers to follow
- To note the rationale for the wider framework, and the Council's intention to bring forward the Asset Management, Development and Growth Policy, the Housing Asset Management, Development and Growth Strategy, the 30year business plan and associated policy framework for adoption in autumn 2026.
- To note the requirement for a supporting suite of associated operational policies and, informed by the policy analysis, to note the programme to produce and adopt them, prioritising the statutory and regulatory gaps.

## Policy Content

- This policy sets out the rationale for the wider framework within which the Policy sits, so that Members can endorse the Policy in the knowledge of how it connects to the Strategy, the Delivery Plan, the 30 year business plan and the suite of associated operational policies that will follow.
- The Policy establishes the rules and standards governing how the Council manages, maintains, invests in, develops and grows its housing assets. It applies a data-driven, whole-life approach, using Net Present Value analysis and a tiered (Tier 1 – invest, Tier 2 – review, Tier 3 – dispose/remodel) decision framework, and sets the standards for compliance, decency, energy, and the development and acquisition of new homes.
- The Policy is one part of a coherent framework. It is complemented by the Housing Asset Management, Development and Growth Strategy (the long-term direction) and the Housing Asset Management and Development Delivery Plan (the costed programme), which will be brought forward for adoption in autumn 2026 and it is supported by a suite of associated operational policies.

- A policy analysis has compared the Council’s current policies against the suite the framework requires, identifying associated policies that are required or require updating A programme to produce and adopt these associated policies is required, prioritising the statutory and regulatory requirement which will be brought to cabinet for approval in autumn 2026
- The framework responds to a period of unprecedented regulatory change – the Social Housing (Regulation) Act 2023 and the revised Consumer Standards, Awaab’s Law, building and fire safety reform, the new Decent Homes Standard expected from 2035, and minimum energy efficiency standards and to the transition to the new West Essex unitary authority from 1 April 2028.
- It is underpinned by the 30-Year HRA Business Plan 2026–56, which confirms the framework is financially viable.

### Financial Implications

- Endorsement of the Policy commits no new expenditure. The Policy sets the rules and standards within which investment is made; the financial framework sits in the 30-Year HRA Business Plan 2026–56, which demonstrates that the management and growth ambitions are affordable and sustainable, with revenue reserves maintained at or above the minimum prudent level and borrowing held within prudential limits, measured against a prudent minimum interest cover ratio.
- Investment is funded from rental and service charge income, the major repairs reserve (funded through depreciation), prudential borrowing, retained Right to Buy receipts (now retained in full on a permanent basis), grant funding, and developer contributions.
- The supporting policies identified are being produced within existing staff and consultancy resources; several have already been drafted for review.
- Detailed financial figures, the investment programme and the development pipeline will be set out in the Asset Management, Development and Growth Delivery Plan and the HRA Business Plan and are not reproduced in this report.

### Background Papers

The following papers were referred to by the author in the preparation of this report and are available for inspection from the author of the report.

- Savills Shape Plan
- Stock Condition Survey Data
- RSH Regulatory Frameworks
- Corporate Plan

### Impact

<p><b>Communication/Consultation</b></p>	<p>The Asset Management approach has been developed with input from the Tenant and Leaseholder Panel and is informed by the Tenant Satisfaction Measures. Tenants and leaseholders will continue to be engaged in setting investment priorities and through scheme-level consultation.</p>
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<b>Community Safety</b>	The policy supports safer homes and neighbourhoods through its compliance, building-safety and estates priorities.
<b>Equalities</b>	An equality impact assessment will accompany the Investment, and the design of new homes consider the needs of older and disabled residents and others with protected characteristics; warmer, healthier homes reduce fuel poverty.
<b>Health and Safety</b>	Tenant and operative safety are the first priority of the policy, including full statutory compliance and a Property Services health and safety policy covering the Direct Labour Organisation.
<b>Human Rights/Legal Implications</b>	The Council has the power under s.1(1) Localism Act 2011 (the general power of competence) to do anything individuals generally may do, and under s.111 Local Government Act 1972 to do anything calculated to facilitate the discharge of its functions. The framework supports compliance with the Council's statutory duties as a social landlord under, among others, the Housing Act 1985, Housing Act 2004, Housing and Regeneration Act 2008, the Landlord and Tenant Act 1985 (as amended), the Building Safety Act 2022 and the Social Housing (Regulation) Act 2023.
<b>Sustainability</b>	The policy commits to EPC Band C by 2030 and a credible pathway towards net-zero carbon by 2050, integrating decarbonisation with planned investment.
<b>Ward-specific impacts</b>	The policy applies across all wards in which the Council holds housing stock.
<b>Workforce/Workplace</b>	The policy is delivered through the Property Services directorate and the in-house Direct Labour Organisation; workforce planning anticipates the regulatory programme and the transition to the unitary authority.

## Situation

### Purpose of this report

The Policy is the first document in a wider framework to be brought forward; this report therefore also lays out the rationale for that framework the Policy, the Strategy, the Delivery Plan and the associated operational policies – so that endorsement of the Policy is given in full knowledge of what it connects to and what will follow.

### Background

The Council is landlord to circa 2,815 homes, together with leasehold interests and garages, across a large rural district in which social housing is a comparatively scarce and highly valued tenure. The way the Council manages and grows these assets is governed by a rapidly changing regulatory regime and must be planned over the long term, while remaining financially viable within the ring-fenced Housing Revenue Account.

