



CABINET

DATE:	Friday, 23 October 2026
TIME:	10.30 am
VENUE:	Town Hall, Station Road, Clacton-on-Sea, CO15 1SE

MEMBERSHIP:

Councillor M Stephenson	- Leader of the Council; Portfolio Holder for Corporate Finance & Governance
Councillor I Henderson	- Deputy Leader; Portfolio Holder for Economic Growth, Regeneration & Tourism
Councillor Baker	- Portfolio Holder for Housing & Planning
Councillor Barry	- Portfolio Holder for Leisure & Public Realm
Councillor Kotz	- Portfolio Holder for Assets & Community Safety
Councillor Placey	- Portfolio Holder for Partnerships
Councillor Scott	- Portfolio Holder for Arts, Culture & Heritage
Councillor Smith	- Portfolio Holder for Environment & ICT

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DATE OF PUBLICATION: THURSDAY, 15 OCTOBER 2026

AGENDA

1 Apologies for Absence

The Cabinet is asked to note any apologies for absence received from Members.

2 Minutes of the Last Meeting (Pages 7 - 20)

To confirm and sign the minutes of the last meeting of the Cabinet held on Friday 25 September 2026.

3 Declarations of Interest

Councillors are invited to declare any Disclosable Pecuniary Interests, Other Registerable Interests or Non-Registerable Interests, and the nature of it, in relation to any item on the agenda.

4 Announcements by the Leader of the Council

The Cabinet is asked to note any announcements made by the Leader of the Council.

5 Announcements by Cabinet Members

The Cabinet is asked to note any announcements made by Members of the Cabinet.

6 Matters Referred to the Cabinet by the Council

There are no matters referred to the Cabinet by the Council on this occasion.

7 Matters Referred to the Cabinet by a Committee

There are no matters referred to the Cabinet by a Committee on this occasion.

8 Leader of the Council's Items

There are no matters referred to the Cabinet by the Leader of the Council on this occasion.

9 Cabinet Members' Items - Report of the Portfolio Holder for Corporate Finance & Governance Portfolio Holder - A.1 - Financial Performance Report 2026/27 - General Update at the end of June 2026 (Pages 21 - 78)

To provide a general update and overview of the Council's financial position against the 2026/27 budget as at the end of June 2026 and looking ahead to 2027/28 and beyond.

10 Cabinet Members' Items - Report of the Portfolio Holder for Housing & Planning - A.2 - Consideration and Adoption of the Housing Competence and Conduct Policy (Pages 79 - 104)

To present to Cabinet the Housing Competence and Conduct Policy for consideration and adoption.

11 Management Team Items

There are no items submitted to the Cabinet by Management Team on this occasion.

Date of the Next Scheduled Meeting

The next scheduled meeting of the Cabinet is to be held in the Town Hall, Station Road, Clacton-on-Sea, CO15 1SE at 10.30 am on Friday, 13 November 2026.

Information for Visitors

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**MINUTES OF THE MEETING OF THE CABINET,
HELD ON FRIDAY, 25TH SEPTEMBER, 2026 AT 10.30 AM
IN THE COMMITTEE ROOM, AT THE TOWN HALL, STATION ROAD, CLACTON-
ON-SEA, CO15 1SE**

PRESENT:

PORTFOLIO:

Councillor M E Stephenson	Leader of the Council & Portfolio Holder for Corporate Finance and Governance (Chairman)
Councillor I J Henderson	Deputy Leader of the Council and Portfolio Holder for Economic Growth, Regeneration & Tourism
Councillor A P H Baker	Portfolio Holder for Housing & Planning
Councillor M Barry	Portfolio Holder for Leisure & Public Realm
Councillor G G I Scott	Portfolio Holder for Arts, Culture & Heritage
Councillor A Smith	Portfolio Holder for the Environment & ICT

Group Leaders Present by Standing Invitation: Councillors P B Honeywood (Leader of the Conservative Group) and G D Steady (Deputy Leader of the Independent Group)

Also Present: None

In Attendance: Chief Executive (Ian Davidson), Corporate Director (Economy and Wellbeing) & Deputy Chief Executive (Lee Heley), Corporate Director (Finance and IT) & Section 151 Officer (Richard Barrett), Corporate Director (Operations & Delivery) (Damian Williams), Corporate Director (Planning and Community) (Gary Guiver), Assistant Director (Corporate Policy & Support) (Keith Simmons), Assistant Director (Housing and Environment) (Tim R Clarke), Head of People (Marcia Fuller), Democratic Services Manager (Ian Ford), Corporate Governance, Performance & Procurement Manager (Karen Hayes), Corporate Communications Manager (Will Lodge), and Democratic Services Officer (Katie Moss)

29. APOLOGIES FOR ABSENCE

Apologies for absence were submitted on behalf of Councillors P Kotz (Portfolio Holder for Assets & Community Safety), G R Placey (Portfolio Holder for Partnerships), J D Bray (Leader of the Reform UK Group) and J B Chapman BEM (Leader of the Independent Group).

30. MINUTES OF THE LAST MEETING

It was moved by Councillor Stephenson, seconded by Councillor Henderson and:-

RESOLVED that the minutes of the meeting of the Cabinet, held on Friday 24 July 2026, be approved as a correct record and be signed by the Chairman.

31. DECLARATIONS OF INTEREST

There were no declarations of interest made by Members on this occasion.

32. ANNOUNCEMENTS BY THE LEADER OF THE COUNCIL

The Leader of the Council (Councillor Stephenson) invited the Chief Executive to give an update on Local Government Reorganisation (LGR).

The Chief Executive (Ian Davidson) referred to the Secretary of State's announcement made on 7 September 2026 in Parliament that she was withdrawing, following legal challenges and on legal advice, the Government's "minded to" LGR decision for Greater Essex, Hampshire, Norfolk and Suffolk to enable a review to take place. Meanwhile, LGR plans for 14 other areas would also be reviewed and paused.

Mr. Davidson reiterated strongly that the work done to date by this Council's Officers on LGR had been very useful and vital and had laid the foundation for the future, regardless of what happened with LGR and with particular regard to joint partnership working with Braintree and Colchester Councils around shared futures and priorities and other work that would go forward regardless of the final LGR outcome.

The Leader of the Council then made the following announcement:-

Love Clacton Family Day

"I would like to take a moment to encourage residents to come along to the free Love Clacton family day taking place in Clacton town centre tomorrow. The event celebrates the £20 million Pride in Place investment that will help support the town's long-term future, and it's a great opportunity for people to enjoy live music, family entertainment, food, arts and activities throughout the day. There really is something for everyone. I hope residents will take the opportunity to join in, support our town centre and see what Love Clacton is all about. You can find out more on the Love Clacton website, and the activities start from 10am."

33. ANNOUNCEMENTS BY CABINET MEMBERS**Arts Council England Visit**

The Portfolio Holder for Arts, Culture & Heritage (Councillor Scott) made the following statement:-

"I would like to take the opportunity to update colleagues on the successful visit from Arts Council England to Harwich yesterday."

We were delighted to welcome Darren Henley, Chief Executive of Arts Council England, together with Hazel Edwards, Area Director, and their colleagues, for what was their third visit to Tendring. Their return visit demonstrates Arts Council England's continued commitment to our District and confidence in our creative and cultural ambitions."

The visit provided an excellent opportunity to showcase some of the fantastic work taking place across Tendring. We visited the redeveloped Harwich Library, where local theatre company Funnelwick Limb presented "Katherine", their newly produced work exploring the story of Katherine of Aragon and her connections to Essex. This enabled us not only to highlight the area's cultural activity but also the wider regeneration taking place in Harwich."

The delegation also visited the Harwich Arts and Heritage Centre and experienced the travelling arts bus from Colchester Arts Centre. Importantly, local festival producers and cultural organisations were able to share their experiences directly, discussing both the opportunities and challenges facing the sector and exploring how Arts Council England and Tendring District Council can continue to support a growing, ambitious and increasingly resilient cultural landscape.

The visit was extremely positive. We were able to thank Arts Council England for their ongoing support, particularly through Tendring's status as a Priority Place, and it was encouraging to hear that they share our aspirations for the future. The day reinforced the strength of the partnerships that have been developed and the progress that has been made, while also recognising the significant opportunities that still lie ahead.

I would also like to place on record my thanks to the many artists, organisations, volunteers and creative practitioners who continue to deliver high-quality programmes and events across the District. Their work enriches the lives of our residents, attracts visitors, strengthens our communities and plays a vital role in shaping a positive future for Tendring.

I am sure everyone involved left the day with a strong sense of pride in what has been achieved so far, and with renewed ambition for what our creative and cultural sector can deliver in the years ahead. Thank you."

Delivery of new Green Recycling Boxes

The Portfolio Holder for the Environment & ICT (Councillor Smith) made the following announcement:-

"I am pleased to report that the delivery of 70,000 new green recycling boxes to residents across the District has been progressing well, with deliveries due to be completed today.

Our new waste and recycling collection service will commence on 5 October, when residents will be able to recycle glass and a wider range of materials directly from the kerbside.

This represents a significant improvement to our recycling service, making it easier for residents to recycle more. I look forward to reporting back to Cabinet at future meetings on the additional recycling tonnage we anticipate collecting as the new service becomes established.

Residents can visit the Council's website for further information about the changes and how to use the new service. If any resident has not received their new green recycling box, they can also report this through the Council's website so that this can be looked into."

Honours in the RSPCA's PawPrints Awards 2026

The Portfolio Holder for Housing & Planning (Councillor Baker) made the following statement:-

“Tendring District Council (TDC) has been recognised nationally for its animal welfare work after receiving two honours in the RSPCA’s PawPrints Awards 2026.

The annual awards celebrate councils and public bodies that go above and beyond to protect animals and support responsible ownership.

TDC received a Gold PawPrint for Animal Activity Licensing for the second time, recognising its work to maintain high standards among animal-related businesses through effective regulation.

This includes inspecting and licensing businesses such as dog breeders, kennels, catteries, pet sellers, dog day care providers, horse hiring businesses and animal exhibitors.

The Council was also awarded a Silver PawPrint for Housing, recognising its work to promote responsible pet ownership through tenant guidance and welfare partnerships.”

34. MATTERS REFERRED TO THE CABINET BY THE COUNCIL

There were no matters referred to the Cabinet by Full Council on this occasion.

35. MATTERS REFERRED TO THE CABINET BY A COMMITTEE

There were no matters referred to the Cabinet by a Committee on this occasion.

36. LEADER OF THE COUNCIL'S ITEMS

There were no matters referred to the Cabinet by the Leader of the Council on this occasion.

37. REPORT OF THE PORTFOLIO HOLDER FOR CORPORATE FINANCE & GOVERNANCE - A.1 - AMENDMENTS TO THE COUNCIL'S CONSTITUTION - PLANNING COMMITTEES AND THE NATIONAL SCHEME OF DELEGATION OF PLANNING AUTHORITY FUNCTIONS

Cabinet considered a report of the Portfolio Holder for Corporate Finance & Governance (A.1) that requested Cabinet to approve the recommended changes to the Constitution for referral onto Full Council following a fundamental review undertaken by Officers of the delegated powers relating to planning matters following the introduction of the Government’s new National Scheme of Delegation of Planning Functions and associated legislation. The main proposals covered miscellaneous amendments to the Scheme of Delegated Powers (Part 3) and the Codes and Protocols (Part 6) to ensure the Council’s Constitution remained effective, efficient and consistent at an operational level and complied with the new legislation.

Cabinet was informed that the Town and Country Planning (Discharge of Local Planning Authority Functions) (England) Regulations 2026 (“the 2026 Regulations”), which would come into force on 31st October 2026, related to the national scheme of delegation of planning functions and the size of planning committees. Those Regulations required relevant local planning authorities (“LPAs”) in England (as defined by section 319ZZF(1) of the Town and Country Planning Act (“TCPA 1990”)) to make arrangements for

specified planning functions to be discharged by committees (including sub-committees) or by officers.

In making and operating arrangements under those Regulations, section 319ZZE(4) and (5) of TCPA 1990 required LPAs to have regard to any relevant guidance issued by the Secretary of State. Such (draft) guidance had been issued by the Ministry for Housing, Communities & Local Government on 1st June 2026, and along with the 2026 Regulations, had been taken into account in producing the proposals contained within this report and its appendices.

It was reported that the Government's aim behind the national scheme of delegation was *"to ensure that there is greater clarity and consistency about the role of planning committees in planning decision making. Committees should focus on the key proposals that matter to an area, enabling other, often more minor and technical, decisions to be made by planning officers"*.

The 2026 Regulations set out types of applications where decisions:

- must be delegated to officers in all cases as set out in Schedule 1; and
- were presumed to be delegated to officers unless:
 - they met at least one of the criteria in regulation 5(2); or
 - the application was made by, or on behalf of, a local authority, a member or officer of that local authority or an entity owned or controlled by the authority or any of its members or officers (regulation 6); and
 - the nominated officer and nominated member of the planning committee agreed that the application should be referred to a planning committee for its determination.

Members were made aware that where a planning function was not listed in either Schedule 1 or 2, it was for the LPA to decide whether it should be delegated to an officer or referred to a committee for a decision, and for this reason a local protocol complying with the legal framework should be adopted.

Cabinet recalled that Part 3 of the Council's Constitution provided the Responsibility of Functions - Scheme of Delegated Powers, with the determination of planning applications being contained within Schedule 2 – non-executive functions. Currently, all planning (including all prior approval applications), enforcement, building control and conservation matters were delegated to the Corporate Director (Planning & Community) **except** in relation to the determination of certain planning applications as detailed within Part 3.15-3.18, for determination by the Committee. The changes required to comply with the legislation were set out in Appendix A.

Members were advised that, under the national scheme of delegation, current practices set out in local authority constitutions must be reviewed to ensure compliance with the legislation and the most fundamental change for this Council would be the removal of the power for Ward councillors to require cases to be referred to for committee consideration, as this would no longer be possible. Local authorities would need to amend their constitutions to align with the national scheme of delegation and further information was contained within the Protocol, as set out in Appendix B.

The Portfolio Holder for Corporate Finance & Governance made the following statement at the meeting:-

“This report is primarily about ensuring that the Council remains compliant with new national planning legislation that comes into force on 31 October. planning applications are referred for committee consideration, much of this is not a matter of local choice but of implementing a national framework that all planning authorities must follow. The recommendations before Cabinet update our Constitution accordingly, introduce a clear local protocol to support the new arrangements, and help protect the Council from potential legal challenge by ensuring our decision-making processes remain lawful, robust and transparent.

Members will, of course, have the opportunity to debate the wider implications of these changes when the recommendations are considered by Full Council. That will be the appropriate forum for views to be aired. Today, however, Cabinet's role is to ensure that the necessary constitutional amendments are put forward so that this Council is ready to comply with the new legislative requirements from 31 October.”

Having considered the fundamental review undertaken by Officers of the delegated powers relating to planning matters to comply with the new legislation implementing the new national scheme of delegation, and the recommended changes to the Constitution arising therefrom, and to enable those recommendations to be submitted to the Full Council for formal approval and adoption:-

It was moved by Councillor Stephenson, seconded by Councillor Baker and:-

RESOLVED that Cabinet –

- (a) notes the contents of the report and the impact of the Government's National Scheme of Delegation of Planning Functions and the requirements to amend the Council's Constitution to ensure compliance with the new legislation coming into force with effect from 31st October 2026; and
- (b) formally **RECOMMENDS TO COUNCIL** that:
 - (i) Part 3 (Scheme of Delegated Powers – Planning Committee) of the Council's Constitution be amended to reflect the proposed changes, as set out in Appendix A attached hereto this report;
 - (ii) Part 6 (Codes and Protocols) of the Council's Constitution be amended to incorporate the new “Protocol for the Discharge of Local Planning Authority Functions”, as set out in Appendix B attached hereto this report, together with the consequential deletion of the Members' Referral Scheme for Planning Applications;
 - (iii) these changes come into effect on 31st October 2026; and
 - (iv) authority to amend the Protocol, as set out in Appendix B, be delegated to the Corporate Director (Planning and Community), in consultation with the Chairman of the Planning Committee and the Monitoring Officer, to reflect any minor alterations considered necessary through the implementation of the new national scheme and best practice.

38. **REPORT OF THE PORTFOLIO HOLDER FOR HOUSING AND PLANNING - A.2 - ANNUAL HOUSING COMPLAINTS PERFORMANCE AND SERVICE IMPROVEMENT REPORT INCLUDING SELF-ASSESSMENT AGAINST THE HOUSING OMBUDSMAN'S COMPLAINT HANDLING CODE**

Cabinet considered a report of the Portfolio Holder for Housing & Planning (A.2) that present to Cabinet the Annual Housing Complaints Performance and Service Improvement Report for scrutiny and challenge, which included a self-assessment carried out against the Housing Ombudsman's Complaint Handling Code for 2025/26 prior to publication and submission to the Housing Ombudsman by 30 September 2026.

Cabinet was reminded that the Code provided the statutory framework for effective, fair and accessible complaint handling by social landlords. It required landlords to learn from complaints, demonstrate service improvement, and provide assurance through annual reporting, self-assessment, governing body oversight and publication.

It was reported that the Council had updated its housing complaints arrangements in response to changes to the Code, including the adoption of a stand-alone Housing Complaints Policy and, in 2025, a harmonised Corporate and Housing Complaints Policy to reflect the more closely aligned complaint handling codes of the Housing Ombudsman and the Local Government and Social Care Ombudsman. The Portfolio Holder for Housing and Planning acted as the Member Responsible for Complaints and provided ongoing scrutiny through regular reviews of complaint performance, trends and learning.

Members were informed that housing complaints had increased in 2025/26 compared with 2024/25, continuing the upward trend seen in the previous year. The service had received 84 Stage 1 complaints, of which 18 had escalated to Stage 2. Housing repairs had accounted for 55% of both Stage 1 (comprising 46) and Stage 2 (comprising 10) complaints, whilst tenancy matters had accounted for 33% of Stage 1 (comprising 28) complaints and 39% of Stage 2 (comprising 7) complaints. Tenant satisfaction with complaint handling, as measured through the annual tenant perception survey, had fallen to 36.3%, compared with 49% in the previous year.

Cabinet was made aware that the Annual Report identified service improvements arising from complaint learning and confirmed that the self-assessment and performance information had been reviewed by the Member Responsible for Complaints. Complaint information had also been considered through the Council's Housing Improvement Board and Tenant Panel, supporting regular challenge, assurance and a continued focus on improving outcomes for residents.

Members were cognisant that the report also highlighted amendments to the Council's Tenant Satisfaction Measures return for 2025/26. Following Cabinet approval and submission to the Regulator of Social Housing in June 2026, subsequent queries had resulted in amendments to TSM RP02 and corrections to CH01 and CH02. Those amended figures had been accepted by the Regulator.

The Portfolio Holder for Housing & Planning made the following statement at the meeting:-

"Leader, I introduce to Cabinet the Annual Housing Complaints Performance and Service Improvement Report, for 2025/2026, which as Cabinet is well aware, is required

under the Housing Ombudsman's regime to ensure that this Council complies with the statutory Complaint handling Code.

The Complaint Handling Code 2024 requires landlords to produce an annual complaints performance and service improvement report for scrutiny and challenge, and this information should be presented to the landlord's governing body, in our case, Cabinet.

The Complaint Handling Code requires one member of the governing body to have lead responsibility for housing complaints. The role is responsible for ensuring the governing body receives regular information on complaints that provides insight and learning on the landlord's complaint handling performance. I am currently this Council's Member Responsible for Complaints for the purposes of the Housing Complaints Code, as well as for all complaints across the Council received in line with the Corporate and Housing Complaints Policy.

I am responsible for ensuring that the Self-Assessment (Appendix A to this report) is scrutinised and challenged and for ensuring that complaint handling drives improvement.

I also monitor and am provided with information regarding complaints, on a quarterly basis, to see if there are any recognisable patterns that require further scrutiny, and the subject of complaints, and the timely response to them, is often a topic for discussion at my weekly meetings with the Corporate Director.

As can be seen from the report, in the period from April 2025 to March 2026, there were a total of 102 complaints, of those Stage 1 complaints total 88, and at Stage 2, 18. In total, an increase of 6 at each Stage against the 2024/2025 figures.

