

Tenants Newsletter

South
Cambridgeshire
District Council

September 2012

Council Housing Finance Reform

A reminder about what's happening?

Central Government has changed the way housing is financed so that councils across the country are now responsible for their Housing Revenue Account (HRA). This is the account into which all collected rents are put. The account is ring fenced for housing – in other words money in the HRA cannot be used for any other purpose other than providing your housing service.



We used to collect rent from you and have to pay over 50% of it straight back to the Treasury to pay for long term central debts arising from the building and maintaining of Council housing nationally.

Now we take on a share of that central debt (£205 million) and keep all our rental income - from which we will finance the debt and provide your housing service.

Why is the debt so large?

The Government has used a standard formula to work out the debt level that we can afford and has fixed this level of debt for South Cambridgeshire. Each Local Authority has a different level of debt.

Will there be cutbacks to our services as a result of the new debt?

No. The opposite is true in fact. We are pleased to tell you that we successfully secured a loan for £205m from the Public Works Loan Board (PWLB) on March 28th 2012. So we are now operating under the new system.

www.scambs.gov.uk

We now repay interest on the loan, which is less than the money we previously had to pay to the Treasury. This is good news because:

- As part of the £205 million investment, £26 million collected from rent will be put aside to replace bathrooms and kitchens in existing council homes, improve paths and walls, update some of the oldest properties so they are more energy efficient, and adapt properties for disabled tenants and for older people so they can continue to live safely in their homes.
- Over the next 5 to 10 years we will be replacing around 200 older council-owned homes that will have come to their end of their life with new modern and environmentally friendly properties.
- We also aim to begin a programme of building new council homes with any investment surplus built up over the next 10 years or so. We aim to build 1000 new homes over the next 30 years, with around 500 of the new homes could be built within the next 15 years.



How have you decided what to spend the money on?

Like any business preparing to borrow significant amounts of money we took advice from the financial sector and treasury management experts and created a 30 year Business Plan which is required for such long term borrowing.

As part of creating this document we held tenant involvement sessions where tenants from our various forums were asked about their priorities. We also looked at previous satisfaction surveys to look at areas of our housing service where tenants were less satisfied.

Taking all of this into account we are prioritising work to our existing homes over the first 5 years, plus putting more resources into areas

such as anti social behaviour, resident involvement, and aids and adaptations to existing homes. We are also focussing investment on homes to better improve their thermal efficiency and help to mitigate tenants' fuel bills using methods such as external insulation, PV panels and air source heat pumps.

Details of all our thinking can be found in 3 major documents you might want to glance through - they are:

- The Housing Strategy 2012-2016
- The HRA 30 Year Business Plan
- The 5 Year Housing Maintenance Plan

All can be found on our website www.scambsgov.uk by using the search.



Will the debt ever get smaller?

We have borrowed the money at a good rate long term. We intend to repay interest only on the debt for the first 26 years, and after that we will have sufficient funds to start repaying the debt sum.

It must be borne in mind that as our houses get older they will cost more to repair and refurbish, so there will always be a need to spend money on our homes.



Will my rent go up so that you can pay it back quicker?

No - the usual rental increases will be imposed where your local Councillors will consider Government guidelines when setting your annual rent increases. Currently we expect rents to increase by the central government imposed formula of RPI + 0.5% plus (if appropriate) an amount of up to £2pw towards the restructuring of rents to equalise them across local areas.

Will my tenancy terms or the security of my home be affected by this debt?

No.

Other news of interest

Legislation from Central Government

The Government is proposing a number of changes that will shortly become law. They include:



The Welfare Reform Bill

Changes in this bill will affect working age claimants - pensioners are not affected

- Benefits will be restricted to a maximum cap of £26,000 per year for working age families
- Those deemed to be under occupying their homes will have Housing Benefit reduced by 14% per week for 1 room or 25% per week for 2 rooms
- Council Tax benefit will be administered locally and central government requires all councils to make a 10% cut in money allocated. All pensioners are protected from this cut; therefore the cut will be proportionately higher for working age claimants

- From 2014 all benefits will be rolled up into one payment called Universal Credit. This payment, paid monthly, will include all Housing Benefit, paid directly to tenants for them to send onto the landlord to pay their rent.
- Crisis loans and community care grants will be replaced with local welfare assistance.

