

PUBLIC SERVICES NEWS!

AWICS

Independence.....Integrity.....Value
Adrian Waite (Independent Consultancy
Services) Limited



May 2006

Contents:

- **Sustainable Housing Business Plans and the Efficiency Agenda**
- **The implications of European Monetary Union for Public Services**
- **Fenland makes progress towards stock transfer – we profile the prospective partner housing associations**
- **Training Opportunities**
- **Adrian Waite to speak at CIPFA conference on Housing Finance**
- **Adrian Waite to speak at CIPFA seminars on SORP and Best Value Accounting Code of Practice**
- **What can Councils do if they fail to get on this year's Arms Length Management or Stock Transfer programmes? Letter from Reader**
- **High Peak Borough Council engages with the community**
- **Southwark pioneers New Social Homebuy Product**
- **Services on Offer**

'AWICS' provides a full range of ethical management consultancy and training services, principally to those who provide public services such as local authorities, schools, colleges, housing associations, health authorities, voluntary bodies and many more.

Sustainable Housing Business Plans and the Efficiency Agenda

We are holding an autumn series of seminars on 'Sustainable Housing Business Plans and the Efficiency Agenda'. These will be held in venues around the country and will consider how retention and arms length management organisation authorities can prepare sustainable housing revenue account business plans that meet the government's 'fit for purpose' criteria in the context of the 'efficiency agenda'.

The sessions are designed for people with some knowledge of housing revenue account business plans and budgets, but they need not be experts. Those who would benefit from attendance would include staff of local authorities and arms length management organisations that have responsibilities for housing management, housing finance, business planning or procurement. It will also be relevant for elected members, members of boards of arms length management organisations, tenant representatives and staff of regional government offices with an interest in these matters.

What the Course will cover:

- **'Fit for Purpose' Housing Revenue Account Business Planning that dovetails with the Housing Strategy and Asset Management Plan**
- **Proactive preparation of the Housing Revenue Account Business Plan model**
- **The Efficiency Agenda – Annual Efficiency Statements and Key Lines of Enquiry**
- **What is good practice and what does the future hold?**

The course is accompanied by a very useful 100 page booklet entitled:

“Sustainable Housing Business Plans and the Efficiency Agenda”

Page 1

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Managing Director: Adrian Waite MA CPFA ACIH FIPSM.
Company Number: 3713554. VAT Registration Number: 721 9669 13

Venues and Dates

- London: Kensington Close Hotel - 26th September or 1st November 2006
- Warrington: The Rhinewood Country House Hotel - 3rd October 2006
- Tamworth: Drayton Manor Park - 10th October 2006
- Wakefield: Cedar Court Hotel - 17th October 2006

The Programme

- 10.00 Introduction – Housing Revenue Account Business Plans, the ‘fit for purpose’ test, the Housing Revenue Account Business Plan model, the role of business planning in stock options appraisal, business planning and how it relates to the housing strategy and the asset management plan, business planning in retention authorities and authorities with arms length management organisations.
- 11.00 BREAK
- 11.15 Housing Revenue Account Business Plans in practice – What assumptions could and should be made in preparing business plans, projecting future resources including housing subsidy and capital resources, what is the Office of the Deputy Prime Minister expecting from housing business plans, how should tenants and other stakeholders be involved in business planning, how to be proactive in preparing business plans.
- 12.30 LUNCH
- 13.30 The Efficiency Agenda – The Gershon report, Annual Efficiency Statements, Key Lines of Enquiry, what are the Office of the Deputy Prime Minister and Audit Commission expecting from local authorities on efficiency, the ‘Forward Look Annual Efficiency Statement, Can local authorities learn anything from Housing Associations?
- 14.45 BREAK
- 15.00 Conclusions – Case studies and examples of good practice, what does the future hold for business planning and the efficiency agenda, the Comprehensive Spending Review of 2007, Opportunity for discussion.
- 16.00 CLOSE

For more information or to book a place please visit:

www.awics.co.uk/services/housingbusinessplancourse.asp

How to reserve your place

- **By Phone:** Please telephone us on 017683-52347 or 54005
- **By Fax:** Fax us on 017683 54005
- **By post:** Complete this form and send it to:
AWICS Ltd, Appleby Business Centre, Appleby in Westmorland, Cumbria. CA16 6QH.
- **On line:** You can download this form from:
www.awics.co.uk/services/housingbusinessplancourse.asp
and return it to us electronically.