You will see within Appendix A to this report, the Housing Complaints Report, from page 67 onwards, the numbers of complaints by month, service area, and outcomes.

I bring to Cabinet's attention the response times to complaints, with 95.24 % of Stage 1 complaints being responded to within the 10 working days set within the Code, compared to 93% in 2024/2025, and 88.3 % of Stage 2 complaints being responded to within the 20 working days set within the Code, compared to 91.7% in 2024/2025. I am pleased to see the increase in performance in relation to the response time for Stage 1 complaints, although disappointed to see a drop in performance in relation to the response time for Stage 2 complaints.

It has been highlighted to me, that although complaints have not increased greatly, their complexity and level of challenge have, with sometimes the use of Artificial Intelligence outlining a complaint but not actually assisting at all, and requiring a lot of work to actually establish what the actual complaint is.

Throughout the year across the housing service generally, staffing pressures have been prevalent and pressure on officer time has not allowed sufficient breathing space for those responding to complaints to have the time to undertake a thorough job.

This is something the council must address and we are exploring how we can remedy this situation, in order to support staff to meet both the demand/complexity and therefore improve our response times.

Corporately, and reflecting the fact that increased complexity of complaints is being seen across the whole council, a proposal is being developed that may introduce additional resource to assist in ensuring complaint responses across the Council are better, which may also include the need for further training.

Cabinet will recall from our meeting in June, when I presented the result of the Tenant Satisfaction Measures for approval to be submitted to the Regulator for Social Housing, that satisfaction with the landlord's approach to handling of complaints (TP09) measures by a tenant satisfaction survey was 36.3%, quite a dramatic drop from the previous year. It is hard, for me, to reconcile this figure with the number of complaints received within the same year and so I will be asking officers to see if it can be established why the perception was as shown, and any necessary steps taken to increase that particular satisfaction measure.

A number of actions were suggested at the August meeting of the Tenants Panel sub-group, who had been provided with the 2025/2026 complaints figures to scrutinise, including such things as the annual report and any future documents be produced in an easy to read format, and be more engaging including images, more analysis of trends including whether complaints follow seasonal patterns, or recurring issues arise at particular times of the year, with a breakdown of complaints by themes, such as repairs, heating etc. They also requested for more detailed information from within service areas, such as repairs, and they felt that it was important that the report clearly demonstrates what the council has learned, and the improvements that have been made as a result.

It was also suggested that additional complaint handling training would be beneficial, with the suggestion that a statement assuring tenants that the Council would support them through the complaint journey. They also discussed whether a dedicated complaints team could improve the customer experience and consistency of complaint handling.

All of these comments, which have been taken forward by officers, and were reported to the main Tenants Panel at their last meeting, on Tuesday 8th September. The sub-group will, in their next meetings, look deeper into the reasons for complaints being made, and I look forward to their findings in due course. I would also like to publicly thank this Tenants sub-group for their scrutiny and diligence and comments, and the main Tenants Panel for their further scrutiny.

It is also proposed that a sample of Stage 1 complaints that have been responded to, will be reviewed by the relevant Assistant Directors each month, in order to monitor thoroughness and quality. The Portfolio Holder for Housing & Planning will also be involved in this process.

In June 2026, the Housing Ombudsman wrote to the Council to highlight some areas of the Corporate and Housing Complaints Policy that could be revised in order to more closely align with the requirements of the Complaints Handling Code.

Amendments to the policy have been drafted and shared with the Housing Ombudsman for confirmation that they meet its requirements. As yet the Ombudsman has yet to reply, but you will recall that minor amendments were delegated, by Cabinet, to the Assistant Director (Corporate Policy & Support) in consultation with myself, so once the Housing Ombudsman has responded, any minor amendments will be made.

The recommendations in reference to the Annual Housing Complaints are shown on Page 56 of the Agenda and I commend them to Cabinet, and welcome Cabinet's formal response."

To approve the self-assessment carried out and to provide a response before its submission to the Housing Ombudsman:-

It was moved by Councillor Baker, seconded by Councillor Henderson and:-

RESOLVED that Cabinet -

- 1) in accordance with the Housing Ombudsman's Complaint Handling Code and in compliance with Cabinet's scrutiny and oversight requirements, receives and formally notes the Council's Annual Complaints Performance and Service Improvement Report, which includes the Annual Self-assessment against the Code, as set out in Appendices A and B;
- 2) formally provides the following response to the Annual Complaints Performance and Service Improvement report, for publication:-

"Cabinet welcomes the Annual Housing Complaints Performance and Service Improvement Report, including self-assessment against the Housing Ombudsman's Complaint Handling Code presented by Cllr Baker in his role as Portfolio Holder for Housing & Planning and member responsible for complaints.

We would like to thank Cllr Baker for continuing in this role and his commitment to it. We know that during the year covered by the report the service has introduced further new policies and undertaken significant work in respect of compliance with the Consumer Standards. Our tenants have been more involved in reviewing our performance in respect of complaint handling and we thank them for their input and insights into their own experiences.

As the report highlights, we do need to make some improvement to how we respond to complaints and learn from what those who complain tell us.

Cabinet is concerned to see that satisfaction with our approach to complaint handling, as measured through the annual tenant satisfaction survey, has decreased when compared to the 2024/25 survey response. It is also concerning to see our speed of response to Stage 2 complaints decrease over the previous year when we hoped for a year-on-year improvement. Cabinet would also like Cllr Baker to ensure that measures are put in place to improve tenant satisfaction and response times and welcome the improvements proposed in the report.

The self-assessment against the Housing Ombudsman's Complaint Handling Code is an important document that Cllr Baker and our tenants have had input to.

Overall, Cabinet endorses the self-assessment but as has already been said, would like to see further improvement to complaint response times and learning."

- 3) authorises Officers to publish both the report and the Cabinet's response on the Council's website within the section relating to complaints and to submit the self-assessment to the Housing Ombudsman by 30 September 2026; and

- 4) notes the amended figures for the annual Tenant Satisfaction Measures return, as set out in the body of this report.

39. REPORT OF THE PORTFOLIO HOLDER FOR HOUSING AND PLANNING - A.3 - CONSIDERATION AND ADOPTION OF THE HOUSING SUCCESSION & ASSIGNMENT EXCHANGE POLICY

Cabinet considered a report of the Housing & Planning Portfolio Holder (A.3) which presented to Cabinet the Housing Succession and Assignment Policy for consideration and adoption.

It was reported that this policy formalised the work that was already undertaken in the Housing and Environmental Health service. This work was in compliance with the legal framework associated with succession and assignment applications and assisted the Council in meeting the Regulator of Social Housing's Consumer Standards as well as the requirements and recommendations of the Housing Ombudsman.

Cabinet was informed that the purpose of the Housing Succession and Assignment Policy was to ensure tenancy succession and assignment applications were dealt with in accordance with legislation and statutory guidance.

The policy outlined the appeals process if a succession or assignment request was not granted and that the Council would always aim to prevent homelessness and would take appropriate measures to prevent someone becoming homeless where it was not possible for them to succeed to a tenancy.

The Portfolio Holder for Housing & Planning made the following statement at the meeting:-

"Leader, I am pleased to introduce the Housing Succession & Assignment Policy for Cabinet to consider and approve for adoption.

The policy formalises the work that is already undertaken in the Housing and Environment service and is in compliance with the legal framework associated with succession and assignment applications and assists the Council in meeting the Regulator of Social Housing's Consumer Standards as well as the requirements and recommendations of the Housing Ombudsman.

The purpose of the Housing Succession and Assignment Policy is to ensure tenancy succession and assignment applications are dealt with in accordance with legislation and statutory guidance.

The policy outlines the appeals process if a succession or assignment request is not granted and the Council will always aim to prevent homelessness and will take appropriate measures to prevent someone becoming homeless where it is not possible for them to succeed a tenancy.

The policy applies to the Council's secure tenancies.

Leader, the recommendations are on Page 107 of the Agenda, and I commend them to Cabinet."

To ensure that the policy was appropriately adopted, in accordance with the Council's Constitution and to evidence compliance with regulatory requirements:-

It was moved by Councillor Baker, seconded by Councillor Scott and:-

RESOLVED that Cabinet -

- (a) formally adopts the Housing Succession and Assignment Policy, as set out in Appendix A to the report (A.3), for implementation;
- (b) authorises the Corporate Director (Operations and Delivery) to make future updates or amendments to the policy, in consultation with the Portfolio Holder responsible for Housing; and
- (c) requires that this Policy will be reviewed every three years.

40. MANAGEMENT TEAM ITEMS

There were no formal items submitted to the Cabinet by the Management Team on this occasion.

However, the Chief Executive made the following oral statement:-

"At the County Health & Wellbeing Board this week, this Council had taken an item about Water Safety. Because it had been a long, hot summer, we have also had some tragedies and some accidents with some people who have been pulled out of the water, and some have tragically died. The numbers this year are significantly higher than in previous years because of the extended summer.

We started our beachfront team earlier and that team did an amazing and wonderful job and there are people who have gone home this summer who would not have gone home if this Council had not had its team.

At the Health & Wellbeing Board we highlighted what do we do to prepare for summer next year, whether it's another long, hot summer or just a regular summer, and what actions are we going to take.

One of those actions will be to work with the Association of London Councils to talk to them about information and education. People when they get to the seafront don't wait to read all of the signage, they run down to the beach and into the water. We need to educate around the issues of tides, water temperatures. It's not just about coastal waters, it is also about reservoirs, lakes, rivers and estuaries. It matters for all of Essex but particularly for us being coastal and the number of incidents this year.

The Board (partners from health, fire, police and local government) unanimously agreed the paper and work will commence with London Councils to give before next year's summer break for children information to enable the publicising of not just the wonderful things about the coast but also early warnings about the inherent dangers of the sea and inland waters – it may look cool and beautiful but there are the dangers of strong undercurrents for example – the forewarning of families about that."

The Meeting was declared closed at 11.00 am

Chairman

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CABINET

23 OCTOBER 2026

REPORT OF THE PORTFOLIO HOLDER FOR FINANCE AND GOVERNANCE

A.1 FINANCIAL PERFORMANCE REPORT 2026/27 – GENERAL UPDATE AT THE END OF JULY 2026

PART 1 – KEY INFORMATION

PURPOSE OF THE REPORT

To provide a general update and overview of the Council's financial position against the 2026/27 budget as at the end of July 2026 and looking ahead to 2027/28 and beyond.

EXECUTIVE SUMMARY

- These regular finance reports present the overall financial position of the Council by bringing together in-year budget monitoring information and timely updates on the development of the forecast and is split over two distinct sections as set out below. In terms of the in-year position, this report covers the first four months of 2026/27.

SECTION 1 - In-year financial position at the end of July 2026:

- It is worth highlighting that a number of adjustments were made to the 2026/27 budget as part of developing the detailed estimates that were agreed by Full Council in February.
- With the above approach in mind, the in-year position at the end of July 2026 is broadly performing to the underlying budgetary position with no major adverse issues emerging so far to date. However, it is important to highlight the various comments included within the attached and further on in this report that relate to on-going monitoring / review of a limited number of budgets, with updates planned to be presented as part of future quarterly reports.
- However, it still remains timely to address a limited number of items that have been identified, which are set out in **Appendix 1H**. Any longer-term impact will be considered as part of developing the forecast as discussed in more detail in Section 2 of this report. Recommendations are included below, that propose associated delegations as necessary.
- The position to the end of July 2026, as set out in more detail within the appendices, shows that overall, the General Fund Revenue Account is underspent against the profiled budget by **£3.669m**. However, it is important to highlight that this position continues to reflect the timing of expenditure across a number of budgets, along with the timing of when the Government reimburse the Council for the cost of meeting housing benefit claims.
- It is acknowledged that expenditure or income trends may still emerge / develop over the remainder of the year, which will be included in future financial performance reports as necessary.

- In respect of other areas of the budget such as the Housing Revenue Account, capital programme, collection performance and treasury activity, apart from additional details set out later on in this report, there are no other major issues that have been identified to date.

SECTION 2 Updated long-term financial forecast:

- As set out in earlier budget reports, from 2026/27 a two-year financial plan approach was adopted, which together with key priorities and the proactive management of cost pressures and business plans formed an holistic approach to a two-year window leading up to 1 April 2028 (proposed vesting day for the new Unitary authority based on the Government's original timetable for Greater Essex).
- The financial plans considered by Full Council in February also set out an in-principle / notional approach to meeting obligations to the incoming Unitary Council. The key principles behind the proposed approach, along with additional details are set out within Section 2 of this report
- Following the Government's announcement on 7 September 2026 to pause and review its current LGR programme, a significant level of uncertainty has been introduced to the forecasting activities of those Councils affected by this decision.
- Although the above is true for this Council, the design of the two-year financial plan approach adopted still provides a positive position against which to consider the forecast from 2027/28 and beyond, regardless of the outcome of the Government's LGR review.
- With the above in mind and with the outcome of the Government's LGR review remaining unknown at the present time, it is proposed to refresh the forecast over an initial period of four years that reflects the possibility that this Council remains in existence beyond April 2028. Although the position could change over this four-year time frame, it provides a prudent position for the Council to work to and in the event that the LGR programme continues, albeit with a potential delay to the original timetable, the forecast can readily be refocused back into the in-principle / notional approach highlighted above and described in more detail later on in this report.
- Given the timing of the Government's announcement mentioned above, the development of the forecast remains on-going with the aim of presenting it to Cabinet in November.
- In terms of HRA budgets and long-term Business Plan, one significant factor that has been repeatedly acknowledged within earlier reports relates to the on-going budgetary impact from the new era of social housing regulation emerging from the Social Housing (Regulation) Act 2023.
- The HRA Business Plan and budget remain under ongoing development for presenting to Cabinet later in the year as part of the budget 'cycle' for 2027/28 and will continue to reflect the impact still emerging from the new era of social housing regulation mentioned above. As in previous years, it will also continue to be 'built' on the basis of balancing optimism and caution across the various lines of the plan. Similarly to the GF, the HRA

budget setting / forecasting process remains broadly unaffected by the Government's recent LGR announcement highlighted above given the long term HRA Business Plan approach, which will continue regardless of the outcome from the Government's current LGR review.

RECOMMENDATION(S)

It is recommended that Cabinet:

- (a) Notes the Council's in-year financial position at the end of July 2026;**
- (b) approves the proposed adjustments to the 2026/27 budget as set out in Appendix 1H and:**
 - (i) requests Officers to review the potential on-going impact from 2027/28 and beyond where necessary as part of developing the forecast and detailed estimates for further consideration by Cabinet later in the year;**
 - (ii) that in respect of the budget adjustment of £0.540m in 2026/27 relating to Housing Capacity / Restructure, acknowledges and supports the underlying principle / approach set out within this report and requests Officers to provide the necessary updates within future financial performance and budget reports;**
 - (iii) agrees to accept the £0.270m of grant funding awarded to this Council from the Government's Playground Fund along with its initial allocation set out within this report and agrees a delegation to the Corporate Director Operations and Delivery, in consultation with the Portfolio Holder for Leisure and Public Realm, to confirm or amend the proposed allocations via the application of the requirements set out in the associated MOU and/or in consultation with MHCLG as may be necessary.**
 - (iv) that in respect of the budget adjustment of £0.100m in 2026/27 relating to the Investment in Public Conveniences as set out within Appendix 1H, approves a delegation to the Corporate Director Operations and Delivery in consultation with the Portfolio Holder for Assets and Community Safety to allocate / prioritise the total funding available within the scheme across the various sites;**
 - (v) that in respect of the budget adjustment of £0.400m in 2026/27 relating to project delivery capacity as set out within Appendix 1H, approves a delegation to the Chief Executive in consultation with the Portfolio Holder for Finance and Governance, to allocate this funding as necessary;**
 - (vi) that in respect of the reallocation of funding within the existing CRP2 schemes, approves a delegation to the Deputy Chief Executive in consultation with the Portfolio Holder for Economic Growth, Regeneration and Tourism to undertake any necessary governance activities within the Council's existing CRP 2 framework and processes.**

- (c) notes the updated context to the financial forecast from 2027/28 as set out in this report and requests Officers, in consultation with Portfolio Holders to develop the financial forecast alongside the delivery of the Council's priorities;
- (d) invites the views of the Resources and Service Overview and Scrutiny Committee on the information set out in this report along with the Council's wider financial position as part of its work programme for the year.

REASON(S) FOR THE RECOMMENDATION(S)

To set out the latest financial position for the Council and to respond to emerging issues in 2026/27 and to develop the budget and forecast from 2027/28.

ALTERNATIVE OPTIONS CONSIDERED

This is broadly covered in the main body of this report.

PART 2 – IMPLICATIONS OF THE DECISION

DELIVERING PRIORITIES

At its meeting on 14 November 2025, Cabinet approved a re-alignment of the highlight priorities for the Council for the original period until new Unitary Authorities take on local government services in Greater Essex. Work will remain on-going alongside the development of the forecast as described elsewhere within this report, that takes into account the Government's recently announced pause in their LGR programme.

It is also worth noting that the Council's existing Corporate Plan, adopted by Full Council in November 2023, takes the Council through to 2028, but following District Council elections in May 2027, the development of a new Corporate Plan will commence.

OUTCOME OF CONSULTATION AND ENGAGEMENT

Internal consultation is carried out via the Council's approach to developing the budget as set out within the Constitution. External consultation also forms part of developing the budget and is carried out early in the year as part of finalising the position for reporting to Full Council in February.

LEGAL REQUIREMENTS (including legislation & constitutional powers)

Is the recommendation a Key Decision (see the criteria stated here)	Yes	If Yes, indicate which by which criteria it is a Key Decision	☐ Significant effect on two or more wards ☒ Involves £100,000 expenditure/income ☐ Is otherwise significant for the service budget
		And when was the proposed decision published in the Notice of forthcoming decisions for the Council (must be 28	This item has been included within the Forward Plan for a period in excess of 28 days.

		days at the latest prior to the meeting date)	
<p>The Best Value Duty relates to the statutory requirement for local authorities and other public bodies defined as best value authorities in Part 1 of the Local Government Act 1999 (“the 1999 Act”) to “make arrangements to secure continuous improvement in the way in which its functions are exercised, having regard to a combination of economy, efficiency and effectiveness”. In practice, this covers issues such as how authorities exercise their functions to deliver a balanced budget (Part 1 of the Local Government Finance Act 1992), provide statutory services and secure value for money in all spending decisions.</p> <p>Best value authorities must demonstrate good governance, including a positive organisational culture, across all their functions and effective risk management. They are also required, pursuant to section 3 of the 1999 Act, to consult on the purpose of deciding how to fulfil the Best Value Duty.</p> <p>Statutory Guidance on the Best Value Duty of Local Authorities in England under section 26 of the 1999 Act remains in place, which best value authorities are required to have regard to. To provide greater clarity to the sector on how to fulfil the Best Value Duty, the statutory guidance sets out seven overlapping themes of good practice for running an authority that meets and delivers best value. These seven best value themes build on the lessons learned from past interventions and reflect what most local authorities already do or are striving to achieve. A detailed description of these themes, including characteristics of a well-functioning local authority and indicators used to identify challenges that could indicate failure, is set out within the revised guidance and financial management and sustainability is a reoccurring expectation throughout the themes and indicators. These reports along with how the Council responds to new or developing issues remains an important element of demonstrating these key requirements. In July 2026, the government (MHCLG) consulted on a revised (draft) Best Value Duty statutory guidance, which although it follows a similar format to the guidance published in May 2024 does have some differences. The outcome of the consultation is not yet known but within the draft there is a greater emphasis on prevention and sustainability, with a robust MTFS, which embeds prevention into how resources are allocated. Further updates on the guidance will be provided as it develops.</p> <p>The Council is legally required to calculate a Council Tax requirement each financial year. Within this framework is the requirement to monitor and report accordingly on the financial position of the authority against this requirement.</p> <p>The position set out in this report and the actions proposed are within the Council’s powers and reflect the statutory requirements and responsibilities of the Council.</p>			
Yes	The Monitoring Officer confirms they have been made aware of the above and any additional comments from them are below:		
<p>At its meeting on 13th October 2026, Full Council resolved to:</p> <ul style="list-style-type: none">note the Leader’s agreement that Cabinet receives information from the Leader, in his capacity as the Corporate Finance and Governance Portfolio Holder, within his next financial budget performance report, supported by the Chief Executive and the Section 151 Officer, that establishes the financial and resource implications to TDC in responding to the Government’s Local Government Reorganisation programme to date.			