If you have any questions about these changes and how they may affect you please call our benefits service on 03450 45061

Changes to tenancies

Will only affect new tenants after April 2013

- Flexible tenancies are tenancies that may not be granted for life as previously, but for a fixed term, to be reviewed. For example a flexible tenancy of 10 years after which the tenants circumstances will be reassessed.
- Introductory (or probationary) tenancies allow landlords greater powers to remove tenants whom, for example, move in and immediately engage in anti social behaviour.
- Both the above potential changes are under consideration and a decision on adopting them or not is expected to be made by the Portfolio Holder for Housing in October 2012.

If you have any questions about these changes and how they may affect you please call our housing team on 03450 450 051



Your Tenants Handbook

We are revising our tenants' handbook to reflect our service in light of the changes outlined above.

The tenants handbook is a document that lays out in detail matters such as :

- Our responsibilities to you as a tenant
- Your responsibilities to us as a landlord
- Repairs and maintenance
- Rent payments
- Sheltered Housing
- Acceptable behaviour
- Getting involved in your housing service

It s always available on line at **www.scamb.gov.uk**, under housing and tenant information. Alternatively you can call us and request a copy to be sent to you in the post.

Your Home - Your Service

We want and need your help in shaping and improving the housing service. We are keen and committed to being a listening council and we welcome and actively encourage tenants and leaseholders to get involved in making the housing service the best that it can become.

You can get involved in a huge variety of ways like:

- Be part of the work to create a Tenant Scrutiny function within the housing service, where tenants will be trained and supported to act as independant scrutineers of the service, call the Council to account and make reccommendations for improvements to the Portfolio Holder for Housing.
- Become an elected tenant representative on the main Tenant Participation Group (TPG) or become a co opted member of that group
- Go to neighbourhood meetings such as our Sheltered Housing Forums

- Become involved in specific groups such as our Disability Forum or Leaseholder Forum
- Be a Village Voice - keep an eye out and an ear open in your village and let us know what the issues are.
- Become a member of our online forum the E-Say Group
- Fill out surveys and questionnaires when we send them to you
- Call us with ideas, queries, or problems
- Set up your own Residents Association in the area where you live
- Attend the meetings that happen at the Council where decisions are made about your Housing Service such as the Housing Portfolio Meetings, Planning Committee meetings and full Council Meetings. All are open to the public and the dates and times are on our website.

Training and support will be given for all such involvement. Transport can be provided to and from meetings and events, and reasonable childcare costs will be reimbursed. Mileage is claimable if you use your own vehicle to get to meetings and events.

Please contact Gill Anderton our Resident Involvement Officer on 01954 713377 or gill.anderton@scams.gov.uk if you would like further information about any of the above.



Tenants meeting at South Cambridgeshire District Council

Eclipsed project sparked back to life

Free daytime electricity has begun being supplied to around 500 council-owned homes after solar panels were installed.



The cost of buying, installing and maintaining the panels has been paid for by Savills Solar, a company we teamed up with for the project. In return they will receive a subsidy from Government for every kilowatt of electricity generated for the next 25 years. This pays for the scheme.

Sadly, our original plans to install solar panels on up to 2,300 homes were not feasible as the Government suddenly cut the subsidy paid for energy.

The decision on which roofs to install panels on was based on where it was possible to generate the most electricity at the most competitive installation costs. Therefore the roofs chosen face south or south west, but the size of the roof was also taken into consideration, which had to be free from shadowing from neighbouring buildings or trees.

Homes with solar panels are expected to save around £150 a year.



Tenant Led Open Days



If you are a tenant or leaseholder of South Cambs District Council come along and get some advice and information on

Housing **Benefits & Welfare** **Repairs**
Ageing Well **Employment** **Youth Initiatives**
Tenant Groups **Scrutiny**

Three open days across the district to give you more information on the housing service and how getting involved makes it better
Meet your elected tenant reps, local housing staff, councillors and the contractors that work on your homes

Refreshments, Free parking

Entertainment for children

Free Raffle Entry
Exciting Prizes



Dates for your diary:

Saturday 8 September at
Impington Village College

Saturday 29 September at
Melbourn Village College

Saturday 20 October at
Sawston Village College



BOUNCY CASTLE
STEVE THE JUGGLER
will teach juggling to the kids



12 noon - 4pm We hope to see you there

YOUR HOME - YOUR SERVICE

Get Involved: Help Us to Help You

Transport can be arranged

www.scambs.gov.uk

“What they need is tenants running things, and then things would be better”

“Why have they decided to do that? That’s what I’d like to know”

“It’s ridiculous what they spend our rent money on, why don’t they at least ask us?”

