

LIBRA HOUSING ADVISORY SERVICES

Final report to the South Kesteven Stock Options Appraisal Commission in relation to the Stock Options Appraisal

1. Introduction

Libra was formed in 1988 and has extensive knowledge of housing options and role of the Independent Tenants Advisor (ITA). Since being established, Libra has worked with the tenants and leaseholders of many local authorities.

Libra is part of PCA Holdings Limited, along with PCA Management Consultants, a social housing consultancy which specialises in working with local authorities and housing associations. Libra remains as a separate company and continues to employ the same staff. However there is now an added benefit of having additional available resources, if necessary, through a team that is experienced in carrying out Options Appraisals and Housing Stock Transfers on behalf of local authorities.

Our style is to work alongside our clients to achieve the best local solution, providing support throughout the process and excellent project management skills to ensure key dates are met.

Libra Housing Advisory Services (Libra) was appointed as Independent Tenant Advisor by the Tenants Option Appraisal Group (TOAG) in September 2004 and started work on the contract in that month with a view to completing by the end of May 2005.

It was agreed by the TOAG that the following tasks should be provided by Libra (these were identified on Libra's appointment with supplementary identified tasks being agreed throughout the project):

- Assessment of the current position and the options/ Liaison with the Council and Advisors.
- Reviewing the quality of policies and cost of services (a benchmarking exercise)
- Gathering information from and the aspirations of the wider audience of tenants and the identification of local priorities.
- Summarising the results
- Support to TOAG and tenant representatives on the Stock Options Appraisal Group (SOAG)
- Training as appropriate
- Briefing Sessions for Elected Members, stakeholders and staff
- Input into the Communication and Consultation and Tenant Empowerment Strategies
- Preparation of articles for publication in Newsletters and scrutiny of Council publications, documentation etc

2. The Financial Assessment

The Beha Williams Norman Ltd (BWNL) draft report on Housing Stock Options Appraisal, recently made available to Libra in draft form, concludes that SKDC 'is not compelled to adopt any one of the alternative options' on the strength of its base case on stock retention. On the other hand, it also concludes that stock transfer 'would enable increased investment to be made in the housing stock and also would provide resources for improvement in service delivery'. Our report reviews the factors which have a bearing on these conclusions and offers Libra's own interpretation of the issues.

The Basic Issues

Any assessment of available options must address two separate but interlinked issues:

- What investment monies are available under each option?
- Can the Housing Revenue Account (HRA) stay in balance over the longer term without reducing management/service standards?

The second question is, of course, not relevant to the full stock transfer option under which the HRA would no longer operate.

Options must now be linked to the government's Decent Homes Standard (DHS). Four standards are referred to in the BWNL report:

- Basic DHS
- DHS plus Essential Works (referred to below as Decent Homes Plus)
- Stock Transfer based on the level of investment which might reasonably be expected in a stock transfer
- Tenant Aspiration Standard which would include all reasonable expectations of tenants as indicated in the consultation process.

The Stock Condition Survey (SCS)

The SCS carried out by Rand Associates has identified a required spend on major repairs/improvements only and on all repairs/improvements together as follows:

	Maj. Reps 30 years	All Works 30 years	Maj. Reps 10 years	All Works 10 years
Decent Homes Standard	£120.6m	£208.3m	£34.5m	£63.8m
Decent Homes plus	£152.5m	£240.3m	£51.9m	£81.2m
Transfer Standard	£168.1m	£256.3m	£76.6m	£106.3m
Tenant Aspiration	£209.4m	£297.2m	£80.1m	£109.4m

The Transfer Standard on all repairs and maintenance for 30 years equates to approximately £37k per unit which we understand to be close to the computed average for the UK, based on similar assumptions.

We should add that the expenditure forecasts make a broad assumption that the properties will generally stay in demand over the period.

The Base Case (Stock Retention)

Introduction

We set out in this section the contents of an earlier draft report written prior to the release of the BWNL and focusing only on the base case assumptions. Given the importance of this issue in South Kesteven the level of detail is somewhat greater than for other options discussed below.

Under the Base Case, South Kesteven Council appears to be in a sound longer-term position both in terms of HRA balance and capital works funding but a relatively modest level of capital programme is assumed i.e. Decent Homes plus Essential Works. There may also be some aspects of future housing need impact on the stock profile which will have to be factored in.

The level of capital works is arguably the most important assumption in the Business Plan (BP). The BP indicates the position assuming that the Decent Homes Standard (DHS) will be met by 2007/8 and maintained over the life of the BP and that some further Essential Works will be completed. We should state that the DHS is not in itself seen as a particularly high standard and most Councils looking at options seem to be aiming towards a local standard significantly above DHS, meeting as many tenant aspirations as possible.

Calculation of the HRA/Major Repairs Forecast

Libra has no reservations about the methodology involved in the forecast i.e. the application of the various assumptions to the stock profile over the life of the BP and the incorporation of a schedule of works based on the Rand Associates Stock Condition Survey (SCS) as it relates to DHS plus Essential Works. We set out below our thoughts on the assumptions made within the calculation.