- note all financial budget performance reports are available to the Resources and Services Overview and Scrutiny Committee to perform its role in relation to scrutinising the effective use of the Council's resources, on behalf of the Council;
- note that the above-mentioned report to Cabinet will cover the following points, before the Leader of the Council will determine the content of any written communication to the Secretary of State and our local Members of Parliament-
 - that local taxpayers should not be expected to pay for the changes made to the LGR programme and timetable by the Government.
 - the Government reimburse this Council for all costs incurred as a direct result of the Local Government Reorganisation process depending upon the outcome of its 'rapid review';
 - the Government to provide clear answers about the future of Local Government Reorganisation before councils are expected to spend any more taxpayers' money and/or resources on the process; and
 - this Council's view that the Local Government Boundary Commission for England must be involved in reviewing any local government boundary, ward and council size proposals submitted to the Secretary of State, as part of any LGR related process, by councils in due course."

Due to the closeness of this decision to publication of the Cabinet agenda for this meeting, the above will be reported in November 2026.

FINANCE AND OTHER RESOURCE IMPLICATIONS

The financial implications are set out in the body of the report.

Although the availability of financial resources is a key component in the delivery of services there will also need to be appropriate input of other resources such as staffing, assets and IT.

The proposed approach to the forecast forms part of on-going review / discussions with the Council's External Auditor, as part of their overall value for money review of the Council. No major concerns have been raised to date, but they will continue to undertake their own independent and detailed annual review as part of finalising their commentary on the Council's use of resources, which will be presented to the Audit Committee as part of the outcome of their wider external audit activities in January 2027.

Yes	The Section 151 Officer confirms they have been made aware of the above and any additional comments from them are below:
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The S151 Officer is the author of this report.

USE OF RESOURCES AND VALUE FOR MONEY

The following are submitted in respect of the indicated use of resources and value for money indicators:

A) Financial sustainability: how the body plans and manages its resources to ensure it can continue to deliver its services;	Although this is addressed in the body of the report where necessary, in terms of the most recent Value for Money review undertaken by the Council's External Auditor, their Interim
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B) Governance: how the body ensures that it makes informed decisions and properly manages its risks, including; and	Report that was presented to the Council's Audit Committee on 8 October 2026 confirmed that to date they had not identified any significant risks associated with the Council's value for money arrangements across the three key areas of their review.
C) Improving economy, efficiency and effectiveness: how the body uses information about its costs and performance to improve the way it manages and delivers its services.	
MILESTONES AND DELIVERY	
This report forms part of the Council's wider budget setting and monitoring processes. Additional update reports will therefore be presented to Cabinet in November, December and January that underpin the development of the forecast and detailed estimates that will be presented to Full Council in February 2027.	
ASSOCIATED RISKS AND MITIGATION	
In respect of the original two-year financial plan approach adopted from 2026/27, there are a limited number of budget adjustments set out within Appendix 1H . The approach proposed continues to be based on supporting the Council in managing any emerging issues and risks within existing resources, supported by the Corporate Investment Funds and Forecast Risk Fund. Although subject to the outcome of the Government's current LGR review, the approach set out in this report still acknowledges the potential requirement to meet obligations to a New Unitary Council if the LGR programme continues, albeit on a potentially later timescale.	
Alongside earmarked reserves, the Council holds £4.000m in uncommitted reserves, which reflects a best practice / risk based approach to support its core financial position.	
Reserves are subject to an annual review as part of developing the forecast, with updates planned to be presented to Cabinet later in the year.	
EQUALITY IMPLICATIONS	
There are no direct implications that significantly impact on the financial forecast at this stage. However, the ability of the Council to appropriately address such issues will be strongly linked to its ability to fund relevant schemes and projects and determination of the breadth and standard of service delivery to enable a balanced budget to be agreed.	
An impact assessment will be undertaken as part of any separate budget decisions such as those that will be required to deliver savings.	
SOCIAL VALUE CONSIDERATIONS	
There are no direct implications that significantly impact on the financial forecast at this stage.	
However, such issue will be considered as part of separate elements of developing the budget as necessary.	
IMPLICATIONS RELATED TO DEVOLUTION AND / OR LOCAL GOVERNMENT REORGANISATION	
As already set out elsewhere within this report, on 7 September 2026, the Secretary of State for Housing, Communities and Local Government announced in Parliament that a review of the Local Government Reorganisation programme was commencing and that the decision made in	

March 2026 for Greater Essex (and other areas) had been withdrawn in light of new legal advice. Following this announcement, local authorities received correspondence from the Minister of Housing, Communities and Local Government requesting that until this review has concluded, Councils cease work on implementing the decisions that have previously been announced. The timetable for completion of the review is unknown at this time.

This report is not impacted by MHCLG's request and it forms part of the Council's standard approach to financial reporting. Where the decision to pause the LGR programme does have an impact, the report references this accordingly. With this in mind, the commentary set out within this report seeks to provide an effective and pragmatic response to the uncertainty that the Government's pause in their LGR timetable has brought about. In addition, attention is drawn to the Monitoring Officer's comments above.

IMPLICATIONS FOR THE COUNCIL'S AIM TO BE NET ZERO BY 2050

There are no direct implications that significantly impact on the financial forecast at this stage.

However, such issue will be considered as part of separate elements of developing the budget as necessary.

OTHER RELEVANT CONSIDERATIONS OR IMPLICATIONS

Consideration has been given to the implications of the proposed decision in respect of the following and any significant issues are set out below.

Crime and Disorder	Please see comments above
Health Inequalities	
Area or Ward affected	

PART 3 – SUPPORTING INFORMATION

SECTION 1 – IN YEAR FINANCIAL PERFORMANCE AGAINST THE BUDGET AT THE END OF JULY 2026

The Council's financial position against the approved budget has been prepared for the period ending 31 July 2026.

It is worth highlighting that a number of adjustments were made to the 2026/27 budget as part of developing the detailed estimates that were agreed by Full Council in February. This was complemented by further 2026/27 budget amendments as part of the Outturn Position for 2025/26 that were reported to Cabinet in July.

The in-year position at the end of July 2026 is broadly performing to the underlying budgetary position with no new major issues emerging relating to 2026/27, which reflects to a large extent the managed response via the budget setting process and outturn / financial performance reports, where budgets have been reviewed and revised as necessary.

However, the on-going review of budgets and cost pressures has identified the timely opportunity to consider a limited number of budget adjustments, which are set out within **Appendix 1H**.

The Council's wider and detailed financial position at the end of July 2026 is set out across the various appendices, with some additional comments included below against the six key areas of the budget where necessary.

GENERAL FUND REVENUE

The position to the end of July 2026, as set out in more detail in the Executive Summary attached, shows that there is an overall net underspend of **£3.669m**.

Apart from any associated impact of the proposed adjustments set out within **Appendix 1H**, the most significant variances continue to be primarily due to the timing of expenditure and income, as set out within the appendices. As also highlighted within the appendices, any emerging issues will continue to be reviewed over the remaining months of the year and alongside the development of the forecast as set out within Section 2 of this report.

Some key highlights across the various budgets are as follows:

- A pay award of 3.3% has been agreed for 2026/27 – an expected pay award of 3% was already reflected within the budgets and so the relatively limited impact from the final agreed position can be managed within the wider existing employee budgets (total estimated additional annual cost of £0.080m)
- Early indications are that utility costs can be met within existing budgets / contingency budget.
- Petrol / Diesel costs – this remains an on-going / live issue, which is currently being reviewed with the aim of presenting any related and necessary response within the Q2 report that will be presented to Cabinet in November.
- Parking, Beach Hut, Planning, and Leisure Centre Income budgets present a favourable position so far to date.
- Homelessness net costs are currently being managed within existing budgets, which will remain under review over the remainder of the year.
- Crematorium Income remains behind the expected / profiled budget by £0.077m to date. A review is underway to investigate this issue further, which will include exploring opportunities to address any identified matters going forwards as necessary.
- Treasury income remains favourable, which will be revisited as part of preparing the Q2 report that will be presented to Cabinet in November.

COLLECTION PERFORMANCE

A detailed analysis of the current position is shown in **Appendix 1E**.

Income from Council Tax is broadly comparable to the same period last year. However, a number of activities and actions remain in progress with the aim of improving on the outturn position last year by the end of March 2027.

In terms of Business Rates, system reporting issues have resulted in the comparable figures for 2026/27 being unavailable at the end of Q1. However, an updated position is planned to be

presented to Cabinet within the Q2 position that will be reported in November.

Similarly to council tax, the performance to date for housing rents is also broadly comparable to that shown at the same time last year.

In terms of General debt, a planned corporate 'audit' is underway, which is aimed at reviewing historic debt, practices and processes with the aim of updating and strengthening the Council's recovery activities. An update will therefore be presented as part of future financial performance reports.

HRA REVENUE

An overall position is set out in the Executive Summary with further details included in **Appendix 1C**. At the end of July 2026, the HRA is showing a net underspend of **£0.398m**, which continues to reflect a number of variances across various HRA budgets.

One of the other most significant revenue budgets within the HRA relates to repairs and maintenance of the housing stock, which to date is being effectively managed within the overall budget for the year that covers both revenue and capital spend.

Further commentary relating to the proposed budget adjustment set out within **Appendix 1H** is set out under the 'Other Matters Section' below, which will have an impact on the HRA revenue budget across the life of the 30 Year Business Plan.

CAPITAL PROGRAMME – GENERAL FUND

The overall position is set out in **Appendix 1D**.

As at the end of July 2026, the programme is broadly on target against the profiled position, with no major issues to raise.

To support the timely reporting of overall performance against the various schemes, relevant information continues to be provided by Services that provides financial and non-financial updates as necessary.

Following its establishment earlier in the year, a 'dashboard' style approach to the reporting of performance against the LUF / CRP1 and CRP2 projects continues to be included within these regular financial performance reports. There are no major issues to date, with the projects being subject to ongoing review via an associated PFH working group and Project Board. The underlying risks associated with LUF / CRP1 projects relate to the deadline for the Government funding to be spent by. This is reflected within **Appendix 1D(i)** via the inclusion of a 'RAG' rating, which will remain a key issue to monitor on an on-going basis throughout the procurement and delivery phases of the associated projects.

Notwithstanding the above, a proposed adjustment is set out within **Appendix 1H** with further details set out within the 'Other Matters Section' below.

CAPITAL PROGRAMME – HOUSING REVENUE ACCOUNT

The overall position is set out in **Appendix 1D**.

As at the end of July 2026, the programme is behind profile by **£1.199m**. These budgets primarily relate to the major repairs and improvements to the Council's own dwellings along with the timing associated with various works and activities that remain on-going.

TREASURY ACTIVITY

A detailed analysis of the current position is shown in **Appendix 1F**. As highlighted earlier, additional income is being achieved to date which is currently under review ahead of the next regular financial performance report.

To support the information set out within **Appendix 1F** and to help Members continue to have timely oversight of the Council's treasury management activities along with complementing information already included within the Annual Capital and Treasury Strategy, a supplementary **Appendix 1F(i)** continues to be included, which incorporates a forward-looking approach to a number of prudential indicators that reflects best practice.

Other Matters

- ***CRP2 - Reallocation of Funding from the Repurposing of Martello Tower E Scheme to the Seafronts Micro Venue Scheme***

Scheme	Budget before reallocation	Budget after reallocation	Impact of reallocation
Ten_11 Martello Tower E	£3.250m	£3.000m	Reduction in funding for the scheme, which provides a pragmatic approach set against the context of an earlier decision, which is highlighted below this table.
Ten_10 Seafront Micro Venue	£0.900m	£1.150m	Increase of funding to expand scope of project to incorporate building condition works that also supports Beach Patrol operations and the delivery of a high quality scheme whilst retaining 10% contingency.

Within earlier reports, it was noted that any reallocation of funding across the CRP2 schemes aims to balance a number of factors such as managing contingencies, risk and value for money, which in turn aims to support the successful delivery of the projects within what remains tight timescales. Such factors will need to be reviewed on an on-going basis and managed via the Delivery Board.

It is also worth highlighting the earlier acknowledgement there are inherent complexities associated with the Martello Tower Project, which in turn presents the highest deliverability risk in terms of the funding timelines / milestones set out by MHCLG. This project therefore needs to be subject to regular / ongoing review via the existing project management arrangements with the aim providing the Council with as much flexibility as possible to enable the consideration of potential alternative approaches via on-going consultation / dialogue with MHCLG as necessary.

The proposals set out in this report therefore 'build' on this earlier acknowledged approach. In terms of the funding deadlines set by MHCLG, they are seeking confirmation from TDC that CRP2 funding will be expended by March 2028. Due to the timescales of works to Ten_11

Martello Tower E, reallocating the funding to Ten_10 Seafront Micro Venue ensures the funding can be fully expended whilst enhancing a project that is progressing to construction.

Without this reallocation of funding, it is likely that there will be a need to omit works within the Ten_10 Seafront Micro Venue scheme such as a Shelter or Hut. The reallocation will also enable much-needed building repairs, refurbishment and redecoration works. These improvements will help safeguard the buildings for years to come, reducing the need for the Council to continually board up and cordon off areas to prevent anti-social behaviour. The works will also provide additional supporting space for the main Seafront Micro Venue, enhancing its flexibility and helping to improve the venue's long-term sustainability by creating an extra space for tenants and community use.

In terms of Beach Patrol Activities, the funding will not only safeguard the associated building but will also have a positive impact on how Beach Patrol operate through a more effectively designed space and improved security measures.

Notwithstanding the above, activities will still remain on-going in terms of the Martello Tower Scheme, which could include pursuing other potential sources of external grant funding that could support the delivery of the project beyond MHCLG's current challenging timescales given the associated complexity of the project.

A recommendation is also included above that supports any required governance activities that may be necessary within the Council's existing CRP2 framework and processes.

- ***Acceptance and Allocation of MHCLG's Playground Fund Grant***

Via a separate earlier decision, the Council submitted an expression of interest to the Government's Playgrounds Fund. The Council is one of 66 Local Authorities who have subsequently been awarded funding, with the amount relevant to TDC being **£0.270m**.

Although subject to the recommendations above, the proposed budget adjustments set out within **Appendix 1H** reflect the need to formally accept the grant funding and its proposed allocation across the following three schemes:

- 1) Langham Drive (Clacton) - £0.070m
- 2) Coppins Hall (Clacton) - £0.170m
- 3) Nayland Drive (Clacton) - £0.030m

In addition to the above, the associated Memorandum of Understanding received from the Government requires £0.030m to be allocated to revenue expenditure along with setting out how the money will be paid to the Council over 2026/27 and 2027/28, which are therefore also reflected within **Appendix 1H**.

As set out within the associated earlier decision, the criteria applied by the Government were relatively strict in terms of locations and works that the funding could be used for, with the outcome being the identification of the schemes set out above.

A summary of the Government's scheme and associated criteria is as follows:

- The Government has established an £18 million Playground Fund to support selected local authorities in England to create, refurbish or enhance playgrounds in areas of greatest need.
- The fund provides up to £270,000 per recipient local authority across two financial years, supporting three playground projects per authority.
- The fund is designed to improve access to safe, inclusive and high-quality local play spaces, particularly in places with higher levels of Income Deprivation Affecting Children Index scores and weaker existing playground provision. The methodology ranks built-up areas using child deprivation and three playground provision measures: number of children per playground, playground size and children's distance to travel to playgrounds.
- The Government's approach ranks built-up areas and selects places with the highest combined need, subject to exclusions and distribution rules. Built-up areas outside the population range of 15,000 to 200,000 and London Boroughs are excluded and a cap of one built-up area per local authority is applied to broaden geographic distribution.
- Recipient local authorities are expected to use local evidence, professional judgement and community engagement to determine the most appropriate playground projects.
- Sites must be free to access and may be located on local authority-owned land or on other land where appropriate permissions, access rights, maintenance responsibilities and long-term public access can be secured.
- The funding is non-competitive and is expected to support three playground projects per recipient local authority.
- The Council will be required to identify suitable sites, undertake proportionate engagement with children, families and local communities, and ensure proposals reflect inclusive and accessible design, long-term maintenance and sustainability.

Acceptance of the funding will enable the Council to bring forward targeted investment in local play provision without requiring a local capital contribution, although officer capacity, procurement, engagement, future inspection, repair and maintenance responsibilities will need to be managed.

If the Council has not committed all grant funding by 31 March 2028, any uncommitted funding as of 31 March 2028 must be repaid to the Secretary of State. If funding reported as committed as of 31 March 2028 is not spent in full by 30 September 2028 the Council must notify the Government and repay any unspent amounts.

- ***Additional HRA Capacity (Restructure)***

As discussed in various earlier reports, the social housing landscape has changed significantly over recent years which requires a clearer and strengthened framework to continue to deliver for the benefit of the Council's tenants. The Council must continue to balance a number of key activities, for example, deliver effective landlord, repairs, compliance and housing solutions services. Alongside these important activities expected by tenants, it is also important to

acknowledge that the Council must also now be able to evidence compliance, maintain reliable data, demonstrate learning from complaints, manage risk and remain regulator-ready at all times. All of the above require significant additional governance, policy, data, assurance and reporting workload. This therefore underpins and is complementary to increasing tenant expectations, service demand and scrutiny.

With the above in mind and its resource and capacity demands, a proposed restructure within Housing Services has been proposed by the Department, subject to the necessary funding being identified. The structure proposed has therefore been designed to support the above expectations and requirements, with the associated cost to the HRA totalling **£0.540m** per annum. There is no General Fund pressure arising from the proposals.

Strengthening capacity at this stage is also expected to help the Council move from a reactive model to a more planned and tenant-focused approach, where issues are identified earlier, repairs and complaints are managed more effectively, damp, mould and disrepair concerns are resolved sooner, and investment decisions are informed by better information about homes and tenant experience.

Ordinarily, restructure reports would set out a clear funding approach with detailed budgets being identified for refocusing / transferring to meet the proposed additional costs. However, the situation set out above presents a more challenging response, as the necessity and timing of the workload / capacity requirements are still emerging, not least those associated with maintaining the housing estate to ensure it meets new regulatory requirements etc. and the expected improvement actions required following the upcoming first inspection from the Regulator.

With the above in mind, there is the need for a pragmatic approach and to 'break the circle' of uncertainty by establishing a flexible financial response to meet the costs set out above. Additional capacity will not necessarily be 'linear' and will undoubtedly require upfront resources across a range of disciplines and skills over future months and years. As set out within **Appendix 1H**, it is proposed to fund the annual cost highlighted above via a mix of refocusing existing budgets along with the use of HRA reserves to ensure that they can be sustainably integrated into the long term HRA Business Plan.

What the above means in practice is to manage the 2026/27 position within the overall existing HRA budgetary provision for the year via exploring associated opportunities from now until 31 March 2027, with the final position being subject to the outturn position that will be reported in June / July 2027. If there is a need to offset some of the cost via reserves, then this can also be set out as part of the associated decision-making processes as necessary during the remainder of the year. This will therefore remain subject to ongoing review as part of the quarterly financial performance reports where interim updates will be presented as necessary, with this report therefore in effect seeking to establish and gain approval to this underlying principle / approach.

To provide financial assurance and confidence behind the proposed approach, it is important to highlight the longer-term position that was presented to Full Council in February within the 30 Year HRA Business Plan. This set out surpluses accruing from 2028 through to 2042 with a total estimated overall surplus over this time period of **£29.689m**. Based on this forecast, the proposals can therefore be integrated within the 30 year plan.

Notwithstanding the above, it is important that there will undoubtedly be additional financial pressures emerging from future housing 'standards' where the cost of the required investment in tenants' homes will need to be met in a financially sustainable way.

The 30 Year HRA Business Plan will therefore need to remain alert to the various challenges it faces, with an immediate one being additional and timely capacity as highlighted above.

To add further assurance to the position described above, capacity always remains under constant review to ensure that the Service remains fit for purpose, along with changes across competing demands over the medium to long term. Therefore, by taking the above flexible approach to funding the proposed restructure, it is important to highlight that changes to resources and capacity will be required over the coming years, which is not just a housing related issue, but an inherent challenge for all organisations, especially local authorities where the financial landscape will always be subject to various influences over time.