Heard things like this before?

Sound familiar?

Well, we have been listening to you and we want to give you another opportunity to change your housing service.

How?

We want to set up a tenant led scrutiny function.

What does that actually mean?

It’s up to tenants, but the end result will be tenants involved in scrutinising the housing service.

How will we do it?

You will get detailed information on our performance. For example, how fast we get empty properties occupied, what the budget is and how we plan to spend it, the priorities for the housing service as your landlord, and information on all the new rules, regulations and laws that affect how we behave as your landlord.

What will we actually do?

We are going to let tenants decide. We hope that with training, and on-going mentoring – such as possibly help from a tenant from another Council who is already doing some scrutiny - you will work with other



tenants in a panel or group to look closely at an aspect of the housing service. Cambridge City's tenant scrutiny group recently looked at communal cleaning in flats for example, and their report led to the Council re-tendering the multi-million pound contract to achieve better quality and value for money.

I'm not keen on meetings, but I'm interested.

You don't have to attend meetings; you could become a tenant inspector, a mystery shopper, or get involved in estate walkabouts. We are looking for people who want to be hands on as well as people who are more comfortable assessing information and figures.

Sounds like a big change.

It is. We want our tenants and leaseholders to be able to call us to account, inspect our performance and work with us to constantly improve it.

Interested?

Come along to one of the Open Days we are running in the autumn for a chat with other tenants and housing staff about the new tenant led scrutiny initiative. If you cannot make this, then please call our resident involvement officer Gill Anderton on **01954 713377** for more information, or email her on gill.anderton@scambs.gov.uk.

A change to succession brought about through the Localism Act 2011

Currently succession is as follows:

- Joint tenancy where one party passes away - the surviving tenant will succeed to that tenancy
- Succession can also be granted to a person who occupies the property as her/his only principle home - in other words if you live with someone as your spouse or civil partner or are a family member who has lived there for 12 months or more, and have no other home anywhere else at the time of the tenant's

death, but you are not on the tenancy agreement, you can still succeed to that tenancy. Only one succession can take place in these circumstances.

The Localism Act changes this position to the following:

- A secure or flexible tenancy entered into after April 1st 2012 can only be succeeded by the tenant's spouse or civil partner.
- Children of tenants will not be able to succeed to their parent's tenancy.

However -These changes are being written into a new Tenancy Policy for which Portfolio Holder for Housing approval is expected in October 2012.

Opening up blocked fireplaces - a note of caution

With increasing energy bills, many people are considering opening up fireplaces and installing an open fire or wood burning stove. Normally permission will be given, but it is essential that you do the following:

- tell us what you are proposing
- get your chimney swept and smoke tested before it is used
- make sure any work is carried out by a HETAS ** qualified installer.



You need to be aware that some of our properties have had chimneys removed, shortened or capped during maintenance works, so you must have this checked

If a stove is fitted, unlined brick chimneys will probably need a stainless steel liner as part of the installation, and a suitable hearth and adequate ventilation are essential.

On completion of any installation you must provide us with a copy of the HETAS Certificate.

** HETAS is the official body that approves solid fuel domestic heating appliances, fuels and services, including the registration of the component installers and servicing businesses.

Lofty plans to tackle rising bills

More tenants have been telling us they are struggling with the cost of heating their home due to rising fuel bills, but we have plans to help tackle the problem and want to stop heat escaping.



To do this we are seeking to ensure that every Council-owned home has 300mm of loft insulation – the recommended amount – and in addition we are targeting homes where cavity walls have insulation that could be improved.

Some of our homes have solid walls, or are of a non-traditional construction, and are especially hard to heat. External cladding is a costly way to insulate these properties, but after much consideration and consultation with tenants, it was considered the best way to make sure tenants' homes were vastly improved and fuel bills were cut. External cladding is also far less disruptive than other options. It will take a number of years to treat all homes, but we have trialled a system that has been very successful and are beginning to get the project underway.