Page 2

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The implications of European Monetary Union for Public Services

Adrian Waite is a member of the European Panel of the Chartered Institute of Public Finance and Accountancy. In this capacity he has just completed a re-write of the section on European Monetary Union in the European volume of the Institute's Technical Information Service. In this article he considers the implications of the European Monetary Union for Public Services.

In January 1993, the twelve member states of the European Community became the Single European Market. They were joined in 1995 by Austria, Finland and Sweden; and in 2004 by ten mainly Eastern European states to bring total membership to 25. The single market means the free movement of goods, services and finance, and the right to work and live in any Member State.

The European financial common market, encompassing free movement of money and capital and freedom to provide services for brokers and financial undertakings, is an essential part of that market. It has resulted in community businesses and individuals being free to invest their money, open accounts and take out loans wherever they choose. Banks and other financial institutions can now offer 'financial products' without restriction and securities are quotable on all stock exchanges and issuable in all Member States of the Community. Insurance services can also be offered without restriction.

However exchanging currencies is a costly business, both for individuals who have to pay a commission whenever they travel abroad, and for companies which are obliged to devote some of their administrative resources to currency transactions. Therefore, the Single Market could only become more effective with the introduction of a Single European Currency (The Euro).

The Euro is currently the currency of twelve of the European Union's 25 member states. It was introduced on 1st January 2002 in place of the national currencies that had previously been used. The states that use the Euro stretch from the Mediterranean Sea to the Arctic Circle and have a combined population of 346million people. They are:

Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain.

The member states that have yet to adopt the Euro are:

Cyprus, Czech Republic, Denmark, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Slovakia, Slovenia, Sweden, United Kingdom

Most of these countries are relatively new accession countries to the European Union and many have plans to adopt the Euro in due course.

Since 1957, the original six signatories of the Treaty of Rome have been building a Single European Market that has been joined by nineteen other European countries since. Currency instability was always seen as a barrier to the creation of the Single European Market and so, since the collapse of the Bretton Woods agreement, the European Union has concerned itself with monetary policy. Firstly, greater stability in the exchange rates between European currencies was sought. Secondly, it was decided to replace all the national currencies with the Euro. Twelve member states have adopted the Euro and most of the remainder have plans to do so.

The European Union considers that there are a number of benefits to having a single European currency that have been the major motivations behind the creation of the Euro. These are:

- Practical benefits for citizens who travel with the Euro.
- Enabling businesses and citizens to reap the full benefits of the European Union's Single Market
- Benefits for savers and borrowers from a single financial market
- Benefits to the economy as a whole of a single currency creating a single macroeconomic framework
- Advantages for Europe's international role
- Benefits related to the wider process of political integration

The United Kingdom government is in favour of the United Kingdom joining the Euro in principle. However, in practice it has established five economic tests that it wishes to see fulfilled before the entry of the United Kingdom. Furthermore, it has decided that government, parliament and the electorate (in a referendum) must all agree before the United Kingdom adopts the Euro. In the meantime it is urging all public, private and voluntary organisations to prepare for the introduction of the Euro at a future date.

Preparations should cover strategic issues, awareness of the European Monetary Union and systems software. A national changeover plan has been prepared and guidance issued to local authorities and others on the preparations necessary for the introduction of the Euro.

To consider strategic issues, organisations should undertake a strategic organisational analysis to consider the likely impact of the introduction of the single currency on the organisation's commercial environment or operational areas. Within this analysis particular attention should be paid to the impact of a potentially extended home market and the likely downward pressures on prices due to increased transparency within the Euro zone.