Given the continuing evolution of regulatory requirements and financial pressures, the Council will need to keep both service demand and organisational capacity under review throughout the on-going development of the HRA Business Plan. Future opportunities to improve efficiency, rebalance resources, adopt new technologies and refine service delivery models will be actively considered to ensure that the Housing Revenue Account remains sustainable while continuing to meet the expectations of residents, Members, the Housing Ombudsman and the Regulator of Social Housing.

SECTION 2 – FINANCIAL FORECAST

In response to the Government's original Local Government Reorganisation timetable, which would have seen successor Unitary Councils established from 1 April 2028, the Council effectively moved its financial forecast onto a two-year 'work programme' approach that covered the period 2026/27 to 2027/28.

This approach was supported by the following key 'reserves':

- **Corporate Risk Fund (Revenue)** – To support the ongoing delivery of services, operational / 'business as usual' activities as well as priorities and cost pressures over the two-year period of the forecast.
- **Corporate Risk Fund (Capital)** - To support the investment in assets and priorities over the two-year period of the forecast.
- **Forecast Risk Fund** – This effectively 'underwrites' risks to the forecast as well as originally supporting the Council in meeting its obligations to a new Unitary Council.

The above approach was therefore designed to support the funding of the emerging cost pressures along with delivering priorities and other key investment activities over 2026/27 and 2027/28. As indicated within earlier reports (and within the context of the Government's original LGR timetable), there is not enough 'headroom' within the annual revenue budgets to adequately address emerging items, and by prudently deploying existing one-off funding, it enabled the Council to maintain strong financial stewardship / sustainability / stability ahead of the establishment of new Unitary Councils across Essex.

In meeting its potential obligations to a new Unitary Council, the forecast also sought to recognise the balance between the above one-off funds (alongside other existing budgets) and money remaining available to the incoming Council from April 2028.

As presented to Full Council in February 2026, the following table sets out an initial in-principle / notional position using the initial forecast for 2028/29 as the 'financial foundation' against which the above balance / obligations could be considered.

Year	Net Budget Position (including adjusting for prior year use of reserves etc. to balance the budget)	Forecast Risk Fund - Estimated Balance at the end of the year
2027/28	£1.021m 'Gap'	£6.347m (surplus)
2028/29	£2.321m 'Gap'	£4.275m (surplus)
Notional Position for the First Year of the Unitary Council		£m
Estimated Balance on Forecast Risk Fund as at 31 March 2028		(6.347)
Estimated Notional Budget 'Gap' 2028/29 Based on Assumption of continuation of current forecast approach		2.321

The figures in this table are over and above the money already set aside to support the new waste, recycling and street cleaning contract through to the end of 2028/29 (£2.184m is estimated to be available in reserves as at the 31 March 2028 to support this commitment).

The figures within the table above indicate that the available funding at the end of 31 March 2028 would equate to a multiplier of 2.7 when considering the potential annual budget 'gap' relating to the Tendring element of the expected aggregated budgets in the first year of the Unitary Council's existence. This approach therefore demonstrated the Council's recognition of its obligations to a new Unitary Council and provided them with the time, opportunity and flexibility to consider their financial plans in their first years of existence.

However, following the Government's announcement on 7 September 2026 to pause and review its current LGR programme, a significant level of uncertainty has been introduced to the forecasting activities of those Councils affected by this decision.

Although the above is true for this Council, the design of the approach described above does still provide a positive position against which to consider the forecast from 2027/28 and beyond regardless of the outcome of the Government's LGR review. For example, the approach proposed was designed to provide a new Unitary Council the time, opportunity and flexibility to consider their financial plans in their first years of existence - in effect this would now equally apply to this Council if there was a delay to the introduction of the LGR reforms. As was the principle behind the Council's previous longer term plans, there would be time to consider the forecast over a longer period rather than having to take a 'knee-jerk' reaction in the short term.

Although the outcome of the Government's LGR review remains unknown at the present time, it is proposed to refresh the forecast over an initial period of four years that reflects the possibility that this Council remains in existence beyond April 2028, which was the original vesting day for a new Unitary Council. Although the position could change over this four-year time frame, it

provides a robust position for the Council to work to and in the event that the LGR programme continues, albeit with a potential delay to the original timetable, the forecast can easily be translated back into the in-principle / notional approach described earlier.

Given the timing of the Government's announcement mentioned above, the development of the forecast remains on-going with the aim of presenting an update to Cabinet in November. This also enables time to reflect on any further information that may be made available by the Government, which could be the case throughout the Council's budget setting timetable over November through to the meeting of Full Council in February 2027.

In terms of HRA budgets and Business Plan, one significant factor that has been repeatedly acknowledged within earlier reports relates to the on-going budgetary impact from the new era of social housing regulation emerging from the Social Housing (Regulation) Act 2023.

The Business Plan and budget remain under ongoing development for presenting to Cabinet later in the year as part of the budget 'cycle' for 2027/28. As in previous years, it will continue to be 'built' on the basis of balancing optimism and caution across the various lines of the forecast, with key considerations across areas such as:

- The Regulator of Social Housing's rent setting policy and other requirements
- The investment in capacity / resources to enable the on-going and effective management of the housing stock
- Investment in tenants' homes
- The development / acquisition of additional units of housing stock
- Strong management of voids and effective use of the housing stock

Similarly to the GF, the above HRA budget setting / forecasting process remains broadly unaffected by the Government's recent LGR announcement highlighted above given the long term HRA Business Plan approach, which will continue regardless of the outcome from the Government's current LGR review.

In terms of the second bullet point above, an initial proposed budget adjustment is set out elsewhere within this report.

PREVIOUS RELEVANT DECISIONS

Executive's Proposals – General Fund Budget and Council Tax 2026/27 – Item A.1 Full Council 17 February 2026.

Executive's Proposals – Housing Revenue Account Budget 2026/27 – Item A.2 Full Council 17 February 2026.

BACKGROUND PAPERS AND PUBLISHED REFERENCE MATERIAL

None

APPENDICES

RELATING TO SECTION 1 OF THE REPORT

Appendix 1 - Front Cover and Executive Summary

Appendix 1A	Summary by Portfolio / Committee
Appendix 1B	General Fund Budget Position by Department
Appendix 1C	Housing Revenue Account Budget Position
Appendix 1D/ D(i)	Capital Programme
Appendix 1E	Collection Performance – Council Tax, Business Rates, Housing Rent and General Debts
Appendix 1F / F(i)	Treasury Activity
Appendix 1G	Income from S106 Agreements
Appendix 1H	Proposed Adjustments to the Budget 2026/27

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Appendices Included:

Executive Summary	A summary of the overall position.
Appendix 1A	A summary of the overall position by Portfolio/Committee split by GF and HRA
Appendix 1B	An analysis by Department of all General Fund Revenue budgets.
Appendix 1C	An analysis of Housing Revenue Account Revenue budgets.
Appendix 1D and 1D(i)	The position to date for General Fund and HRA capital projects.
Appendix 1E	Collection Performance
Appendix 1F and 1F(i)	Treasury Activity
Appendix 1G	Income from S106 Agreements.
Appendix 1H	Proposed Adjustments to the Budget

Financial Performance Report In-Year Performance as at end of:

July 2026

(The variance figures set out in these appendices that are presented in brackets represent either a net underspend to date position or additional income received to date)

Financial Performance Report - Executive Summary as at the end of July 2026

The tables below show the summary position for the General Fund, Housing Revenue Account, Capital, Collection Performance and Treasury Activity.

General Fund - Summary by Department Excluding Housing Revenue Account

	Full Year Budget £	Profiled Budget to Date £	Actual to Date £	Variance to Profile £
Chief Executive and People	213,380	855,610	715,197	(140,413)
Planning and Community	4,824,300	195,660	(433,901)	(629,561)
Finance and IT	(35,389,788)	(4,563,260)	(6,264,498)	(1,701,239)
Law and Governance	2,379,110	815,479	835,556	20,077
Operations and Delivery	20,891,488	5,165,206	4,300,499	(864,706)
Place and Wellbeing	7,081,510	1,766,933	1,413,885	(353,048)
Total General Fund	0	4,235,628	566,738	(3,668,890)

Housing Revenue Account

	Full Year Budget £	Profiled Budget to Date £	Actual to Date £	Variance to Profile £
Total HRA	0	(2,576,631)	(2,974,501)	(397,870)

Capital

	Full Year Budget £	Profiled Budget to Date £	Actual to Date £	Variance to Profile £
General Fund	63,014,490	1,582,210	1,515,639	(66,571)
Housing Revenue Account	9,277,780	1,690,913	492,408	(1,198,506)
Total Capital	72,292,270	3,273,123	2,008,047	(1,265,077)

Collection Performance

	Collected to Date Against Collectable Amount
Council Tax	36.87%
Business Rates	Please see footnote in Appendix E
Housing Rents	96.57%
General Debt	77.20%

Treasury

	£'000
Total External Borrowing	27,522
Total Investments	12,974

Revenue Budget Position at the end of July 2026

General Fund Portfolio / Committee Summary

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £
Finance and Governance	13,521,030	2,496,079	1,800,701	(695,378)
Assets and Community Safety	1,374,090	510,274	591,388	81,114
Economic Growth, Regeneration and Tourism	2,886,000	648,533	548,571	(99,963)
Environment and ICT	12,568,970	3,170,964	2,999,851	(171,113)
Leisure and Public Realm	6,222,928	1,031,442	159,616	(871,826)
Housing and Planning	8,556,010	2,169,710	1,473,352	(696,358)
Partnerships	1,936,320	1,044,308	918,713	(125,595)
Arts, Culture and Heritage	629,420	90,617	126,687	36,070
Budgets Relating to Non Executive Functions	223,410	142,230	135,071	(7,159)
	47,918,178	11,304,158	8,753,951	(2,550,208)
Revenue Support for Capital Investment	121,680	0	0	0
Financing Items	(1,334,220)	(517,755)	(1,632,259)	(1,114,504)
Budget Before use of Reserves	46,705,638	10,786,403	7,121,692	(3,664,712)
Contribution to / (from) earmarked reserves	(21,409,268)	(221,550)	(221,545)	5
Total Net Budget	25,296,370	10,564,853	6,900,147	(3,664,707)
Funding:				
Business Rates Income	(6,768,970)	(946,773)	(950,962)	(4,189)
Revenue Support Grant	(6,986,320)	(2,515,077)	(2,515,075)	2
Collection Fund Surplus	(297,400)	(89,220)	(89,220)	0
Income from Council Tax Payers	(11,243,680)	(2,778,156)	(2,778,152)	5
Total	0	4,235,628	566,738	(3,668,890)

Revenue Budget Position at the end of July 2026

HRA Portfolio Summary

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £
Economic Growth, Regeneration and Tourism	34,710	(30,473)	(37,045)	(6,572)
Housing and Planning	(2,232,530)	(2,546,158)	(2,937,456)	(391,298)
Arts, Culture and Heritage	0	0	0	0
	(2,197,820)	(2,576,631)	(2,974,501)	(397,870)
Revenue Support for Capital Investment	1,536,780	0	0	0
Financing Items	1,352,300	0	0	0
Budget Before use of Reserves	691,260	(2,576,631)	(2,974,501)	(397,870)
Contribution to / (from) earmarked reserves	(691,260)	0	0	0
Total	(0)	(2,576,631)	(2,974,501)	(397,870)

Corporate Budget Monitoring - General Fund Budget Position at the end of July 2026

Department - Chief Executive and People

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
<u>Analysis by Type of Spend</u>					
Direct Expenditure					
Employee Expenses	2,401,770	805,163	670,024	(135,140)	
Transport Related Expenditure	16,980	5,727	3,880	(1,846)	
Supplies & Services	287,490	96,340	103,001	6,661	
Total Direct Expenditure	2,706,240	907,230	776,905	(130,325)	
Direct Income					
Government Grants	0	0	(6,000)	(6,000)	
Other Grants, Reimbursements and Contributions	0	0	(6,000)	(6,000)	
Sales, Fees and Charges	(191,880)	(51,620)	(49,708)	1,912	
Total Direct Income	(191,880)	(51,620)	(61,708)	(10,088)	
Net Direct Costs	2,514,360	855,610	715,197	(140,413)	
Net Indirect Costs	(2,300,980)	0	0	0	
Total for Chief Executive and People	213,380	855,610	715,197	(140,413)	

Department - Chief Executive and People

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
<u>Analysis by Service/Function</u>					
Total for Chief Executive and Administration	0	69,450	69,899	449	
Total for People and Culture	(583,010)	220,273	182,406	(37,867)	
Total for People Development	763,390	235,970	162,804	(73,166)	
Total for Customer Contact	33,000	272,543	243,268	(29,275)	
Total for People Management and Administration	0	57,373	56,819	(555)	
Total for Chief Executive and People	213,380	855,610	715,197	(140,413)	

Corporate Budget Monitoring - General Fund Budget Position at the end of July 2026

Department - Finance and IT

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
<u>Analysis by Type of Spend</u>					
Direct Expenditure					
Employee Expenses	4,618,830	1,513,907	1,387,847	(126,060)	
Premises Related Expenditure	727,060	252,030	165,292	(86,738)	
Transport Related Expenditure	61,920	29,708	31,012	1,303	
Supplies & Services	13,584,260	1,253,921	1,301,479	47,558	
Transfer Payments	26,530,930	7,581,598	7,028,087	(553,511)	
Interest Payments	9,340	1,270	1,270	(0)	
Direct Capital Financing Costs	371,740	0	0	0	
Total Direct Expenditure	45,904,080	10,632,433	9,914,985	(717,448)	
Direct Income					
Government Grants	(28,889,470)	(7,436,797)	(7,391,326)	45,470	
Other Grants, Reimbursements and Contributions	(1,407,370)	(391,019)	(366,202)	24,817	
Sales, Fees and Charges	(12,930)	(667)	34,283	34,949	
Rents Receivable	(1,050)	(350)	(232)	118	
Interest Receivable	(1,722,910)	(665,692)	(1,747,853)	(1,082,161)	
RSG, Business Rates and Council Tax	(25,756,040)	(6,482,449)	(6,486,609)	(4,160)	
Total Direct Income	(57,789,770)	(14,976,973)	(15,957,939)	(980,966)	
Net Direct Costs	(11,885,690)	(4,344,540)	(6,042,953)	(1,698,414)	
Net Indirect Costs	(2,094,830)	2,830	0	(2,830)	
Net Contribution to/(from) Reserves	(21,409,268)	(221,550)	(221,545)	5	

Total for Finance and IT	(35,389,788)	(4,563,260)	(6,264,498)	(1,701,239)	

Department - Finance and IT

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
<u>Analysis by Service/Function</u>					
Total for Revenue and Financial Support	2,668,900	1,495,147	720,063	(775,083)	As in previous years / periods, this primarily reflects the timing differences associated with Housing Benefit payments and the reimbursement by the Government via the related subsidy system.
Total for Information Governance and IT Services	155,330	814,307	897,617	83,309	To date, this primarily reflects the timing of expenditure and other related adjustments which will be kept under review across the remainder of the year.
Total for Internal Audit	0	139,733	91,809	(47,924)	
Total for Business Continuity, Insurance and Risk	0	35,590	14,610	(20,980)	
Total for Finance and IT Management and Administration	0	105,083	107,165	2,082	
Total for Finance	169,670	306,335	251,549	(54,786)	
Total for Finance - Other Corporate Costs	8,507,210	(1,049,583)	(1,906,289)	(856,706)	This budget primarily reflects increased interest receivable from treasury activities at the end of the reporting period - please see main body of the report for additional details.
Total for Finance - Financing Items	(21,594,528)	(80,647)	(107,614)	(26,967)	
Total for Finance - RSG, Business Rates and Council Tax	(25,296,370)	(6,329,226)	(6,333,409)	(4,183)	

Total for Finance and IT	(35,389,788)	(4,563,260)	(6,264,498)	(1,701,239)	

Corporate Budget Monitoring - General Fund Budget Position at the end of July 2026

Department - Law and Governance

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
<u>Analysis by Type of Spend</u>					
Direct Expenditure					
Employee Expenses	1,703,230	566,962	596,063	29,100	
Transport Related Expenditure	16,660	5,700	6,264	564	
Supplies & Services	1,637,730	348,930	343,127	(5,803)	
Total Direct Expenditure	3,357,620	921,592	945,453	23,861	
Direct Income					
Other Grants, Reimbursements and Contributions	(39,480)	(13,160)	(21,496)	(8,336)	
Sales, Fees and Charges	(278,860)	(92,953)	(88,401)	4,553	
Total Direct Income	(318,340)	(106,113)	(109,897)	(3,783)	
Net Direct Costs	3,039,280	815,479	835,556	20,077	
Net Indirect Costs	(660,170)	0	0	0	
Total for Law and Governance	2,379,110	815,479	835,556	20,077	

Department - Law and Governance

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
<u>Analysis by Service/Function</u>					
Total for Law and Governance Management and Administration	0	123,599	125,737	2,137	
Total for Legal Services	0	161,983	117,053	(44,931)	
Total for Democratic Services	532,680	76,460	73,635	(2,825)	
Total for Corporate Communications	0	71,723	63,972	(7,751)	
Total for Elections and Member support	1,739,180	393,733	425,655	31,921	
Total for Corporate Governance, Performance and Procurement	13,230	0	37,797	37,797	
Total for Licensing	94,020	(12,020)	(8,292)	3,728	
Total for Law and Governance	2,379,110	815,479	835,556	20,077	

Corporate Budget Monitoring - General Fund Budget Position at the end of July 2026

Department - Operations and Delivery

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
<u>Analysis by Type of Spend</u>					
Direct Expenditure					
Employee Expenses	8,540,480	2,839,747	2,582,601	(257,145)	
Premises Related Expenditure	1,343,670	748,487	664,718	(83,769)	
Transport Related Expenditure	514,510	156,147	156,451	305	
Supplies & Services	8,772,448	1,878,712	1,759,611	(119,101)	
Third Party Payments	9,923,700	1,685,987	1,658,679	(27,308)	
Transfer Payments	1,143,290	381,097	818,433	437,336	
Total Direct Expenditure	30,238,098	7,690,176	7,640,493	(49,683)	
Direct Income					
Government Grants	(2,268,690)	(779,611)	(720,687)	58,924	
Other Grants, Reimbursements and Contributions	(1,443,910)	(279,340)	(324,574)	(45,234)	
Sales, Fees and Charges	(4,389,230)	(1,407,796)	(2,193,793)	(785,997)	
Rents Receivable	(174,670)	(58,223)	(100,760)	(42,536)	
Direct Internal Income	0	0	(180)	(180)	
Total Direct Income	(8,276,500)	(2,524,970)	(3,339,993)	(815,023)	
Net Direct Costs	21,961,598	5,165,206	4,300,499	(864,706)	
Net Indirect Costs	(1,070,110)	0	0	0	
Total for Operations and Delivery	20,891,488	5,165,206	4,300,499	(864,706)	

Department - Operations and Delivery

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
<u>Analysis by Service/Function</u>					
Total for Operations and Delivery Management and Administration	268,750	607,703	577,838	(29,865)	
Total for Building and Public Realm Management and Administration	0	36,247	78	(36,169)	
Total for Engineering	4,890	264,900	279,889	14,989	
Total for Public Realm	1,820,320	454,118	230,313	(223,804)	This primarily reflects the favourable position in respect of parking income budgets, which will be applied to related cost pressures/investment opportunities across the various parking sites in future periods.
Total for Development and Building	30	10	0	(10)	
Total for Open Space and Transport	1,454,568	620,071	596,288	(23,783)	
Total for Housing and Environment Management and Administration	765,240	143,463	109,968	(33,495)	
Total for Housing	3,811,460	1,028,714	771,273	(257,441)	The position to date primarily reflects the variance against the homelessness budgets which continue to be supported by Government Grant funding contributions. As set out in earlier reports, a number of positive actions have been taken (and will continue to be taken) to respond to associated demands, which will need to remain under on-going review over the remainder of the year.