On top of improving insulation to stop heat escaping from homes, we are replacing old and inefficient heating systems. Many of our villages do not have access to mains gas. In these areas where oil is relied upon, we have been installing air source heat pumps. Feedback from tenants has so far been really positive, and we will continue with installing these in other properties.

Keeping you safe -

What to do in case of a fire if you live in a flat with a communal stairwell



We recently had a fire that occurred in the stairwell of one of our block of flats in Sawston. The fire service responded quickly and fortunately there were no casualties; however this serves as a timely reminder for us to ensure our tenants are aware of what to do if a fire does occur in your block of flats.

The first and most important advice is to stay in your flat and keep your door to the communal stairwell shut. Your door to the stairwell is a fire door and will give you a minimum of 30 minutes protection. This should be sufficient enough time for the fire service to respond and deal with the fire. If they are not able to put the fire out then you should stay by your window which will alert the fire service to your presence, you can then be extracted from the building via a safety ladder or an alternative safety measure.

In response to the fire we have met with fire safety officers and jointly carried out spot checks on some of our blocks of flats throughout the district. We found in several areas that the communal stairwells contain tenants and leaseholders personal possessions - this is considered to be a fire hazard, is not permitted and could be a breach of your tenancy.



We will shortly be writing to all the residents where we have identified potential fire hazards asking them to clear their personal possessions.

Further spot checks will be carried out in the near future and we will also be introducing a more formal inspection process as part of our "estate inspection programme".

If you have any concerns on this subject or would like to discuss this article please contact your Housing Services Officer.

Changing a Joint Tenancy

If you have a joint tenancy and there is a relationship breakdown and the person who has left the property wishes to remove their name from that tenancy this can only be done by bringing the tenancy to an end. We cannot simply remove that person's name from the existing tenancy agreement because the existing agreement is a stand alone contract and it is unlawful to alter it in this way.



So, what will happen to me if my partner leaves and asks for their name to be removed from the tenancy?

Relationship breakdowns can be difficult and complex; therefore we would advise both parties to seek their own independent legal advice; especially where a decision cannot be reached as to who remains in the property

Once notice is served of the tenant's intention to remove their name we will make contact with the remaining tenant, assess their circumstances and decide whether it is appropriate to grant a new sole tenancy at that address. This decision would be based upon the family composition and the size of the property occupied. As a caring landlord generally where a parent with children, the elderly or the disabled are in this position we strive to grant a new tenancy.

New Customer Contact Service at South Cambs

Customer service is our number one priority and with this in mind the Council has made the decision to launch a new customer contact service, based at the heart of our operation at our offices in South Cambridgeshire Hall, Cambourne.

On 03-Dec-2012 we will launch a brand new customer contact service where customers will be able to take advantage of a wider range of communication channels. These will include face-2-face, telephone, text message, email, fax, web-chat, social media and self-service e-forms. The Council is also exploring opportunities to base customer contact staff out in the communities we serve, offering residents the opportunity to see an advisor closer to home, e.g. either at a village hall or a communal room, etc.

By embracing modern technology and new ways of working the new customer contact service will not

only offer an improved service but is expected to deliver £250,000 savings per year. We know that in the future we will need to provide more for less and this new service is an example of how we will achieve this.

We recognise that to provide the best service we need the best staff and we are committed to recruiting people who are passionate about what they do. We will look for exceptional individuals eager to go the extra mile for our residents. Your thoughts are important to us and if you have any suggestions we would be delighted to hear them.

**Please contact Rachael Fox,
Customer & Business Services Team**

Email: Rachael.Fox@scambs.gov.uk

Tel: 01954 713017.

South Cambridgeshire Hall,
Cambourne Business Park,
Cambourne,
Cambridge, CB23 6EA

And Finally

– please let us know what you think of the Newsletter.

We wanted to write to you personally to let you have details of the very important changes to our housing finances and thought this newsletter was a good idea. But what do you think?

If many of you like it we may continue to produce it twice a year to ensure you are kept well informed. We will support a Tenant Editorial Panel to control the content so it is always relevant to you.