There is a need to develop an organisational awareness of European Monetary Union and Euro related issues through an understanding of the European and national legislative processes which have established the European Monetary Union.

There is a need to ensure that appropriate Systems Software is in place. To do this, there is a need to identify which organisational systems will be affected. As most systems include cash or monetary transactions there will be a need to review and convert software in a number of areas. This will include systems for purchasing, materials, suppliers, fixed assets, stock, accounts receivable and payable, salaries and benefits, sales, accounts consolidation, payments, banking, treasury, ordering, costing, budgetary control and reporting, financial reporting, marketing and forecasting.

The Chartered Institute of Public Finance and Accountancy has established a Euro Panel and Euro Forum and has issued advice and guidance to public sector bodies on how to address the challenges and opportunities presented by European Monetary Union.

Adrian Waite

The European volume of the Technical Information Service that contains the section on European Monetary Union can be accessed by selecting 'European Union' at:
www.tisonline.net/aboutus.asp?section=about%20us

Briefing papers on the European Union can be accessed from the 'awics' website at
<http://awics.co.uk/briefing/economicdevelopment.asp>

Page 4

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Fenland makes progress towards stock transfer – we profile the prospective partner housing associations

Fenland District Council is proposing to transfer its Council housing to a Housing Association and has reached the stage of deciding on a preferred housing association partner. Of the eighteen housing associations that originally expressed an interest, three were short listed to make more detailed presentations to the Council, its staff and its tenants. This consisted of a day of presentations (notes from which are available on our website), open days to which all tenants were invited and site visits by Councillors, staff and tenant representatives to see what the Housing Associations were actually achieving 'on the ground'.

On 12th and 13th April, tenants had the chance to meet their possible new landlords. Tenants' views are vital in the Options Fenland process as it will be the tenants that decide the future of housing in Fenland in a ballot, probably in November 2006.

This is what some of the tenants said after going to the open days:

"It's important that the Housing Associations provide the right things to the right areas and to the right people – there is a lot of diversity within Fenland" - Irene Henson, Chair of Whittlesey and District Tenants' Association

"There would be more investment than with the Council which should mean better quality homes" – Mr. S, Whittlesey

"I found it very informative. Rents will be the same as under the council and more money should be spent on repairs." – Annie S, Whittlesey

"It looks like with a Housing Association, more money would be spent on aids and adaptations and they seem to have good policies for disabled people. It's also good news that we'll have the same staff if we transfer" - Nicholas W and Alan S, Wisbech

"Last time we were against transfer - we're happy with the Council and it's hard to look to the future. But we've had a lot of information today and feel a lot differently about the proposal this time around." – Mr. & Mrs. P, Leverington

"I was asking about particular issues on the tenant 'wish list' about sheltered schemes and tenant representation on the Housing Association Board. It was both interesting and useful to hear their answers. - Brenda Reynolds, Member of Tenant's Forum, March.

"With more money to spend on improvements, transfer could be advantageous. We found out more about what transfer would mean for sheltered schemes today" – Freda & Roger E, Chatteris.

"It's important that we're not brow-beaten into voting for transfer – it's crucial to have all the facts before making a decision" - Stan C, Chatteris.

After the open days were held, Adrian Waite said:

"Tenants who have been to the open days have been able to meet people from the Housing Associations, ask questions and find out what the Housing Associations have to offer tenants in Fenland. Tenants who I spoke to at the open days said that they had found out a lot about what a stock transfer would mean for them. Tenants also had the opportunity to fill in a feedback form and what they have said will be taken into account when a partner Housing Association is chosen.

“The Tenants’ Associations, Tenants’ Forum and myself are keen to make sure that all tenants have all the information that they need to understand what a stock transfer would mean for them and to decide how to vote in the ballot. We have held meetings and published newsletters and will continue to do this. Any tenant who would like to know more or who has any questions should call my freephone helpline – 0800-028-3365.”