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
Total for Waste	9,966,840	1,436,925	1,195,288	(241,637)	A number of budget lines currently reflect the timing associated with the on-going roll out of the new service, which will remain under review across the remainder of the year.
Total for Environment	2,177,750	486,522	432,725	(53,796)	
Total for Community Safety and Safeguarding	621,640	86,533	106,838	20,305	
Total for Operations and Delivery	20,891,488	5,165,206	4,300,499	(864,706)	

Corporate Budget Monitoring - General Fund Budget Position at the end of July 2026

Department - Place and Wellbeing

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
<u>Analysis by Type of Spend</u>					
Direct Expenditure					
Employee Expenses	5,525,560	1,924,037	1,718,751	(205,286)	
Premises Related Expenditure	1,490,780	654,520	634,721	(19,799)	
Transport Related Expenditure	24,760	10,587	6,913	(3,674)	
Supplies & Services	3,040,950	601,728	662,690	60,962	
Third Party Payments	1,490	870	0	(870)	
Total Direct Expenditure	10,083,540	3,191,742	3,023,075	(168,667)	
Direct Income					
Government Grants	(76,970)	(53,050)	(93,060)	(40,010)	
Other Grants, Reimbursements and Contributions	(137,270)	(129,922)	(163,775)	(33,853)	
Sales, Fees and Charges	(3,779,530)	(1,224,273)	(1,331,850)	(107,577)	
Rents Receivable	(52,250)	(17,417)	(20,013)	(2,597)	
Direct Internal Income	(440)	(147)	(490)	(343)	
Total Direct Income	(4,046,460)	(1,424,809)	(1,609,190)	(184,381)	
Net Direct Costs	6,037,080	1,766,933	1,413,885	(353,048)	
Net Indirect Costs	1,044,430	0	0	0	
Total for Place and Wellbeing	7,081,510	1,766,933	1,413,885	(353,048)	

Department - Place and Wellbeing

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
<u>Analysis by Service/Function</u>					
Total for Place and Wellbeing Management and Administration	0	154,777	150,476	(4,300)	
Total for Sport and Leisure	3,003,490	895,648	657,685	(237,963)	The variance to date primarily reflects the continuation of a favourable position against income budgets across the three leisure facilities. This will remain under review during the remainder of the year, with further updates provided as necessary.
Total for Health and Culture	2,363,810	209,673	206,947	(2,726)	
Total for Economic Growth and Enterprise	807,180	191,375	196,262	4,887	
Total for Project Delivery	907,030	315,460	202,515	(112,945)	The variance to date primarily reflects the timing of expenditure against the budgets associated with the Project Delivery Unit.
Total for Place and Wellbeing	7,081,510	1,766,933	1,413,885	(353,048)	

Corporate Budget Monitoring - General Fund Budget Position at the end of July 2026

Department - Planning and Community

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
<u>Analysis by Type of Spend</u>					
Direct Expenditure					
Employee Expenses	3,162,190	1,025,277	1,069,853	44,577	
Premises Related Expenditure	1,424,550	270,710	285,115	14,405	
Transport Related Expenditure	33,110	11,037	9,627	(1,410)	
Supplies & Services	1,442,060	534,633	531,147	(3,486)	
Third Party Payments	45,000	45,000	2,160	(42,840)	
Total Direct Expenditure	6,106,910	1,886,657	1,897,902	11,246	
Direct Income					
Other Grants, Reimbursements and Contributions	0	0	(61,943)	(61,943)	
Sales, Fees and Charges	(2,796,960)	(1,610,187)	(2,124,330)	(514,143)	
Rents Receivable	(242,430)	(80,810)	(145,531)	(64,721)	
Total Direct Income	(3,039,390)	(1,690,997)	(2,331,803)	(640,807)	
Net Direct Costs	3,067,520	195,660	(433,901)	(629,561)	
Net Indirect Costs	1,756,780	0	0	0	
Total for Planning and Community	4,824,300	195,660	(433,901)	(629,561)	

Department - Planning and Community

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
<u>Analysis by Service/Function</u>					
Total for Planning and Community Management and Administration	0	40,490	45,922	5,432	
Total for Property and Projects (incl Coastal)	1,831,470	(630,057)	(923,772)	(293,715)	This primarily reflects the continuation of additional income being achieved against the beach hut budgets, which can be considered for reinvestment back into associated activities over the remainder of the year.
Total for Careline and Community	374,630	352,130	360,428	8,298	
Total for Planning Business, Policy and Building Control	2,618,200	433,097	83,521	(349,576)	The favourable position against planning income budgets that started to emerge last year, is continuing in 2026/27. This be kept under review during the second half of the year.
Total for Planning and Community	4,824,300	195,660	(433,901)	(629,561)	

Corporate Budget Monitoring - Housing Revenue Account Budget Position at the end of July 2026

Housing Revenue Account

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
<u>Analysis by Type of Spend</u>					
Direct Expenditure					
Employee Expenses	2,724,690	908,230	788,878	(119,352)	
Premises Related Expenditure	5,111,110	1,672,770	1,227,471	(445,299)	
Transport Related Expenditure	161,000	27,720	34,813	7,093	
Supplies & Services	797,870	404,748	602,580	197,832	
Third Party Payments	61,030	0	0	0	
Transfer Payments	99,690	33,750	19,452	(14,298)	
Interest Payments	977,610	46,339	46,338	(1)	
Direct Capital Financing Costs	2,951,080	0	0	0	
Total Direct Expenditure	12,884,080	3,093,557	2,719,531	(374,026)	
Direct Income					
Other Grants, Reimbursements and Contributions	(15,000)	(6,707)	(25,602)	(18,895)	
Sales, Fees and Charges	(692,810)	(231,443)	(215,618)	15,825	
Rents Receivable	(17,325,510)	(5,432,038)	(5,452,812)	(20,774)	
Interest Receivable	(329,720)	0	0	0	
Total Direct Income	(18,363,040)	(5,670,188)	(5,694,033)	(23,844)	
Net Direct Costs	(5,478,960)	(2,576,631)	(2,974,501)	(397,870)	
Net Indirect Costs	6,170,220	0	0	0	
Net Contribution to/(from) Reserves	(691,260)	0	0	0	

Total for HRA	0	(2,576,631)	(2,974,501)	(397,870)

Housing Revenue Account

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
<u>Analysis by Service/Function</u>					
Total for Operations and Delivery Management and Administration	(98,310)	(28,700)	(28,705)	(5)	
Total for Development and Building	5,546,640	1,817,722	1,503,599	(314,123)	The variance to date reflects the timing of expenditure against the various repairs and maintenance activities across the housing stock.
Total for Housing	(8,372,120)	(4,335,179)	(4,412,349)	(77,170)	
Total for Finance - Financing Items	2,889,080	0	0	0	
Total for Economic Growth and Enterprise	34,710	(30,473)	(37,045)	(6,572)	
Total for HRA	0	(2,576,631)	(2,974,501)	(397,870)	

Corporate Budget Monitoring - General Fund Capital Programme

Position at the end of July 2026

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
Expenditure					
Assets and Community Safety Portfolio					
Clacton Cemetery Extension	500,000	0	0	0	Proposals are currently being developed with an associated procurement planned to begin December 2026.
Town Hall - Replacement Heating System	171,830	0	450	450	Works commenced September 2026 on one side of the Town Hall which are expected to be completed mid October at which point works (currently being prepared) will commence on the other side of the building.
Office Rationalisation	52,790	0	69	69	
Laying Out Cemetery	81,140	970	974	4	To be considered alongside the £500k allocated for the Cemetery extension scheme above.
Public Convenience Works	31,410	0	0	0	
Weeley Crematorium Works	35,500	0	0	0	Opportunities are being considered for schemes that complement earlier work.
Total for Assets and Community Safety Portfolio	872,670	970	1,493	523	

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
Finance and Governance Portfolio					
Corporate Investment Fund - Capital	3,182,120	0	0	0	
Total for Finance and Governance Portfolio	3,182,120	0	0	0	
Economic Growth, Regeneration and Tourism Portfolio					
High Street Accelerator Fund Green Space	389,280	298,970	298,978	8	The majority of the scheme is completed and currently in defect rectification and practical completion stages. One aspect of the project remains outstanding which, due to external factors, will be completed at a later date.
SME Growth Fund Capital Grants	43,250	0	0	0	Scheme currently under review for consideration for the funding to be transferred to the Corporate Investment Fund (Capital).
Starlings and Milton Road Redevelopment	163,920	0	0	0	It is expected that this budget will be available for reallocation due to the scheme being delivered under budget following value engineering activities and elements of the project costing less than originally estimated. The reallocation of this funding will be considered as part of future financial performance/budget report.
UKSPF Shop Front Grants	19,010	19,010	10,400	(8,610)	
Total for Economic Growth, Regeneration and Tourism Portfolio	615,460	317,980	309,378	(8,602)	

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
Environment and ICT Portfolio					
Weekly Food Collections - Transitional Funding	277,370	6,580	6,572	(8)	Bins associated with the new contract have now been delivered to households across the District with invoices paid during the second quarter of the year that will therefore show in future financial performance reports.
IT Core Infrastructure Rolling Replacement	70,480	0	0	0	This on-going scheme continues to support the rolling replacement of IT hardware and infrastructure.
Coast Protection Works	1,970,000	0	0	0	This budget is to address priority coastal protection issues across the District with individual projects being subject to separate decisions. To date District wide drainage surveys have recently been completed with the data currently being reviewed to assess risk and potential projects. In addition a defence works project in Clacton is nearing the procurement stage with a view to works commencing January 2027.
Total for Environment and ICT Portfolio	2,317,850	6,580	6,572	(8)	
Housing and Planning Portfolio					
Building Safety Levy	63,000	0	0	0	The Building Safety Levy came into effect 1 October 2026. The Government has provided revenue and capital new burdens funding designed to support preparation and implementation of the levy.
Private Sector Renewal Grants/Financial Assistance Loans	287,170	0	0	0	This is being actively promoted alongside DFG partners.

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
Disabled Facilities Grants	12,652,790	540,000	537,264	(2,736)	This budget continues to be reviewed in line with the financial assistance policy for housing approved earlier in the year. Social care capital projects are being explored, as set out in an earlier decision, the outcome of which will be included in a further report planned to be presented to Cabinet during the second half of 2026/27 . In addition a recruitment drive and the training that goes with this is still ongoing. Its too early in the process for the benefits of this to be seen. Importantly the Occupational Therapist position has only recently been filled with an administrative post still to be filled, these are all factors which have had a bearing on the process and ultimately the current spend.
Private Sector Leasing	75,660	0	0	0	This budget supports partnership working with private landlords and its potential use alongside existing homelessness challenges is being explored.
Empty Homes funding	152,220	0	0	0	Scheme currently under review for consideration for the funding to be transferred to the Corporate Investment Fund (Capital).
Total for Housing and Planning Portfolio	13,230,840	540,000	537,264	(2,736)	
Leisure and Public Realm Portfolio					
Projects associated with the Vista Road Land Swap	8,270	0	0	0	

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
Bathhouse Meadow Car Park Upgrade	0	0	(3,590)	(3,590)	Awaiting final retention payment.
Wellesley Road Car Park Upgrade	120,000	0	0	0	Awaiting final invoices - This project was completed in September 2026.
Church Road Car Park Upgrade	200,000	0	0	0	Specification to be agreed that forms part of the planned tender process.
Play Area Improvements Dovercourt Swimming Pool	51,200	0	0	0	Tender in progress, project expected to complete by March 2027.
Cliff Park Rockery Works	35,370	0	0	0	This project is still ongoing with one side completed and a further area of the site in progress. Works will include clearing and planting.
Walton on the Naze Lifestyles - Air Handling Unit and Building Management System	0	0	(1,113)	(1,113)	The project is now complete, with any remaining invoices currently being finalised.
Air Source Pumps and Solar Panels	375,910	150,000	98,958	(51,042)	Project is expected to be completed by mid-November. Roof replacement is required before the solar panels can be fitted, which is starting on 12th October and will run for just under a month. During this period the solar panels will be installed.
Beach Patrol Equipment	11,220	0	0	0	This equipment has now been purchased with invoices received and paid in quarter 2.
Playzone - Clacton Leisure Centre	219,440	5,060	5,062	2	The PlayZone has broken ground and is currently progressing. This project is expected to be complete by end of October.

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
Playzone - Dovercourt (Cliff Park)	268,620	0	0	0	Planning permission has been granted and the Council is in discussion with the Contractor and Football Foundation to finalise details for times, building schedule etc. The scheme is expected to commence early in 2027.
Playzone - Jaywick Sands (Crossways)	210,960	0	0	0	Planning permission has been granted. The PlayZone forms part of a wider improvement plan of Crossways Park and so final stage plans are being signed off as part of the meetings with the Contractor and being implemented into the building schedule. Work is expected to start early 2027.
Playzone - Walton (Bathhouse Meadow)	215,590	5,060	5,062	2	This is due to break ground during October and is expected to be completed by mid-December 2026.
Clacton Leisure Centre Sports Hall Works	40,000	0	0	0	
Total for Leisure and Public Realm Portfolio	1,756,580	160,120	104,378	(55,742)	
Levelling Up and Community Regeneration Schemes					
LUF - The Clacton Hub (Capital Grant to ECC)	2,589,110	0	0	0	Please see separate dedicated appendix 1D(i) relating to the individual schemes.
LUF - Carnarvon Terrace	18,437,410	40,110	40,109	(1)	
CRP - Harwich Library and Public Realm (Capital Grant to ECC)	1,932,680	0	0	0	
CRP - Milton Road/Homes in Dovercourt	3,263,660	65,760	65,763	3	
Total Community Regeneration 2 Projects (CRP 2)	14,816,110	450,690	450,682	(8)	

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
Total Approved General Fund Capital Programme	63,014,490	1,582,210	1,515,639	(66,571)	

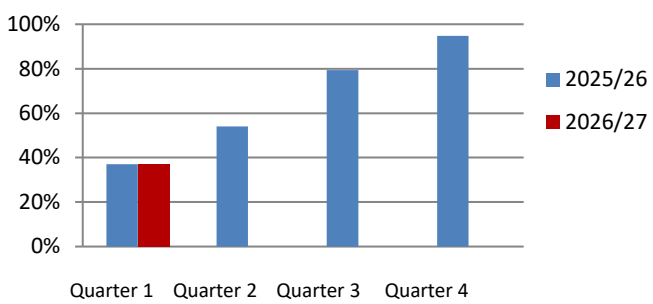
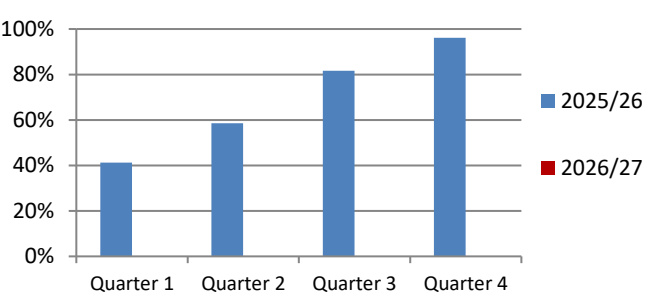
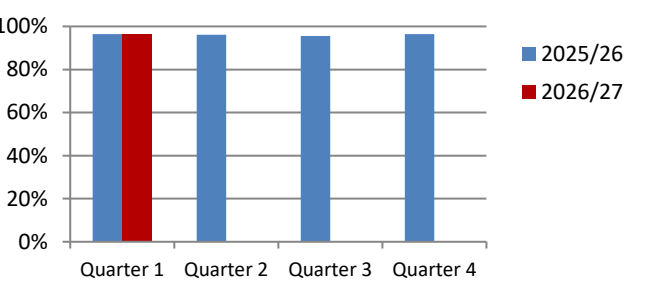
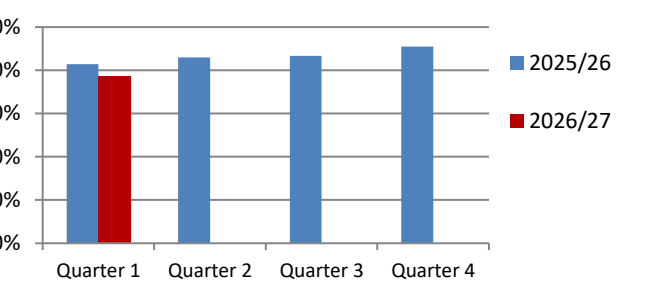
LUF and CRP Performance 'Dashboard'															
Project		Fund/del Wave	Category	Delivering Authority	PID Agreed	Current Budget	Committed to date	Spend to Date	Date commitment made	Overall Status	Current Stage	Next Key Milestone	Start on site	Forecast completion	Key Risk to Delivery/Grant Funding Defrayment criteria met
LUF and CRP1															
CLA Clacton Library		LRF	Construction	ECC	In progress	£10,999,276	£1,290,000	£955,185		In delivery	PCSA	Enter main contract (October 2026)	Dec-26	Apr-28	
CAT Carnarvon Terrace		LRF	Construction	TDC	In progress	£19,433,740	£1,240,551	£1,036,435		In delivery	PCSA	Enter main contract (December 2026)	Jan-27	Oct-28	
Harwich Library		LRF	Construction	ECC	Yes	£1,317,534	£1,096,018	£1,096,018		Complete	In use	Project complete	Oct-24	Aug-25	
Homes for Dovercourt		LRF	Construction	TDC	In progress	£3,798,750	£671,892	£600,859		In delivery	PCSA	Enter main contract (December 2026)	Dec-26	Oct-27	
Dovercourt Public Realm		LRF	Construction	ECC	Yes	£4,540,000	£4,413,000	£1,150,938		In delivery	Construction progressing	Completion on site (December 2026)	Jun-26	Dec-26	
CRP2															
Ten_01 Bus infrastructure		4	Construction	ECC	Yes	£230,000	£230,000	£230,000	Cabinet approved December 2024	In delivery	Construction progressing	Completion on site (September 2026)	Sep-25	Sep-26	
Ten_02 Community Transport Buses		1	Grant	TDC	Yes	£181,750	£181,750	£181,748	Cabinet approved December 2024	Complete	Monitoring & evaluation	Project complete	Mar-25	Sep-25	
Ten_03 Fitting Out Skills Hub		4	Purchase	ECC	Yes	£200,000	£200,000	£200,000	Cabinet approved December 2024	Funding transferred	Awaiting construction of Clacton Library	Completion of Clacton Library (winter 2027/8)	Jan-28	Jun-28	
Ten_04 Sunspot Solar Panels		3	Construction	TDC	Yes	£200,000	£195,662	£24,041	Cabinet approved March 2025	In delivery	Construction progressing	Complete construction (Q3 2026/7)	Aug-26	Oct-26	
Ten_06 Jaywick Sands Healthy Buildings		1	Construction Enforcement	TDC	In progress	£100,000 capital £200,000 revenue	£60,000	£5,717	Cabinet approved November 2025	Under preparation	Approval of PID	Action enforcement inc procure contractor for direct action	Mar-27	May-27	
Ten_07 Clacton town centre public realm		4	Construction	ECC	Yes	£3,800,000	£3,800,000	£1,300,000	Cabinet approved December 2024	In delivery	Developed designs	Preparation of consents submission	Oct-27	Jan-28	
Ten_08 Shop Front Improvements		1	Grant	TDC	Yes	£728,250	£700,000	£573,959	Cabinet approved December 2024	In delivery	Grant period open for applications	Close grant period (Q4 2025/6)	Mar-25	Mar-28	
Ten_09 Jaywick Public Open Spaces		2	Construction	TDC	Yes	£4,200,000	£524,055	£333,108	Cabinet approved March 2025	In delivery	Preparation of consents submission	Contractor procurement	Apr-27	Dec-27	
Ten_10 Seafront Micro Venue		1	Construction	TDC	Yes	£900,000	£155,486	£109,351	Cabinet approved December 2024	In delivery	Awaiting Planning determination Contractor procurement	Appointment of main contractor (Q1 2026/7)	Oct-26	May-27	
Ten_11 Repurposing Martello Tower E		2	Construction	TDC	Yes	£3,250,000	£316,050	£124,411	Cabinet approved March 2025	In delivery	Preparation of consents submission	Procurement of enabling works	TBC		
Ten_12 Active Wellbeing Centre		3	Construction	TDC	Yes	£4,000,000	£1,022,611	£342,209	Cabinet approved March 2025	In delivery	Preparation of consents submission	Progress to technical design	Nov-26	Mar-27	
Ten_14 Cultural Masterplanning		2	Strategy	TDC	Yes	£100,000 revenue	£100,000	£89,538	Cabinet approved March 2025	In delivery	Public consultation prior to adoption	Adoption (November 2026)	Aug-25	Nov-26	
Ten_15 Urgent Treatment Centre		4	Construction	NHS	Yes	£2,000,000	£2,000,000	£2,000,000	Cabinet approved December 2024	Complete	In use	Project complete		Jun-26	
Total CRP2						£19,890,000	£9,485,614	£5,514,082							
Grand total all schemes						£59,979,300	£18,197,075	£8,302,314							

Corporate Budget Monitoring - Housing Revenue Account Capital Programme Budget Position at the end of July 2026

	2026/27 Current Full Year Budget £	2026/27 Profiled Budget to date £	2026/27 Actual to date £	2026/27 Variance to Profile £	Comments
Improvements, enhancement & adaptation of the Council's housing stock	5,464,060	1,557,580	361,418	(1,196,162)	
IT Upgrade & Replacement	20,000	0	0	0	
Disabled Adaptations	400,000	133,333	130,990	(2,343)	
HRA - New Build & Acquisitions - To Be Allocated	1,015,730	0	0	0	
HRA - Acquisitions - Council Dwellings	2,377,990	0	0	0	
Total Housing Revenue Account Capital Programme	9,277,780	1,690,913	492,408	(1,198,506)	

Collection Performance : Position at the end of July 2026

The collection performance against Council tax, Business Rates, Housing Rents and General Debt collection are set out below.