To meet these demands the Council has developed a coherent framework of three complementary documents, supported by a suite of operational policies. This report presents that framework for adoption.

### Why three documents are needed

The Asset Management, Development and Growth Strategy, the Asset Management, Development and Growth Policy and the Asset Management, Development and Growth Delivery Plan answer three different questions and are used by different people.

They are complementary instruments, not alternatives remove any one and the framework fails: a Strategy with no Delivery Plan is ambition with no plan to realise it; a Policy with no plan is rules with nothing to apply them to; the Asset Management, Development and Growth Delivery Plan with no Strategy or Policy is activity with no direction or standards. Together they provide a clear line of sight from corporate intent, through consistent rules, to measurable delivery which is what the Regulator and external audit expect to see.

	<b>Policy</b>	<b>Strategy</b>	<b>Delivery Plan</b>
<b>Core question</b>	What are the rules, and who is accountable?	Where are we going, and why?	What will we do, how much, and when?
<b>Purpose</b>	Binding rules, standards and decision framework	Long-term direction, priorities and choices	Costed programme, schedule and targets
<b>Time horizon</b>	Standing; reviewed periodically or on law change	30 years; refreshed as conditions change	Rolling programme; updated annually
<b>Who acts on it</b>	Officers, DLO, contractors, partners; auditors/Regulator	Members and executive	Officers and delivery teams; finance
<b>Figures</b>	Standards and thresholds	Contextual only	All delivery figures, costs and targets

### The supporting policy framework

Beneath the three headline documents sits a framework of operational policies. These supporting and complementary policies translate the Strategy’s direction and the Policy’s standards into consistent day-to-day practice across safety and compliance; repairs and maintenance; property quality and health; development and growth; energy and sustainability; customers and tenancies; and governance and assurance. Several are individually required for statutory or regulatory compliance, and maintaining a complete, current and consistent suite is itself a governance and assurance priority that the Regulator expects the Council to evidence.

### Policy analysis

A policy analysis has compared the Council’s current policies against the suite the framework requires. It identifies several that require drafting and adopting together with existing policies that need review and possible updating. The principal policies are summarised below; several have already been drafted for review.

<b>Priority</b>	<b>Policies to include</b>
Statutory / legal requirement	Fire Safety; Asbestos Management Plan; Compliance Works (the “Big Six” – gas, electrical, fire, asbestos, legionella, lifts); Health &

Priority	Policies to include
	Safety (Property Services / DLO); Leaseholder (Section 20) Consultation
Regulatory	Performance Management Framework (TSM data collection and RSH reporting)
Strategic & operational	Asset Management, Development & Growth; Energy Efficiency & Decarbonisation; Capital Works & Stock Investment; Planned Maintenance; Contractor Management; Resident Alterations & Permissions; Resident Engagement (Property Services); Service Charges; Housing Enforcement; Vulnerability; Housing Insurance

These will be updated, refreshed and produced as a priority for assurance to Cabinet.

Recommendation 4 seeks approval for the programme to produce with stakeholder engagement and submit to members for approval and adoption.

### Continuing decarbonisation and energy efficiency

The framework provides the policy and strategic basis for continuing the decarbonisation and energy efficiency works begun under the Social Housing Decarbonisation Fund. The framework will establish the basis for continuing installation of decarbonisation and energy efficiency works as part of the Council's ongoing capital programme. The Strategy commits to EPC Band C across the stock by 2030 and a pathway towards net-zero carbon by 2050, with the resource to achieve Band C provided for within the baseline Business Plan and full net-zero investment treated as a funded ambition to be progressed as external grant and viable funding allow.

### Local Government Reorganisation

From 1 April 2028 the Uttlesford stock, land and development pipeline will pass to the new West Essex unitary authority. The framework is designed to guide investment and growth to vesting and to equip the new authority with a clear, evidenced understanding of the stock and a clean, well-documented handover of asset, compliance and pipeline information, so that investment momentum and service continuity are protected through transition.

### Next steps

Subject to Cabinet endorsement of the Policy, the Council will bring forward the Housing Asset Management, Development and Growth Strategy and the Housing Asset Management, Development and Growth Strategy Delivery Plan for adoption in autumn 2026 referring documents to Full Council where required for inclusion in the policy framework.

The programme to produce and adopt the associated operational policies will be progressed, prioritising the statutory and regulatory requirements identified in the gap analysis and reporting back through the usual governance route, including CHAST and corporate governance where appropriate.

### Risk Analysis

Risk	Likelihood	Impact	Mitigating actions
Framework not progressed / endorsed	3	4	Endorse the Policy as the first step; bring forward the Strategy and Delivery Plan; align to the Consumer

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Mitigating actions</b>
			Standards and demonstrate a credible long-term plan to the Regulator.
Policy gaps remain unaddressed	3	4	Prioritise statutory gaps; follow routes through corporate governance as required.
Inconsistent or undefendable investment decisions	3	3	Policy sets tiered (Tier 1–3) decision rules and gateways; Delivery Plan provides the costed programme; NPV and whole-life appraisal applied.
LGR transition disrupts continuity of investment	3	3	Clean asset and compliance data; transition protocols; orderly handover to the West Essex unitary authority.
Cost of borrowing inflation above Business Plan assumptions	3	3	Annual Business Plan review and stress-testing; prudential borrowing limits; minimum reserves maintained.
Decarbonisation affordability	2	2	Net-zero treated as a funded ambition; grant maximisation; phased, viability-led investment.