Following the Open Days, presentations and visits to the short-listed Housing Associations, the partner selection panel has selected two potential Housing Associations.

- Circle Anglia
- Hereward Housing

Circle Anglia was formed in July 2005 from the merger of two well-established housing groups - Circle 33 and Anglia. It manages just under 33,000 properties, making it one of the largest housing groups in the United Kingdom.

Circle Anglia says that it provides “So much more”:

- Great homes
- Reliable services
- Local solutions

Circle Anglia provides a wide range of affordable housing choices, together with care and support packages that enable more vulnerable residents to maintain their tenancy. They have also developed a more commercial approach to development to help fund our affordable housing programme.

This includes developing properties for private sale, shared ownership and market rent, providing leasehold management services and including commercial premises as part of some mixed tenure schemes. Circle Anglia has an exciting and fast-moving development programme that provides high-quality innovative schemes. The merger provides them with a golden opportunity to combine their considerable development expertise and partnership strategies and achieve even greater economies of scale

Hereward Housing is a charitable housing association based in East Cambridgeshire. They bought the whole of East Cambridgeshire District Council’s housing stock in 1993. Since then they have concentrated on providing high quality services for the tenants in their properties, while building and improving housing throughout the area. They have a mix of general and supported housing properties in towns and villages throughout East Cambridgeshire as well as three hostels for homeless people. They own houses, flats and bungalows suitable for families, single people, couples and older people. In 2000, the Board adopted a new development policy, which reflected its wish to make a greater contribution to the housing needs of Cambridgeshire and the surrounding counties. As a result they started building work in 2002 on their fourth extra-care scheme in March, Fenland, which opened early in 2004, and a similar scheme in Sawston has also now been opened. They have also started work on the first of fifty new family homes for rent and shared-ownership, to be built in Ely, Swaffham Bulbeck, Littleport and Haddenham.

Discussions are now ongoing with these Housing Associations to put the meat on the bones and ensure the final offer is right for tenants, the council and staff.

By June the 22nd the selection process should be completed.

Adrian Waite

Further information on the ‘AWICS’ role as Independent Tenants’ Adviser at Fenland can be found on the website at: www.awics.co.uk/fenlandita

Training Opportunities

I am now travelling the country providing in-house sessions of 'All You Want to Know about Local Authority Housing Finance' for local authorities, regional government offices and others. This is a selection of what people who have attended the in-house courses have said:

- *"Five Star. Very relevant and informative."*
- *"Gave me an insight into lots of different issues that local authorities face."*
- *"Very interesting. Clear and easy to understand and pitched at the right level."*
- *"Good use of PowerPoint. Clear enthusiastic delivery, unbiased objective presentation."*
- *"Right amount of explanation. Enough detail and good links to our authority which really helps to understand where we are."*
- *"It is a struggle to make finance entertaining, interesting and topical. All three achieved in spades."*

The in-house courses include the following topics:

Housing Revenue Accounting, Rent Restructuring, Service Charges, Housing Subsidy, Capital Programmes, Housing Investment Programmes, the Decent Homes Standard, Housing Subsidy and Housing Investment Programme settlement for 2006/2007, Housing Revenue Account Business Plans, Comprehensive Spending Review, Efficiency & Effectiveness, Strategic Housing responsibilities, Best Value, Private Sector Housing and Homelessness, Supporting People, Housing Benefit, Regeneration, Registered Social Landlords, Options Appraisals, Stock retention and sustainability, Arms Length Management, the Private Finance Initiative and Stock Transfer.

The in-house course follows the same format as the regional courses, but is tailored to local requirements. This is done by using local data; such as the accounts, capital programme and housing subsidy to illustrate the presentation; and by emphasising issues of local relevance. For more details on an in-house course, please contact Adrian Waite on Adrian.waite@awics.co.uk or at the address below.

The course is accompanied by a very useful 100 page booklet entitled:

"All You Want To Know About Local Authority Housing Finance"

The in-house courses are competitively priced at £900 for a full day course or £600 for a half day course plus reasonable expenses.