Council Tax			Business Rates		
 <p>Bar chart for Council Tax showing collection performance for 2025/26 and 2026/27 across four quarters. The Y-axis represents percentage from 0% to 100%. The X-axis lists Quarter 1, Quarter 2, Quarter 3, and Quarter 4. For 2025/26, the collection rates are 36.98%, 53.97%, 79.32%, and 94.81% respectively. For 2026/27, the rate for Quarter 1 is 36.87%.</p>			 <p>Bar chart for Business Rates showing collection performance for 2025/26 and 2026/27 across four quarters. The Y-axis represents percentage from 0% to 100%. The X-axis lists Quarter 1, Quarter 2, Quarter 3, and Quarter 4. For 2025/26, the collection rates are 41.24%, 58.50%, 81.70%, and 96.10% respectively. For 2026/27, the rate for Quarter 1 is 41.24%.</p>		
	2025/26	2026/27		2025/26	2026/27
Quarter 1	36.98%	36.87%	Quarter 1	41.24%	Please see footnote below
Quarter 2	53.97%		Quarter 2	58.50%	
Quarter 3	79.32%		Quarter 3	81.70%	
Quarter 4	94.81%		Quarter 4	96.10%	
Housing Rents			General Debt		
 <p>Bar chart for Housing Rents showing collection performance for 2025/26 and 2026/27 across four quarters. The Y-axis represents percentage from 0% to 100%. The X-axis lists Quarter 1, Quarter 2, Quarter 3, and Quarter 4. For 2025/26, the collection rates are 96.42%, 96.16%, 95.54%, and 96.40% respectively. For 2026/27, the rate for Quarter 1 is 96.57%.</p>			 <p>Bar chart for General Debt showing collection performance for 2025/26 and 2026/27 across four quarters. The Y-axis represents percentage from 0% to 100%. The X-axis lists Quarter 1, Quarter 2, Quarter 3, and Quarter 4. For 2025/26, the collection rates are 82.86%, 85.95%, 86.74%, and 91.01% respectively. For 2026/27, the rate for Quarter 1 is 77.20%.</p>		
	2025/26	2026/27		2025/26	2026/27
Quarter 1	96.42%	96.57%	Quarter 1	82.86%	77.20%
Quarter 2	96.16%		Quarter 2	85.95%	
Quarter 3	95.54%		Quarter 3	86.74%	
Quarter 4	96.40%		Quarter 4	91.01%	

At the time of preparing this report, some technical system issues were being experienced with a third party system and work was on-going to resolve them. No accurate information has therefore been available for this period with an update planned to be provided in the Quarter 2 Financial Performance Report.

Treasury Activity : Position at the end of July 2026

Key Treasury Management Performance Data and Prudential Indicators are set out below.

TREASURY ACTIVITY

Borrowing	Opening Balance 1 April £'000	Borrowing to date £'000	Borrowing Repaid to date £'000	Balance to Date £'000	Comments
Long Term PWLB Borrowing - GF	112	0	3	109	
Long Term PWLB Borrowing - HRA	28,120	0	707	27,413	
TOTAL BORROWING	28,232	0	710	27,522	
Investments	Opening Balance 1 April £'000	Investments to date £'000	Investments Repaid to date £'000	Balance to Date £'000	Comments
<i>Investments less than a year</i>					
Investments with UK Government via Treasury Bills/Investments with DMO, and Local Authorities and other public bodies	92,500	690,200	663,500	119,200	Overall the balance of investments has increased over the reporting period due to the timing of the Council's cash flow and the receipt of Government grants.
Investments with UK financial Institutions (including Money Market Funds)	5,142	10,148	8,520	6,770	
Investments with non-UK Financial institutions	0	0	0	0	
Total Investments for less than a year	97,642	700,348	672,020	125,970	In respect of investments with UK financial institutions, at the end of the period, investments were held with 4 counterparties, including 2 Money Market Funds.
<i>Investments for longer than a year</i>	0	0	0	0	
TOTAL INVESTMENTS	97,642	700,348	672,020	125,970	
Interest Paid / Received	Full Year Budget £'000	Profiled Budget to Date £'000	Actual to Date £'000	Variance to date £'000	Comments
Interest Paid on Borrowing - GF	9	1	1	0	The weighted average rate of interest on the Council's GF borrowing is currently 6.82%. (on an accrued basis).
Interest Paid on Borrowing - HRA	978	46	46	0	The weighted average rate of interest on the Council's HRA borrowing is currently 3.60%. (on an accrued basis)
Interest Received on Investments	(1,806)	(602)	(1,684)	(1,082)	The weighted average rate of interest being received on the Council's investments is currently 4.06%. (on an accrued basis)

PRUDENTIAL INDICATORS

Borrowing Limits	Approved Indicator	Highest amount reached in the period
	£000	£000
	80,735	28,232
Authorised limit for external borrowing	70,984	
Operational boundary for external borrowing		

Net Revenue Stream	2026/27	2026/27	2027/28	2028/29
Financing Costs to Revenue	Original	Current Forecast	Forecast	Forecast
HRA				
Actual Ratio of Financing Costs to Net Revenue Stream (%)	40.87%	40.67%	37.92%	36.87%
General Fund				
Actual Ratio of Financing Costs to Net Revenue Stream (%)	1.04%	1.04%	0.78%	0.63%
TOTAL %	41.91%	41.71%	38.70%	37.50%

Net Income from Commercial and Service Investments	2026/27	2026/27	2027/28	2028/29
	Original	Current Forecast	Forecast	Forecast
General Fund				
REVENUE				
Actual Ratio of Financing Costs to Net Revenue Stream (%)	(0.94%)	(0.94%)	(0.43%)	(0.43%)

TREASURY INDICATOR - EXPOSURE TO CREDIT RISK

TREASURY INDICATOR	2026/27 Upper limit	Q1 2026/27
Average credit score for investments	2.00	1.01

At the end of Q1, the forecast position for the following indicators are not expected to change compared to the estimated position.

CAPITAL FINANCING REQUIREMENT	2026/27 Estimate
	£000
General Fund	4,381
Housing Revenue Account	29,707
Total	34,088

GROSS DEBT AND THE CAPITAL FINANCING REQUIREMENT

PRUDENTIAL INDICATOR	2026/27 Estimate
	£000
Capital Financing Requirement	34,088
External debt	25,811
Internal borrowing	8,277

INTEREST RATE EXPOSURE

PRUDENTIAL INDICATOR	2026/27 Estimate
	£000
Upper limit for Fixed Interest Rates on debt	34,088
Upper limit for Variable Interest Rates on debt (based on 30% of the fixed rate limit)	10,226

TOTAL PRINCIPAL SUMS INVESTED FOR PERIODS LONGER THAN 364 DAYS (excluding property)

PRUDENTIAL INDICATOR	2026/27 Estimate
	£000
Limits on the total principal sum invested to final maturities longer than 364 days	3,500

MATURITY STRUCTURE OF FIXED RATE BORROWING

PRUDENTIAL INDICATOR	2026/27 Estimate
	£000
Under 12 months	4.22%
12 months and within 24 months	4.22%
24 months and within 5 years	12.67%
5 years and within 10 years	13.86%
10 years and above	
10-20 years	8.98%
20-30 years	58.12%
>30 years	0.00%

Income from S106 Agreements

Information in respect of S106 income has been split across two areas below - Where money has been formally allocated / being spent and where money remains unallocated / uncommitted.

Where related to capital schemes - see Appendix D for overall scheme progress.

ALLOCATED / BEING SPENT

Scheme Type	Amount Committed / Planned to be Spent in 2025/26 £'000
GF Revenue Schemes	484
GF Capital Schemes	25
HRA Capital Schemes	0
TOTAL	509

UNALLOCATED / UNCOMMITTED TO DATE

Permitted Use as per S106 Agreement	Amount Held / 'Spend by' Date			
	Less than 1 Year £'000	1 to 2 Years £'000	2 to 4 Years £'000	4 years + £'000
Regeneration Programme and Other Initiatives	0	2	0	0
Affordable Housing	0	0	0	758
Conservation *	337	0	0	0
Open Space	0	74	87	1,984
TOTAL	337	76	87	2,742

* To be spent by March 2027 - relates to the Harwich Area with an update planned to be presented as part of the Q2 Financial Performance Report.

**Proposed Adjustments to the In-Year Budget Across The Two Year Financial Plan Period
2026/27 to 2027/28 (as at the end of July 2026)**

	2026/27		2027/28		
Description	Expenditure Budget	Income Budget	Expenditure Budget	Income Budget	Reason for Adjustment
	£	£	£	£	
Section 1a GENERAL FUND REVENUE					
Cost Pressures					
Investment / adoption of digital 'tools' and technology and associated Officer development	23,000	0	0	0	It is proposed to invest in products and services that support organisational effectiveness and efficiency. This will include maximising the use of existing systems and products, alongside supporting Officers' development in their use.
Project Delivery Capacity	400,000	0	0	0	To provide on-going project delivery capacity to support schemes, projects and priorities over the initial phase of the proposed financial forecast period set out in the main body of the report. (An associated delegation is included within the main body of the report)
Other Adjustments					
To reflect the Final Local Government Financial Settlement within the 2026/27 budget - reduction in Revenue Support Grant funding.	0	555,310	0	0	As set out within the Leader's GF budget speech in February, this adjustment reflects the final outcome from the financial settlement for 2026/27.
To reflect the Final Local Government Financial Settlement within the 2026/27 budget - additional one-off Government grant funding was receivable in 2026/27 to offset the reduction in Revenue Support Grant funding above.	0	(555,310)	0	0	
To reflect the Final Local Government Financial Settlement within the 2026/27 budget - additional homelessness grant funding was receivable	0	(110,570)	0	0	This adjustment is required to reflect the final Local Government Financial Settlement for 2026/27 within the budget.
To reflect the Final Local Government Financial Settlement within the 2026/27 budget - increase to the homelessness net budgets due to the increased grant funding above.	110,570	0	0	0	

A.1 - APPENDIX H

Acceptance of Government Grant Funding (Revenue) - MHCLG's Playground Fund	0	(15,000)	0	(15,000)	Please see the main body of the report for additional details
Application of the above MHCLG Playground Funding - Langham Drive (Clacton) (Scheme 1 of 3)	5,000		5,000		
Application of the above MHCLG Playground Funding - Coppins Hall (Clacton) (Scheme 2 of 3)	5,000		5,000		
Application of above MHCLG Playground Funding - Nayland Drive (Clacton) (Scheme 3 of 3)	5,000		5,000		
Corporate Investment Fund (Revenue) Contribution to / (from)	0	(423,000)	0	0	Net position of above items transferred to / (from) the CIF (Revenue) - <i>(If agreed, there would be £6.065m remaining within the CIF (Revenue) budget)</i>
TOTAL Section 1a GENERAL FUND REVENUE	548,570	(548,570)	15,000	(15,000)	
Section 1b GENERAL FUND CAPITAL					
CRP2 Scheme Adjustment – Reallocation of funding from the Repurposing of the Martello Tower E Scheme (Ten_11)	(250,000)				Please see the main body of the report for additional details
CRP2 Scheme Adjustment – Reallocation of funding to the Seafront Micro Venue Scheme (Ten_10)	250,000				

A.1 - APPENDIX H

Acceptance of Government Grant Funding (Capital) - MHCLG's Playground Fund		(120,000)		(120,000)	Please see the main body of the report for additional details
Application of the above MHCLG Playground Funding - Langham Drive (Clacton) (Scheme 1 of 3)	30,000		30,000		
Application of the above MHCLG Playground Funding - Coppins Hall (Clacton) (Scheme 2 of 3)	75,000		75,000		
Application of the above MHCLG Playground Funding - Nayland Drive (Clacton) (Scheme 3 of 3)	15,000		15,000		
Investment in Public Conveniences - Increase to an existing Capital Scheme	100,000				It is proposed to allocate additional funding to the existing 'Public Convenience Works' scheme within the General Fund Capital Programme. This would increase the total budget to £131,000 and complement previous funding allocations, including investment in assets generally and those associated with landlord responsibilities. An associated delegation is included in the recommendations within the main body of the report.
Corporate Investment Fund (Capital) Contribution to / (from)		(100,000)			Net position of above items transferred to / (from) the CIF (Capital) - <i>(If agreed, there would be £3.082m remaining within the CIF (Capital) budget)</i>
TOTAL Section 1b GENERAL FUND CAPITAL	220,000	(220,000)	120,000	(120,000)	
Section 2a HRA Revenue					
HRA Capacity / Restructure	539,880	0	539,880	0	Please see the main body of the report for additional details
Use of Existing Budgets Supported by Reserves as part of the development of the 30 Year HRA Business Plan	(539,880)	0	(539,880)	0	
TOTAL Section 2a HRA REVENUE	0	0	0	0	
Section 2b HRA CAPITAL					
None					

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CABINET

23 OCTOBER 2026

REPORT OF THE PORTFOLIO HOLDER FOR HOUSING AND PLANNING

A.2 CONSIDERATION AND ADOPTION OF THE HOUSING COMPETENCE AND CONDUCT POLICY

(Report prepared by Matthew Wicks)

PART 1 – KEY INFORMATION

PURPOSE OF THE REPORT

To present to Cabinet the Housing Competence and Conduct Policy for consideration and adoption.

EXECUTIVE SUMMARY

This report presents the Housing Competence and Conduct Policy for adoption. The policy builds on the strong services already delivered by housing staff and provides a consistent framework to ensure that employees and relevant service providers have the knowledge, skills, experience and behaviours needed to deliver high-quality landlord services. The policy embeds the Chartered Institute of Housing Professional Standards and a Housing Code of Conduct for Staff.

The policy will support the development of a competent and professional workforce that supports better decisions and more consistent services; this improves tenants' experience and outcomes; and effective governance and evidence provide assurance that standards are being maintained.

The policy covers workforce planning, recruitment, induction, learning and development, professional qualifications, appraisal, performance management and tenant oversight. Tenant feedback has been incorporated into the final version of the policy, with being treated respectfully, being listened to, receiving an empathetic response and being kept informed identified as the key themes. The full tenant feedback on the policy is available on the Council's website. The Code of Conduct that is appended to the policy is subject to tenant scrutiny and feedback. Consultation closes on the 28 October 2026 and any feedback received will be incorporated into the policy in line with the delegated powers referred to in Recommendation 2 (below).

The policy also supports compliance with the Regulator of Social Housing's Competence and Conduct Standard and associated qualification requirements. Implementation will be monitored through the Competence and Conduct Action Plan, providing assurance that development needs are addressed, professional standards are maintained and continuous improvement is embedded across the Council's landlord services.

RECOMMENDATION(S)

It is recommended that Cabinet:

- 1) Considers and agrees to adopt the Housing Competence and Conduct Policy (Appendix A) for implementation; and,

- 2) Delegates authority to the Corporate Director for Operations and Delivery to make future updates or amendments to the policy in consultation with the Portfolio Holder responsible for Housing. The policy will be reviewed annually during implementation of the Competence and Conduct Action Plan and no later than October 2027, unless earlier review is required in response to tenant feedback.

REASON(S) FOR THE RECOMMENDATION(S)

The recommendations ensure that the policy is appropriately adopted in accordance with the Council's Constitution and provide evidence that the Council has a clear, accountable framework for meeting the Competence and Conduct Standard and associated qualification requirements.

ALTERNATIVE OPTIONS CONSIDERED

The alternative would be not to adopt a specific Housing Competence and Conduct Policy and to rely on existing corporate employment and learning arrangements. This option is not recommended because the Regulator of Social Housing's Competence and Conduct Standard requires registered providers to have a written policy covering the management and development of relevant staff, learning and development, appraisal and performance management, and the steps taken in relation to relevant staff employed by service providers.

Failure to meet the Standard could expose the Council to regulatory scrutiny and enforcement action, while also increasing operational risks arising from inconsistent practice, skills gaps, inadequate oversight and conduct that does not meet the expectations of tenants or the Council.

Without a consolidated and published policy, responsibilities and evidence requirements would be less clear, making consistent implementation, tenant scrutiny and assurance more difficult. Adoption is therefore the most appropriate option.

PART 2 – IMPLICATIONS OF THE DECISION

DELIVERING PRIORITIES

The policy contributes to a number of Corporate Plan 2024-28 themes:

- Pride in our area and services to residents
- Raising aspirations and creating opportunities
- Working with partners to improve quality of life
- Financial sustainability and openness

The Policy also links with the Council's Housing Strategy 2026-30, in particular the first priority - *To maintain and improve our existing council housing stock.*

The Council is developing a Housing Improvement Plan for approval that also contains priorities around staff competence and conduct.

OUTCOME OF CONSULTATION AND ENGAGEMENT (including with the relevant Overview and Scrutiny Committee and other stakeholders where the item concerns proposals relating to the Budget and Policy Framework)

The Competence and Conduct Standard requires tenants to be given meaningful opportunities to influence and scrutinise the development of the written policy and decisions relating to the adoption or development of the Code of Conduct. Consultation has therefore included the Council's Tenant Panel and Tenant Reading Group who were sent a draft of the policy to comment on.

Relevant staff, managers and Human Resources have also been engaged through the policy-development and implementation arrangements. Tenant feedback has been incorporated into the final version of the policy. The key themes were the importance of tenants being treated respectfully, listened to, shown empathy and kept informed. The full feedback is available on our website: [Housing Competence and Conduct Policy: Consultation Feedback](#)

The Code of Conduct for staff has been drafted following receipt of the tenant feedback on the policy and the Council's Tenant Panel and Tenant Reading Group will be sent a copy of that to provide their feedback on.

Through Tenant Panel meetings and other appropriate engagement opportunities, tenants will be invited to monitor progress against the delivery of the policy and the action plan. Officers will also explore how tenants can assess how the Code of Conduct works in practice.

LEGAL REQUIREMENTS (including legislation & constitutional powers)

Is the recommendation a Key Decision (see the criteria stated here)	YES	If Yes, indicate which by which criteria it is a Key Decision	X Significant effect on two or more wards ☐ Involves £100,000 expenditure/income ☐ Is otherwise significant for the service budget
		And when was the proposed decision published in the Notice of forthcoming decisions for the Council (must be 28 days at the latest prior to the meeting date)	23 September 2026

The Regulator of Social Housing sets consumer standards under powers conferred by the Housing and Regeneration Act 2008.

In September 2025, the Secretary of State, at the time, in exercise of the powers conferred by section 197(2A)(a) and (c) of the Housing and Regeneration Act 2008 gave a Direction, with regard to the Regulator of Social Housing's (the Regulator) fundamental objectives in respect of "the Regulatory Standards (Competence and Conduct) 2025".