Do you think that a working knowledge of local authority housing finance would put you and your colleagues in a position of advantage? Whether you are in a Local Authority or a Government Office; whether you are a Housing Manager, Tenant Representative, Elected Member, or even a member of the Housing Finance Team, you could benefit from one of our courses at which you will learn 'All You Want to Know about Local Authority Housing Finance'. Many people – officers, elected members and tenants have already benefited from this course.

All You Want to Know about Local Authority Housing Finance 2007

We will be holding another series of 'All You Want to Know about Local Authority Housing Finance' in the spring of 2007. Details will be published on the 'AWICS' website and in the 'Public Services News'.

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Page 7

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Adrian Waite to speak at CIPFA conference: Introduction to Housing Finance – Methods of Managing Housing Stock - 29th June 2006

With a first class line up of practical sessions from practitioners, funding and advisory bodies this course is a must for all finance staff in Local Authority Housing Departments wishing to refresh their knowledge of current issues.

And Adrian Waite is to present the key session on methods of managing housing stock.

This course is an entry-level jargon free event which introduces the key issues impacting on the finance function in Local Authority Housing Departments. With a mixture of practical sessions from practitioners, funding and advisory bodies, the course considers key business aspects of housing funding. It will cover:

- Strategy and Finance
- Regional Housing Boards and Capital Allocations
- Methods of Managing Housing Stock
- Housing Finance Framework
- Supporting People
- Arms Length Management Organisations
- Homelessness
- Financing Council Housing
- The Financial Management of Housing Benefit

This course is aimed at part-qualified or newly qualified accountants and those new to the Housing Sector who wish to gain an introduction to the main drivers in managing Local Authority Housing finances. Managers and Board members with non-finance related backgrounds will find it of use in gaining an overview of the leading issues.

Adrian Waite's contribution will be to speak on methods of managing housing stock:

Methods of managing housing stock

- The options:
 - Stock retention – making it sustainable
 - Arms Length Management – what follows Decent Homes?
 - Private Finance Initiative
 - Mixed options
- Examining the financial implications of each option
- The role of the accountant in options appraisal

The Local Authority housing service is considered by many to be at the crossroads. Different authorities are facing different challenges depending on whether they have opted for stock transfer, stock retention, arms length management, the private finance initiative or mixed options. This session will consider the financial implications of each of the challenges faced.

For more information or to book a place, visit the website of the Chartered Institute of Public Finance and Accountancy at:

<http://secure.cipfa.org.uk/cgi-bin/CIPFA.storefront/EN/product/VS21>

Free briefing papers on housing finance can be downloaded from:

www.awics.co.uk/briefing/housing.asp

Adrian Waite

Page 8

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Adrian Waite to speak at CIPFA seminar: Statement of Recommended Practice and Best Value Accounting Code of Practice in York on 11th July 2006

This course provides delegates with a concise and well-focussed summary of the key issues of the moment on the Statement of Recommended Practice (SORP) and Best Value Accounting Code of Practice (BVACOP).

These two major codes provide the main framework for your accounting activity throughout the year. Changes to the SORP and proposed changes to BVACOP are very eagerly awaited. This course is your opportunity to get a first-hand, technical briefing, delivered by the leading experts in their fields.

It includes plenary and break-out sessions and will cover: SORP 2006 Issues, The Revaluation Reserve, Financial Instruments: FRS 25 & FRS 26, Faster Closing, Housing Revenue Account and General Fund Housing Services, New Performance Statements, Children's Services, Police & Fire Pension Schemes, and BVACOP 2006.

It is designed for hands-on accountancy practitioners and team leaders from local authorities throughout England.