The Regulator must set a standard for registered providers in matters relating to the competence and conduct of relevant individuals, known as the Competence and Conduct Standard. This requires registered providers to secure that those of their staff who are relevant individuals have the necessary

skills, knowledge and experience, and exhibit the behaviours needed, for the relevant services provided by those individuals to be of a good quality.

The Competence and Conduct Standard must require registered providers to take appropriate steps to secure that those of their services providers' staff who are relevant individuals have the necessary skills, knowledge and experience, and exhibit the behaviours needed, for the relevant services provided by those individuals, under or pursuant to the relevant management services agreement, to be of a good quality.

The Competence and Conduct Standard must require registered providers—

- (a) to have a written policy setting out—
 - (i) their approach to managing and developing the skills, knowledge, experience and behaviours of those of their staff who are relevant individuals; and
 - (ii) the appropriate steps they will take to secure that those of their services providers' staff who are relevant individuals have the necessary skills, knowledge and experience and exhibit the behaviours needed for the relevant services provided by those individuals, under or pursuant to the relevant management services agreement, to be of a good quality; and
- (iii)
- (b) to give tenants meaningful opportunities to influence and scrutinise the development of this policy;
- (c) to ensure that the policy is kept up to date and fit for purpose; and
- (d) to ensure that the policy is made accessible to tenants.

The written policy must, in particular—

- (a) ensure that the approach to managing and developing the skills, knowledge, experience and behaviours of those of the registered provider's staff who are relevant individuals is tailored, as appropriate, to the different roles of those relevant individuals within the registered provider;
- (b) set out the registered provider's approach to learning and development for those of its staff who are relevant individuals including how it will ensure that they maintain and demonstrate appropriate and up to date skills, knowledge, experience and behaviours for their roles within the registered provider;
- (c) set out the registered provider's approach to appraising those of its staff who are relevant individuals and regularly reviewing their performance; and
- (d) set out the registered provider's approach to managing poor performance of those of its staff who are relevant individuals.

The Competence and Conduct Standard must require registered providers—

- (a) to adopt or develop an appropriate code of conduct for those of their staff who are relevant individuals and to ensure this is embedded within their organisation ("code of conduct");
- (b) to give tenants meaningful opportunities to influence and scrutinise decisions relating to the adoption or development of the code of conduct;
- (c) to ensure that the code of conduct is kept up to date and fit for purpose; and
- (d) to ensure that the code of conduct is made accessible to tenants.

Following consultation, the Competence and Conduct Standard was published on 9th July 2026, coming into effect from 1st October 2026, as part of Regulator for Social Housing's consumer standards. The standard, as required by the Secretary of State's Direction, includes a requirement for landlords to meet all applicable requirements as set out in Chapters 1 to 6 of the government's Policy Statement on Qualification Requirements for Social Housing (the Policy Statement).

The standard has the following Required Outcomes & Specific expectations

1.1 Registered providers must:

- (a) secure that their relevant staff have the necessary skills, knowledge and experience, and exhibit the behaviours needed, for the landlord services to be of good quality; and
- (b) take appropriate steps to secure that the relevant staff of their services providers have the necessary skills, knowledge and experience, and exhibit the behaviours needed, for the landlord services to be of good quality.

2.2 Registered providers must have a written policy which includes:

- (a) their approach to managing and developing the skills, knowledge, experience and behaviours of their relevant staff and how they will tailor this approach, as appropriate, to the different roles of relevant staff within their organisation
- (b) their approach to learning and development for their relevant staff. This must include how they ensure that their relevant staff maintain and demonstrate appropriate and up to date skills, knowledge, experience and behaviours in their roles
- (c) their approach to appraising and regularly reviewing the performance of their relevant staff, including their approach to managing poor performance; and
- (d) the appropriate steps they will take to secure that the relevant staff of their services providers have the necessary skills, knowledge and experience, and exhibit the behaviours needed, for the landlord services to be of good quality.

2.3 Registered providers must develop or adopt an appropriate code of conduct for their relevant staff and ensure it is embedded within their organisation.

2.4 Registered providers must ensure that the written policy and the code of conduct referred to in 2.2 and 2.3 are kept up to date, fit for purpose and are accessible to tenants. Tenants must be given meaningful opportunities to influence and scrutinise the development of the written policy and decisions relating to the adoption or development of the code of conduct.

YES	The Monitoring Officer confirms they have been made aware of the above and any additional comments from them are below:
------------	--

For the purposes of this report the Monitoring Officer has completed the legal section above to set out the legislative framework in which this requirement sits.

FINANCE AND OTHER RESOURCE IMPLICATIONS

Implementation will be managed through existing workforce planning, Human Resources, learning and development, appraisal and contract-management arrangements. There may be costs associated with approved professional qualifications, training, professional development, backfill and maintaining appropriate records. These will be identified and managed through existing service budgets and the Council's normal budget-setting and workforce-planning processes. Any material additional requirement will be reported and considered through the appropriate governance route.

X	The Section 151 Officer confirms they have been made aware of the above and any additional comments from them are below:
----------	---

There are no comments over and above those set out elsewhere in this report.

USE OF RESOURCES AND VALUE FOR MONEY	
The following are submitted in respect of the indicated use of resources and value for money indicators:	
A) Financial sustainability: how the body plans and manages its resources to ensure it can continue to deliver its services;	The Council has an adopted 30-year Housing Revenue Account Business Plan and established corporate arrangements for workforce planning, learning and development, performance management and procurement. The appended policy will strengthen governance by bringing these arrangements together for landlord services, clarifying accountability and supporting proportionate investment in staff competence, qualifications and professional conduct. A clear framework will help the Council target development activity, maintain assurance records, identify risks earlier and support consistent, effective services for tenants.
B) Governance: how the body ensures that it makes informed decisions and properly manages its risks, including; and	
C) Improving economy, efficiency and effectiveness: how the body uses information about its costs and performance to improve the way it manages and delivers its services.	
MILESTONES AND DELIVERY	
<p>If Cabinet agrees to adoption, the policy will come into effect immediately, subject to call-in. Implementation will include communicating the policy, identifying relevant roles; completing a workforce and qualification assessment; confirming individual development plans; reviewing relevant service-provider arrangements; and establishing records for monitoring and assurance. Communications and implementation activity will reinforce the tenant-feedback themes of respectful treatment, being listened to, empathy and being kept informed.</p> <p>Progress will be monitored through the Council's Competence and Conduct Action Plan and established governance arrangements. The policy will be reviewed annually during implementation of the Competence and Conduct Action Plan and no later than October 2027, unless earlier review is required, with delegated authority to the Corporate Director – Operations and Delivery to make changes in consultation with the Portfolio Holder responsible for Housing.</p>	
ASSOCIATED RISKS AND MITIGATION	
<p>The policy has been written to support compliance with the Competence and Conduct Standard and applicable qualification requirements, and to promote consistent, professional and respectful landlord services.</p> <p>Key risks include failure to identify staff within scope, insufficient progress towards required qualifications, inconsistent appraisal or development arrangements, inadequate oversight of service providers, poor record keeping, and conduct falling below expected standards. These risks could affect service quality, tenant trust, employee capability and regulatory compliance.</p> <p>Mitigation will include clear ownership, role and training-needs assessments, agreed qualification pathways, regular appraisal and supervision, appropriate management of poor performance, contract and procurement controls, auditable records, tenant scrutiny and periodic reporting through the Council's governance arrangements. Monitoring will also consider how consistently services reflect the tenant-feedback themes of respectful treatment, being listened to, empathy and being kept informed.</p>	
EQUALITY IMPLICATIONS	
In line with the Public Sector Equality Duty, the Council will have due regard to the need to eliminate	

discrimination, harassment and victimisation, advance equality of opportunity and foster good relations. Competence, development and conduct expectations will be applied fairly and consistently, with reasonable adjustments and accessible learning arrangements considered where required. Monitoring will support the identification and response to any disproportionate impacts.

SOCIAL VALUE CONSIDERATIONS

The policy supports social value by investing in a skilled, knowledgeable and ethical housing workforce, strengthening professional leadership, improving consistency and accountability, and ensuring that tenants are treated with respect and are able to influence and scrutinise the services they receive.

IMPLICATIONS RELATED TO DEVOLUTION AND/OR LOCAL GOVERNMENT REORGANISATION

On 7th September 2026, the Secretary of State for Housing, Communities and Local Government announced in Parliament that a review of the Local Government Reorganisation programme was commencing and that the decision made in March 2026 for Greater Essex (and other areas) had been withdrawn in light of new legal advice. Following this announcement, local authorities received correspondence from the Minister of Housing, Communities and Local Government (MHCLG) requesting that until this review has concluded, Councils cease work on implementing the decisions that have previously been announced. The timetable for completion of the review is unknown at this time.

This proposal is not impacted by MHCLG's request. The Council remains responsible, as a registered provider of social housing, for preparing to meet the Competence and Conduct Standard and applicable qualification requirements from October 2026. The policy also provides a clear framework for maintaining professional standards and organisational assurance during any future structural change.

IMPLICATIONS FOR THE COUNCIL'S AIM TO BE NET ZERO BY 2050

The implementation of this policy does not present a direct impact on the Council's target for net zero greenhouse gas emissions from its business operations by 2050. The Council will be mindful of energy efficiency measures, wherever relevant, in the implementation of its policies.

OTHER RELEVANT CONSIDERATIONS OR IMPLICATIONS

Consideration has been given to the implications of the proposed decision in respect of the following and any significant issues are set out below.

Crime and Disorder	The implementation of this policy is not considered to have any crime and disorder implications.
Health Inequalities	None
Subsidy Control (the requirements of the Subsidy Control Act 2022 and the related Statutory Guidance)	The Council will follow subsidy control legislation and regulations, where applicable, in relation to the content and implementation of this policy.
Area or Ward affected	All

PART 3 – SUPPORTING INFORMATION

BACKGROUND

The Regulator of Social Housing's Competence and Conduct Standard, made under the Housing and Regeneration Act 2008, came into force in October 2026. The proposed Housing Competence and Conduct Policy attached as Appendix A sets out the Council's approach to ensuring that relevant staff and relevant staff of service providers have the competence and behaviours required to deliver good-quality landlord services. The policy is supported by the Chartered Institute of Housing Professional Standards and the Housing Code of Conduct for Staff. Tenant feedback has been incorporated into the final version, with respect, being listened to, empathy and being kept informed identified as the key themes. The full tenant feedback is available on the Council's website. The Policy:

- Defines how the Council will manage and develop the skills, knowledge, experience and behaviours of staff involved in landlord services.
- Sets expectations for induction, learning and development, continuing professional development, appraisal, supervision and the appropriate management of poor performance.
- Establishes arrangements for identifying staff within scope of statutory qualification requirements and supporting completion within the applicable transition periods.
- Adopts and embeds clear standards of professional conduct through the Housing Code of Conduct for Staff at Appendix D (within the policy), aligned with the Council's values and the Chartered Institute of Housing Professional Standards.
- Provides for proportionate assurance in relation to contractors and other service providers delivering landlord services.
- Supports transparency, tenant influence and scrutiny, equality, data protection and continuous improvement.

Policy Background

The Council has retained its housing stock and currently manages over 3,000 homes as well as more than 400 leasehold properties and 350 garages.

The Social Housing (Regulation) Act 2023 strengthened the regulatory framework for social housing and enabled the introduction of requirements relating to the competence and conduct of staff. The Standard responds to sector-wide concerns about professionalism, culture, service quality and whether tenants are listened to and treated with respect.

The Competence and Conduct Standard requires registered providers to have a written policy addressing how they manage and develop relevant staff, tailor their approach to different roles, maintain up-to-date competence and behaviours, appraise performance, manage poor performance and secure appropriate standards from service providers. Providers must also develop or adopt an appropriate code of conduct, keep the policy and code up to date and accessible, and give tenants meaningful opportunities to influence and scrutinise them.

The Government's policy statement introduces mandatory housing-management qualification requirements for relevant senior housing executives and senior housing managers, subject to defined transition periods. The Council must therefore identify roles in scope, assess existing qualifications and experience, support appropriate pathways and maintain evidence of progress.

To meet its statutory and regulatory duties as a responsible social landlord, the Council needs a clear, documented and auditable framework that aligns housing workforce arrangements with these requirements. The policy provides that framework and links implementation to the Council's Competence and Conduct Action Plan.

Application of the Policy

The policy will apply to Council employees involved in the provision of landlord services and, where relevant, will inform the requirements and assurance arrangements applied to service providers. Managers will be responsible for identifying role requirements, agreeing development actions, conducting regular appraisal and supervision, addressing concerns fairly and promptly, and retaining appropriate evidence. Employees will be expected to maintain their competence, participate in required learning and development, comply with the code of conduct and raise any support or development needs. Implementation will be proportionate to role and risk and will operate alongside the Council's employment policies, equality duties, data-protection requirements, procurement arrangements and complaints framework.

PREVIOUS RELEVANT DECISIONS

None

BACKGROUND PAPERS AND PUBLISHED REFERENCE MATERIAL

Regulator of Social Housing, Competence and Conduct Standard;
Ministry of Housing, Communities and Local Government, Competence and Conduct Standard: Policy Statement;
Housing and Regeneration Act 2008;
Social Housing (Regulation) Act 2023;
The Council's Competence and Conduct Action Plan.

APPENDICES

- **Appendix A – Housing Competence and Conduct Policy**

REPORT CONTACT OFFICER(S)

Name	Matthew Wicks
Job Title	Senior Housing Manager
Email/Telephone	01255 686483

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Tendring
District Council



**HOUSING COMPETENCE AND
CONDUCT POLICY
OCTOBER 2026**



Housing Competence and Conduct Policy

Policy summary

This policy sets out Tendring District Council's approach to ensuring that people who deliver, manage or oversee housing and landlord services have the right competence, qualifications, behaviours and professional conduct to provide safe, respectful, fair and high-quality services to tenants and residents. It supports compliance with the Regulator of Social Housing's Competence and Conduct Standard and gives policy effect to the Council's Competence and Conduct Action Plan, which identifies the required workforce mapping, skills gap analysis, qualification pathways, conduct expectations, reasonable adjustments, governance, assurance and final compliance arrangements for the period July 2026 to October 2029.

Relationship with the Competence and Conduct Action Plan

The Competence and Conduct Action Plan is the Council's operational delivery plan for implementing this policy. The Action Plan sets out numbered actions, responsible roles, support functions, qualification or training requirements along with related policy or framework requirements, including compliance milestones and status monitoring. This policy provides the standards and governance framework within which those actions must be delivered.

Implementation of this policy must therefore be read alongside the Action Plan. In particular, managers must use the Action Plan to evidence progress on identifying relevant persons, completing skills gap analysis, securing budget and resource capacity, enrolling relevant persons on required qualifications, monitoring service-provider compliance, delivering CPD, completing annual competence reports, preparing the regulator evidence pack and achieving final sign-off.

The Action Plan will be reviewed through the Council's governance arrangements and updated following restructures, service changes, regulatory clarification, inspection findings, tenant feedback, workforce changes or progress against key milestones. The key implementation priorities contained within the Action Plan are summarised in **Appendix A**.

Policy aims

- Ensure housing services are delivered by competent, professional and accountable people.
- Identify all relevant persons in scope of the Competence and Conduct Standard and maintain an auditable workforce map.
- Support required staff to hold, or work towards, appropriate professional qualifications within regulatory timescales.
- Embed polite, respectful, empathetic and resident-focused conduct so that tenants are listened to, taken seriously, treated equally and kept informed.
- Use recruitment, induction, training, CPD, supervision, appraisal and assurance arrangements to maintain competence.
- Make reasonable adjustments so that learning, assessment and qualification routes are inclusive and accessible.
- Use tenant feedback, complaints, compliments, performance data and service outcomes to inform learning and improvement.
- Provide clear governance, monitoring and reporting so that progress, risks and gaps are visible and acted upon.

Scope of Policy

This policy applies to Council employees and, where relevant to their work, agency workers, apprentices, consultants, contractors, volunteers and service-provider personnel working for or on behalf of the Council in delivering housing and landlord services. The conduct provisions apply broadly to all persons carrying out housing-related work. Specific regulatory competence and qualification requirements apply to roles designated by the Council as relevant persons following workforce mapping.

Legal and regulatory context

This policy has been developed having regard to the Council's statutory and regulatory responsibilities as a registered provider of social housing and as a local authority employer. It supports compliance with the Social Housing Regulation Act 2023, the Regulator of Social Housing's Consumer Standards, including the Transparency, Influence and Accountability Standard, and the Competence and Conduct Standard. It also reflects the Housing Ombudsman's Complaint Handling Code, the Equality Act 2010, the Public Sector Equality Duty, data protection legislation and relevant employment, safeguarding, health and safety, procurement along with contract management requirements.

The Council will keep this policy under review, in consultation with Tenant Panel members, to ensure it continues to reflect any changes in legislation, statutory guidance, regulatory standards, lessons from complaints, tenant feedback, internal audit, external assurance, inspection findings and the Council's Competence and Conduct Action Plan.

Definitions

Term	Meaning for this policy
Competence	The appropriate and current combination of knowledge, skills, experience, qualifications and behaviours needed to perform a role effectively.
Conduct	The professional, ethical and behavioural standards expected when carrying out work, representing the Council or interacting with tenants, residents, colleagues, contractors and partners.
Relevant person	A person whose role is designated as in scope of regulatory competence or qualification requirements.
CPD	Continuing professional development that maintains and improves competence relevant to the individual's role.
Service provider	An external organisation or contractor delivering housing or landlord services, or functions supporting those services, on the Council's behalf.

Policy principles

- Tenants and residents are entitled to safe, fair and good-quality housing services in which they are treated politely, respectfully and with empathy, listened to, taken seriously and treated equally.
- Competence requirements will be proportionate, role-specific, evidence-based and kept current.

- The Council will support staff to gain, maintain and apply the competence required for their work.
- Conduct and competence are related but distinct skills or ability gaps will normally be managed through capability arrangements, while behavioural or ethical concerns will normally be managed through conduct or disciplinary arrangements.
- Equality, accessibility and reasonable adjustment duties apply throughout recruitment, learning, qualification and assessment activity.
- Managers are accountable for acting early where standards are unclear, support is needed or risk is emerging.
- Assurance will be based on reliable records, transparent reporting and proportionate escalation.

Competence framework

Every in-scope role will have an up-to-date job description, person specification or equivalent role profile identifying the knowledge, skills, experience, behaviours and qualifications required. Competence will be assessed using a balanced range of evidence, including qualifications, training records, supervised practice, quality checks, case reviews, performance outcomes, resident feedback, complaints learning, observations and reflective discussion.

Recruitment, induction and deployment

The Council will use fair, inclusive and robust selection methods appropriate to each role. Role advertisements will state required qualifications and whether an applicant may be appointed while working towards them. All new starters will receive structured induction covering Council values, conduct expectations, safeguarding, health and safety, data protection, equality and inclusion, resident focus, role-specific systems and technical requirements. No person will be deployed beyond their assessed competence without suitable supervision, controls and an agreed development plan.

Learning, qualifications and continuing professional development

The Council will maintain qualification pathways for relevant persons, including senior housing managers, senior housing executives, technical managers, cross-tenure managers and relevant managers of service providers where applicable. These pathways will be aligned to the Action Plan, including Level 4 requirements for senior housing managers, Level 5 or equivalent requirements for senior housing executives, technical modules, cross-tenure modules, customer service, equality, diversity and inclusion, professional practice, tenant engagement, housing law and regulation, leadership and stakeholder engagement. Staff will be supported through funding arrangements, study time, supervision, CPD, coaching, mentoring and reasonable adjustments where required. **Appendix C** provides further guidance on the housing roles likely to require Level 4 or Level 5 professional qualifications.

Conduct standards

All persons working for or on behalf of the Council in housing services must act with integrity, respect, fairness, empathy, accountability and professionalism. They must treat tenants and residents politely and with dignity, listen carefully, take concerns seriously, promote equality, communicate clearly and provide regular updates so that residents are kept informed. They must protect confidentiality, safeguard vulnerable people, follow relevant policies and procedures, use Council resources appropriately and raise concerns where safety, service quality, discrimination, fraud, bullying, harassment or poor practice may be present. Where

mistakes happen, they must be open and honest, acknowledge the error and explain what will be done to put matters right. The Chartered Institute of Housing professional standards that support these expectations are summarised in **Appendix B**, and the detailed Housing Code of Conduct for Staff is set out in **Appendix D**.