Adrian Waite will speak on Housing Revenue Account and General Fund Housing Services as follows:

Housing Revenue Account and General Fund Housing Services
<ul style="list-style-type: none">• Background and review of current Housing Revenue Account financial statements• The potential changes from the new Statement of Recommended Practice and Best Value Accounting Code of Practice for housing services• Reflections and discussion on the implications for the Housing Revenue Account and Housing General Fund• Potential future developments

The Housing accounts are often seen as amongst the most complex accounts that need to be prepared in a local authority, and the way in which they are prepared is subject to constant change. This session will look at recent changes brought about by the SORP and BVACOP and how these are likely to impact on local authorities.

For more information or to book a place, visit the website of the Chartered Institute of Public Finance and Accountancy at:

<http://secure.cipfa.org.uk/cgi-bin/CIPFA.storefront/EN/product/VS14>

Free briefing papers on general fund finance can be downloaded from:

www.awics.co.uk/briefing/finance.asp

Free briefing papers on housing finance can be downloaded from:

www.awics.co.uk/briefing/housing.asp

Information about services that Adrian can provide in the fields of finance and social housing can be accessed at:

www.awics.co.uk/services/

Adrian Waite

Page 9

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What can Councils do if they fail to get on this year's Arms Length Management or Stock Transfer programmes?

The Government is expected to announce the 'last round' of arms length management organisations and stock transfers in mid May. It is expected that a number of authorities, especially some of those that had opted for arms length management organisations will be refused places on the programme leaving them unable to access additional funds that they wanted to achieve the 'decent homes standard'. The question is what can these Councils do to achieve the 'decent homes standard' now that the option of arms length management has been denied to them.

The Government has confirmed that after this round there will be no additional government funding for decent homes works. The only alternative that the government is suggesting is that Councils look at making 'creative use' of Local Area Agreements to bring more resources into housing revenue account capital programmes. A government spokesman said:

"I think the one thing that keeps being emphasised is local authorities having to use existing resources."

This approach has not found favour with the Chartered Institute of Housing. Sarah Webb, Director of Policy and Practice at the Institute, said:

"I do not know what the argument is for not providing ongoing rounds... I cannot really work out how it is the answer to Camden or anybody else that has not got their almo in place because there is nothing in the local area agreements programme that guarantees extra resources."

Councils that have been given places on the programmes will be granted extensions beyond the original deadline of 2010 on condition that they present firm plans for achieving the standard soon thereafter.

This will inevitably lead to some authorities revisiting either their options appraisals or their housing revenue account business plans.

Adrian Waite

Letter from a reader: 'Domestic Rates in Northern Ireland'

I have been looking at your latest newsletter (April 2006) and particularly the piece about rates. As I am sure you know we still have rates in Northern Ireland, and we are currently going through a major revaluation of domestic property. You may have seen an article in the press this weekend about how 'we are being used as a guinea pig for a new system in GB'.

Be that as it may, I am watching with interest. In my own case, I live in a cul-de-sac of 8 homes. None of these has changed hands since 1977, so there are no reference points for us, and I am waiting to see how the Valuation and Lands Agency deals with us. More importantly, my son, who lives well out in the country, has lived in the same house since he married in 1990. The market value of houses in his area has risen by about 500% since then though my son has not made any structural changes to his home. It looks as though he will be penalized because other people have come into the area and paid high prices. There is no fairness in that from his point of view, and I expect there to be serious opposition to the rating system over here when the revised valuation list is published.

David Clement

Page 10

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High Peak Borough Council engages with the Community

High Peak Borough Council, an 'AWICS' client, is pioneering ways of engaging with the community.

They are applying to the government for funding for an innovative project, 'Parish Networks' that will improve the quality of life for residents living in rural locations. 'Parish Networks', a partnership project between High Peak Borough Council, Hayfield Development Trust, Hayfield Parish Council and Derbyshire County Council, will provide the very latest wireless digital technology to towns and remote villages.

A prototype has already been developed and tested by the community in Hayfield through its Parish Plan. Hayfield residents with public, voluntary and business groups have developed a community broadband mesh, which went live in March 2003. If granted further government funding, the partnership intends to refine the Hayfield prototype and extend it to include other parts of High Peak. Philip Gee, Chair of Hayfield Development Trust, said:

"The wireless mesh is great, it really works. The best part has been the way our community has grown with shared resource and expertise. Everyone is getting involved."

Councillor David Lomax, Leader of High Peak Borough Council, said:

"Our vision is to create more sustainable communities and improved quality of life in the High Peak by tackling rural disadvantage through the use of high technology. If we can reduce the need for people to leave rural locations for work, then it stands to reason that spending will be retained in the community. This means that rural businesses will be supported, new job opportunities will be created, travel will be reduced and there will be a stronger community spirit."

High Peak Community Housing is the Arms Length Management Organisation that has been established by High Peak Borough Council to manage its housing stock. It is also a client of 'AWICS'.

High Peak Community Housing tenants in Hayfield will get a visit from staff later this month as part of a new initiative called ACTION (Actively Consulting Tenants In Our Neighbourhoods).

The ACTION days are 23rd and 31st May, with a follow-up day on 3rd June. The staff will be asking for feedback on the services they provide and for tenants' views and ideas for improving their neighbourhood. Sandra Webster, High Peak Community Housing's Tenant Involvement Co-coordinator, said:

"As well as asking for feedback from our 97 tenants in Hayfield, we will be giving them a goodie bag with lots of useful information and advice from ourselves, the police, fire service and local councils. Each will also get a free energy-efficient light bulb and a form for claiming more!"

"We will also pass comments and service requests for other services providers on to them for action."

Sandra is one of the team who will be calling on tenants, along with Neighbourhood Co-ordinators Helen Green and Frank Wood.

If the initiative proves successful, it will be rolled out to other areas.

Adrian Waite

Page 11

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Southwark pioneers New Social Homebuy Product

Southwark Borough Council, an 'AWICS' customer, is piloting a new version of the government's social Homebuy Scheme. They claim that this will be better financial sense than selling off homes under right to buy, and have agreed to test the new home ownership scheme. This allows the tenant to buy a share in their homes while the Council retains ownership of the remainder.

This scheme allows the council to keep all of the capital receipts as long as they use it for housing purposes. Under the right to buy scheme the council is only allowed to keep a quarter with 75% being paid into the government's national housing pool. In this way the Council retains all the capital receipts and retains a rental stream in addition to the service charge.

Southwark Borough Council has calculated that if a tenant buys a 25% stake in their home the council's housing revenue account will benefit by almost £1,000 from each tenant. However, should the tenant buy 75% per cent stake, the council could lose up to £650. Depending on how much is owned by each party, the Council has agreed to split the service charge with social Homebuy leaseholders. The Council considers that it is good for people making their first step on the housing ladder.

Southwark Borough Council has opted to retain its council housing stock, with the exception of the Aylesbury Estate. It is therefore concerned to maximise resources so that it can achieve not only the decent homes standard but a higher standard that has been developed locally.

Wandsworth Borough Council is also piloting the scheme. In Wandsworth participants will be charged the full amount for major works. Under the conditions of the scheme the purchaser assumes full repairing responsibility for both annual service charges and any major works that may be incurred. This applies also if the tenant only purchases part to the equity.

Sue Kelleher of Wandsworth Borough Council stated that each purchaser will undergo a financial appraisal which includes asking them how they can afford to buy, before they are offered the chance to take part in the Homebuy scheme. According to a letter circulated by the Office of the Deputy Prime Minister in January 2006, the government intends to change the housing finance rules to allow the councils to retain 100% of all their social Homebuy receipts.

Adrian Waite

Services on offer!

'AWICS' also offers a wide range of management consultancy and training courses in management and financial topics. These include: Business and Best Value Reviews, Financial Advice on Procurement, Housing Finance, Public Authority accounting, Performance Management, Lecturing and Training. For further information, please contact Adrian Waite on: Adrian.Waite@awics.co.uk or 017683-52347 or 54005.

Note: Any views that are expressed in this newsletter are those of the author of the article and do not necessarily reflect the views of 'AWICS' or of Adrian Waite.

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Page 12

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