Unacceptable conduct may include bullying, harassment, discrimination, victimisation, fraud, bribery, dishonest conduct, misuse of information or systems, breaches of confidentiality or data protection, failure to act on safeguarding or health and safety concerns, failure to follow relevant policies or legal requirements, or behaviour that undermines safe, effective and resident-focused services.

Performance, capability and conduct concerns

Concerns will be managed fairly, consistently and proportionately. Competence or capability gaps may be addressed through clarification of expectations, coaching, mentoring, targeted training, development plans, increased supervision or formal capability procedures. Conduct concerns may be addressed through informal management action or formal disciplinary procedures where appropriate. The Council will act early where risks remain unresolved or where service quality, tenant safety, public trust or regulatory compliance may be affected.

Resident involvement

The Council will use tenant and resident feedback to inform learning priorities, conduct expectations, policy reviews, service improvement and assurance. Feedback has highlighted that tenants expect staff and service providers to be polite and respectful, listen with empathy, take concerns seriously, promote equality, provide regular updates, keep people informed and be honest when mistakes happen. This feedback may be gathered through complaints, compliments, surveys, scrutiny groups, service assessors, tenant panels, reading groups and other engagement mechanisms. Where appropriate, tenants may contribute to assessment, service design or policy review for roles and services that have a significant impact on resident outcomes.

Service providers and contractors

Staff and contractor roles involved with our landlord services will include proportionate competence and conduct requirements, including expectations that tenants are treated politely, respectfully, equally and with empathy; are listened to and taken seriously; receive regular updates; and are kept informed through honest communication, including when mistakes happen. Service providers may be required to demonstrate that managers and staff are suitably qualified, trained, supported and supervised. Contract monitoring will consider training, qualification progress, conduct issues, complaints, performance, safeguarding, resident feedback and assurance evidence. Material gaps or risks will be escalated through contract, procurement, governance and risk arrangements.

Responsibilities

The responsibilities of Council employees and other stakeholders in respect of the delivery of this policy are set out below:

Role	Responsibilities
Relevant committee and senior governance boards	Approve or oversee the policy, receive assurance, scrutinise material risks and monitor improvement.
Director of Operations and Delivery	Hold overall accountability for policy alignment, governance assurance, resources, workforce scope, risk management and delivery oversight.
Assistant Director responsible for Housing and Building Services	Lead operational delivery within the Housing and Building services, assign accountable leads and support implementation, reporting and escalation to the Director of Operations and Delivery.
Human Resources	Advise on recruitment, qualifications, learning, reasonable adjustments, capability and conduct, and support accurate workforce records.
Managers and team leaders	Define expectations, assess competence, ensure learning, hold review conversations, maintain records and act early. Managers must model polite, respectful and empathetic communication, ensure tenants are listened to and taken seriously, promote equality, provide regular updates, keep residents informed and support honest acknowledgement and correction of mistakes.
Employees and other individuals	Maintain competence, complete learning, follow conduct standards, keep evidence current, seek support and raise concerns.
Contract and procurement leads	Build requirements into contracts, obtain assurance from providers, monitor compliance and pursue remedial action where needed.

Complaints procedure

The Council welcomes complaints as an important source of feedback and learning. Any complaint about the way this policy is applied, or about the conduct, competence, communication or service provided by housing staff or those acting on the Council's behalf, will be handled in accordance with the Tendring District Council Corporate and Housing Complaints Policy and the Housing Ombudsman's Complaint Handling Code. Complainants will be treated politely, respectfully and with empathy; listened to and taken seriously; treated equally; and kept informed through regular, timely updates. Complaints will be considered fairly, consistently and promptly, with honest acknowledgement where mistakes have happened, a focus on resolving issues at the earliest appropriate stage, putting things right where necessary and using learning to improve services.

Where a complaint raises concerns about professional conduct, capability, equality, safeguarding, data protection, health and safety or service-provider performance, the matter may also be referred through the relevant internal procedure, in addition to being managed through the complaints process. Complaint outcomes and learning will be considered as part

of competence assurance, training needs analysis, policy review and the Competence and Conduct Action Plan.

General Data Protection Regulations

The Council will process personal information in accordance with the UK General Data Protection Regulation, the Data Protection Act 2018 and the Council's data protection policies and privacy notices. Personal information collected or used under this policy may include training records, qualification evidence, competence assessments, supervision notes, complaints information, reasonable adjustment information, conduct records and contractor assurance information. Information will only be collected and used where it is necessary, proportionate and lawful.

Access to personal information will be restricted to those who need it for legitimate employment, service management, audit, assurance, regulatory, safeguarding, legal or contractual purposes. Information will be retained only for as long as necessary in accordance with the Council's retention requirements. Where information is shared with training providers, regulators, auditors, service providers or other partners, this will be done lawfully, securely and with appropriate safeguards.

Equalities Statement

Tendring District Council is committed to promoting equality, fairness, dignity and respect in the delivery of housing services and in its role as an employer. This policy will be applied in accordance with the Equality Act 2010 and the Public Sector Equality Duty. The Council will have due regard to the need to eliminate discrimination, harassment and victimisation, advance equality of opportunity and foster good relations between people who share a protected characteristic and those who do not.

The Council will make reasonable adjustments where required so that staff, applicants, tenants and other service users are not placed at a substantial disadvantage. This includes reasonable adjustments connected with recruitment, learning, qualification routes, assessments, supervision, communications, tenant engagement and complaint handling. Staff must recognise and respond with empathy to different needs and experiences, communicate accessibly, listen carefully and ensure that each person is treated respectfully, equally and taken seriously. Equality considerations will be recorded where relevant and used to inform training, conduct expectations, service improvement and policy review.

Records, monitoring and assurance

The Council will maintain records that demonstrate workforce scope, qualifications, training, CPD, competence assessments, reasonable adjustments, development plans, progress against required qualification pathways and service-provider assurance. Monitoring will be via the action plan with assurance considering tenant feedback and complaints evidence about whether residents are treated politely, respectfully, equally and with empathy; listened to and taken seriously; regularly updated and kept informed; and met with honesty when mistakes happen.

Governance, review and breach

The Director of Operations and Delivery is accountable for ensuring this policy and the Competence and Conduct Action Plan remain aligned. The policy will be reviewed at least annually during implementation and sooner where there is a material change in legislation, regulation, statutory guidance, service structure, workforce scope, action plan milestone

delivery or identified risk. Failure to comply with this policy may result in informal management action, performance improvement measures, capability action, disciplinary action or other proportionate steps depending on the circumstances.

References

The following documents have been used as references in the development of this policy:

- Social Housing Regulation Act 2023.
- Regulator of Social Housing Consumer Standards, including the Competence and Conduct Standard and Transparency, Influence and Accountability Standard.
- Regulator of Social Housing Competence and Conduct Standard.
- Housing Ombudsman Complaint Handling Code.
- Equality Act 2010 and the Public Sector Equality Duty.
- UK General Data Protection Regulation and Data Protection Act 2018.
- Tendring District Council Corporate and Housing Complaints Policy.
- Tendring District Council Competence and Conduct Action Plan.
- Relevant Council employment, capability, disciplinary, safeguarding, procurement, contract management, data protection and equality policies.
- Chartered Institute of Housing, *CIH professional standards for housing professionals*, and *Getting to know the CIH Professional Standards*.

Review of policy

This policy will be reviewed annually as part of the implementation of the Competence and Conduct Action Plan and no later than October 2027, unless earlier review is required. The review will consider regulatory change, statutory guidance, tenant and resident feedback, complaints learning, workforce mapping, qualification progress, competence assurance, equality impacts, data protection considerations, service-provider compliance, audit outcomes and lessons learned from implementation.

Appendix A: Competence and Conduct Action Plan Implementation Priorities

The implementation priorities below summarise the Council's Competence and Conduct Action Plan. The full action plan remains the operational delivery document and should be maintained as a live tracker of progress, evidence, risks, responsible leads and compliance status.

Priority	Summary action	Indicative milestone
Identify relevant persons	Complete and maintain a workforce map covering senior, technical, cross-tenure and service-provider roles.	July to October 2026
Skills gap analysis	Audit qualifications, experience and development needs, including partially compliant qualifications.	August to November 2026
Policy and professionalisation framework	Approve this policy, qualification pathways, funding arrangements, CPD and governance reporting.	July to December 2026
Reasonable adjustments and conduct expectations	Publish accessible learning support arrangements and a clear conduct expectations statement.	September 2026 to January 2027
Competence records and assurance	Create competence folders, training matrices, dashboards and annual assurance reporting.	December 2026 to June 2028
Qualification completion	Monitor progress towards Level 4, Level 5, technical, cross-tenure and service-provider qualification requirements.	Through to October 2029

Appendix B: Chartered Institute of Housing professional standards

The Chartered Institute of Housing professional standards provide a recognised framework for professional behaviours across the housing sector. They are built around seven core characteristics that support professional growth, trust, credibility and positive outcomes for tenants, residents, organisations and communities.

Standard	Summary description	In practice this means
Integrity	Acts in accordance with clear values, does the right thing for the right reasons, uses evidence and avoids partiality.	Staff are expected to be honest, transparent and consistent in decision-making; use accurate records and evidence; declare conflicts of interest; explain decisions clearly; and take responsibility for correcting mistakes or escalating concerns where service standards, safety or trust may be affected.
Inclusive	Acts transparently and fairly, builds positive relationships and works collaboratively with partners, customers and communities.	Staff are expected to treat tenants, residents, colleagues and partners with dignity and respect; consider individual needs and barriers; make or support reasonable adjustments; use accessible communication; listen to different experiences; and involve residents in shaping and improving services.
Ethical	Applies principles and values consistently, understands the impact of decisions and challenges unethical practice in a fair and considered way.	Staff are expected to act lawfully and fairly; protect confidentiality and personal information; safeguard vulnerable people; challenge discrimination, bullying, harassment or poor practice; avoid misuse of position or resources; and seek advice where decisions involve competing risks or ethical considerations.
Knowledgeable	Maintains relevant and up-to-date practical and specialist knowledge, understands the wider housing context and commits to continuous learning.	Staff are expected to understand the legal, regulatory and policy framework for their role; keep up to date with housing law, consumer standards, complaint learning and local procedures; complete required training and CPD; apply learning in casework; and share knowledge with colleagues to strengthen service resilience.
Skilled	Develops and applies the skills needed to deliver effective services for tenants, residents, colleagues and partners.	Staff are expected to communicate clearly, manage cases effectively, keep accurate records, use systems properly, apply professional judgement, resolve problems at the earliest appropriate stage, work constructively with other teams and partners, and develop the practical skills needed for safe and efficient service delivery.
Advocate	Acts as an ambassador for the wider housing sector	Staff are expected to promote the value of good housing, represent the Council

	and supports the reputation and purpose of the housing profession.	and the housing profession positively, explain services and responsibilities clearly, support tenants to access appropriate help, identify barriers to fair outcomes, and use feedback and evidence to advocate for service improvement.
Leadership	Demonstrates leadership at all levels by being forward-thinking, creating opportunities and finding solutions that improve outcomes for organisations, tenants and communities.	Staff are expected to show personal accountability, model the conduct expected of others, support learning and improvement, raise risks early, encourage constructive challenge, make decisions that support safe and resident-focused services, and contribute to a culture where professionalism and continuous improvement are valued.

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Appendix C: Housing roles requiring Level 4 or Level 5 professional qualification

This appendix identifies the housing roles that are likely to fall within the qualification requirements under the Competence and Conduct Standard. The requirement applies to senior housing managers, senior housing executives and relevant managers of service providers who have a substantive role in managing the delivery of housing management services. Final role designation must be confirmed through the Council's workforce mapping, job evaluation and governance arrangements.

Role category	Examples of roles	Likely qualification level	Rationale and notes
Senior housing executive	Assistant Director responsible for Housing, Head of Housing, Strategic Housing Lead, senior executive with accountability for landlord services.	Level 5 or equivalent	Applies where the role has strategic or executive responsibility for housing management services, governance, performance, resources, risk, tenant outcomes and regulatory compliance.
Senior housing manager	Housing Manager, Tenancy Services Manager, Neighbourhood Services Manager, Housing Operations Manager, Income Manager, Allocations or Lettings Manager, Housing Options Manager where the role manages social housing landlord services.	Level 4	Applies where the role substantively manages the delivery of housing management services, supervises staff or service delivery, holds operational accountability and makes decisions affecting tenants and service standards.
Technical housing manager	Asset Manager, Repairs Manager, Compliance Manager, Building Safety Manager, Planned Works Manager, Voids Manager, Property Services Manager.	Level 4 or Level 5, depending on seniority and role scope	Applies where the role manages technical functions that directly affect housing management, tenant safety, home quality, repairs, compliance or building safety. A relevant technical qualification may also be needed where permitted by the qualification framework.
Cross-tenure housing manager	Manager whose responsibilities span social housing, temporary accommodation, homelessness, private sector housing or mixed-tenure services where a substantive part of the	Level 4 or Level 5, depending on seniority and role scope	Applies where housing management responsibilities are a substantive part of the role. The Council must document the basis for inclusion or exclusion

	role relates to social housing management.		through workforce mapping.
Relevant manager of a service provider	Contractor or managing agent manager responsible for comprehensive housing management services provided on behalf of the Council.	Level 4 or Level 5, depending on seniority and role scope	Applies where a service provider delivers a comprehensive social housing management service and the individual has a substantive management role in that service.
Roles normally outside mandatory qualification scope	Administrative support, customer contact staff, front-line officers without senior management responsibility, finance, legal, HR, ICT, governance and corporate support roles.	Not normally mandatory under the Level 4 or Level 5 qualification requirement	These roles may still require role-specific competence, induction, technical training, conduct standards and CPD, but will not normally need the mandatory professional qualification unless workforce mapping confirms that the role meets the regulatory definition.

Source note: This appendix is based on the Regulator of Social Housing Competence and Conduct Standard, the Government policy statement on qualification requirements for social housing, and CIH guidance on mandatory housing qualifications. It should be reviewed when the Council completes or updates its workforce map.

Appendix D: Housing Code of Conduct for Staff

This Code sets out the standards of conduct expected of all employees, apprentices, agency workers, consultants, contractors, volunteers and service-provider personnel who deliver, manage, support or oversee housing and landlord services for or on behalf of Tendring District Council. It supplements, and must be read alongside, the Council's Officers' Code of Conduct, Staff Handbook, employment policies and the Housing Competence and Conduct Policy. Where another professional or contractual code also applies, individuals must comply with both. If requirements appear to conflict, advice must be sought from the relevant manager or the People Team before acting.

1. Purpose and Core Duty

Housing staff hold positions of public trust. They must uphold the highest standards of integrity, ability and commitment to public service, place the public interest above improper private interests, and act in a way that maintains confidence in the Council and its Housing Services. Staff must follow the principles of selflessness, integrity, objectivity, accountability, openness, honesty and leadership, together with the housing professional standards of being inclusive, ethical, knowledgeable, skilled and an advocate for good housing outcomes.

2. Standards when working with tenants and residents

- Treat every tenant, resident and service user politely and with dignity, courtesy, fairness, empathy and respect, without discrimination, harassment, victimisation, stereotyping or bias.
- Listen carefully, ensure concerns are taken seriously, and communicate in clear, timely, accurate and accessible language.
 - Consider individual circumstances, vulnerability and communication needs, and make or support reasonable adjustments where required.
 - Explain decisions, responsibilities, options, timescales and routes for review or complaint honestly and sensitively.
 - Avoid dismissive, intimidating, disrespectful or retaliatory behaviour and never allow a complaint, challenge or disagreement to affect the service a person receives.
 - Respect residents' homes, property, privacy, culture and personal boundaries during visits, inspections, repairs and other contact.
- Record contacts, decisions, actions and commitments accurately, provide regular updates, keep residents informed and follow through on agreed actions, including explaining promptly where circumstances or timescales change.

3. Integrity, impartiality and professional judgement

- Act lawfully, fairly, consistently and on the merits of each case, using reliable evidence and approved policies, procedures and delegations.
- Do not misuse authority, professional status, information or access to secure an advantage for yourself, relatives, friends or any other person or organisation.
- Do not allow personal views, relationships, pressure, prejudice, gifts, hospitality or political considerations to influence professional decisions.
- Be truthful and transparent, do not falsify or conceal records, and correct errors promptly.
- Work constructively with colleagues, Members, contractors and partners while maintaining appropriate professional boundaries and political neutrality.
- Co-operate fully and honestly with lawful audits, investigations, reviews, complaints and regulatory enquiries.

4. Conflicts of interest, outside commitments, gifts and hospitality

Staff must promptly declare any actual, potential or perceived conflict between their Council duties and their personal, financial, family, friendship, business or other interests. A

declaration must be made to the appropriate manager and recorded in the relevant service register. Staff must not participate in a decision, case, allocation, procurement, enforcement action or other matter, where the conflict could reasonably call their impartiality into question unless an authorised manager has considered the circumstances and recorded how the matter will be managed.

Outside employment or business activity must not conflict with Council duties, adversely affect performance, use Council time, premises, systems, information, equipment or contacts, or bring the Council into disrepute. Required written approval must be obtained before undertaking additional work. Gifts, hospitality, benefits or favours connected with Council work, must normally be declined and must always be handled and declared in accordance with the Council's Officers' Code of Conduct and relevant register requirements. Staff must never solicit or accept anything that could influence, or appear to influence, a decision.

5. Confidentiality, information and records

- Access, use, share and retain personal, confidential or commercially sensitive information only where authorised, necessary and lawful.
- Keep case notes, inspection records, decisions, photographs, communications and system entries accurate, objective, relevant and secure.
- Do not browse records without a legitimate work purpose, discuss cases in inappropriate settings, share passwords or use information for personal reasons.
- Comply with data protection, freedom of information, records management, information security and retention requirements, including after employment or an assignment ends.
- Report actual or suspected data breaches, loss of information or inappropriate access immediately through the required process.

6. Safety, safeguarding and use of Council resources

- Take reasonable care for the health, safety and wellbeing of tenants, residents, colleagues and others affected by housing activity, and follow risk assessments and safe systems of work.
- Recognise, record and report safeguarding, building safety, property condition, fraud, corruption and other serious concerns without avoidable delay.
- Use Council funds, vehicles, equipment, property, systems, working time and procurement arrangements responsibly, economically and only for authorised purposes.
- Do not accept bribes, facilitate fraud, manipulate allocations or payments, or misuse housing assets, keys, access arrangements or tenancy information.
- Maintain appropriate boundaries during home visits and lone working, and follow procedures for appointments, identification, access, emergencies and reporting incidents.

7. Competence, accountability and continuous improvement

- Work within the limits of your role, authority and assessed competence; seek advice or supervision when a matter is outside them.
- Complete required induction, learning, qualifications and continuing professional development, and keep supporting evidence current.
- Apply learning from complaints, tenant feedback, audits, incidents, inspections and case reviews.
- Take personal responsibility for decisions and actions, be open and honest when mistakes happen, acknowledge the impact and contribute promptly to putting matters right.

- Managers must model this Code, set clear expectations, provide proportionate support and supervision, address concerns promptly and avoid placing staff in duties for which they are not competent.

8. Speaking up, social media and conduct outside work

Staff must raise concerns about unlawful, unsafe, discriminatory, dishonest, unethical or seriously poor practice through line management, safeguarding, health and safety, information governance, fraud, complaints or whistleblowing arrangements as appropriate. Concerns raised in good faith must be treated seriously and no person should suffer retaliation for raising a legitimate concern. Staff must use social media and public communications responsibly, protect confidential information, avoid presenting personal views as those of the Council and avoid conduct, including outside work, that is incompatible with their role or could seriously undermine public confidence in the Council or its housing services.

9. Concerns, breaches and review

Advice on applying this Code should be sought at the earliest opportunity from the relevant manager, the People Team, Information Governance, Safeguarding Lead, or other appropriate specialist. Alleged breaches will be considered fairly, consistently and proportionately under the relevant Council or contractual procedure. Depending on the circumstances, action may include guidance, training, supervision, capability action or disciplinary action in line with the Councils employment policies.

This Code will be reviewed alongside the Housing Competence and Conduct Policy and whenever there is a material change in legislation, regulation, Council policy, professional standards or identified service risk.