If those assumptions are generally sound, then the HRA will remain in balance to year 20 and in cumulative balance to year 28. In terms of Major Repairs, all but £20m of the assumed programme can be funded with any shortfall arising in years 28-30. In other words, there is good evidence of a strong long-term position on the assumed level of capital works. If basic DHS only were the target, no HRA problem would arise within 30 years. More importantly, the HRA could remain in balance under the BP assumptions for some 18 years even if the Transfer/Tenant Aspiration Standards were met.

We understand that further sensitivity work may be carried out on e.g. Right to Buy sales levels (as discussed further below). The real increases in Major Repair costs may also need some further consideration.

The BWNL report underpins these conclusions with a look at the short and mid-term positions over 1-5 years and 6-10 years based on the £44.0m and £28.3m respectively of funding resources available for those periods. Some 62% of this funding comes from the Council's Major Repairs Allowance (MRA) including £10m from unspent balances; 19% from HRA contributions to capital (RCCO); 11% from Right to Buy receipts and 8% from borrowing. Only in the case of the Transfer and Tenant Aspiration Standards is there any significant shortfall in resources, being around £12m between years 6-10.

The HRA/Major Repairs Assumptions

Global Assumptions

Libra has no concerns about the following global assumptions made and offer the following comment:

Stock:	Opening stock profile taken as a given.
Inflation:	2.5% is a relatively standard figure.
Discount:	6% is effectively the present government norm.
Interest:	Libra would not expect to analyse the Consolidated Rate of Interest (CRI) or the Interest on Balances detailed calculations and can only say that both seem reasonable.
ROCE:	Return on Capital (relevant to subsidy) at 3.5% follows government guidelines.
Rent Weeks:	48 week rent year is taken as a given in the BP.

Stock Specific Assumptions – Key Issues Only

Rent Rises:	We are satisfied that an appropriate link is made between rent increases and the restructuring/convergence process required by the government by 2011/12. The average starting rents per unit type are effectively a given.
Rent Loss:	Voids at 2% are in line with subsidy targets and 0.44% bad debt write-offs seem reasonable.
Services:	We assume that service charge income and expenditure is broadly in balance.
RTB:	Right to Buy sales are a key issue in HRA viability. The model appears to include a relatively sharp decrease in sales against recent levels reducing to a negligible level later in the life of the BP. We comment further on this in Section 4.0 below. Calculation of value/discount to establish gross RTB sales income seems reasonable and the assumptions re applicability to the HRA.
Management:	We recognise the significant (16%) real increase in resources in Year 1 to meet 2-star standards but have no detail on the basis on which that has been calculated. 1% real increases p.a. thereafter is a 'sector norm' in our experience.
Maintenance:	Responsive Maintenance costs seem to follow the SCS requirements and 0.5% real increases p.a. applied are the 'sector norm'. The same comments apply to Cyclical Maintenance.
Major Reps:	Also in line with SCS based on DHS plus Essential Works. A 1% real increase in Years 1-5 and inflation only thereafter may be seen as relatively low and might have a significant impact if applied to stock valuation.

HRA Subsidy Assumptions

M&M Allow: The starting level of 96% of target is 2005/6 is taken as a given. The basis of rises of around 18% (S&M) and 13% (R&M) assumed for year 2 and the 2% real rises in years 3-8 we cannot specifically substantiate but no rises above inflation are assumed thereafter.

MRA: Inflation only increase on Major Repair Allowances after year 2 appears prudent.

Rent: Calculation consistent with government guidelines.

CFR: Subsidy Capital Financing Requirement calculation seems sound on opening balance given.

Major Repairs and Improvements Account

Borrowing: The level of Supported Capital Borrowing has apparently been agreed for years 1 & 2 by the Government Office (East Midlands) and it is assumed that it will be used entirely on HRA capital expenditure. From year 3 the level is assumed to be 70% of years 1 & 2, again all used for HRA capital purposes. The longer-term position on this issue is not guaranteed, as referred to further below.

RTB sales: The 25% proportion of RTB sales receipts available as capital funding are a key issue. As referred to above, receipts are included in the BP at a relatively low level and therefore in the context of capital funding from RTB assumptions are relatively conservative. See further comment below.

Maj. Repairs: Real term increases of 1% p.a. for Years 1-5 are consistent with the 'sector norm'.

RCCO: Revenue Contributions to Capital Outlay depend on HRA performance and are also subject to impact of RTB sales on the HRA and the relationship of actual costs to notional costs. See below for further comment.

Observations and Queries

The HRA Business Plan appears to be fairly and reasonably constructed and allows for some improvement in management resources. Any reservations Libra has are not about the calculation on the given assumptions but on two broad areas of potential doubt:

- Public sector housing policy in the future
- Three key assumptions

In a sense, these reservations are not so much about the BP (as set out on the given assumptions) as about the significance of the apparent long-term strength of the BP in relation to other options which may be available.

Any retention option comes with the possibility of future changes in government policy because stock ownership remains in the public sector. Those changes are most likely to relate to subsidy issues such as M&M and MRA allowances but might also relate to the rules on Council borrowing. Changes could make it more difficult for the Council to

perform well against targets and lead to greater pressures on balancing the HRA and funding capital works. Of course, subsidy rules and other factors could change in favour of the Council but the forecast pressures on public sector spending would seem to make that less likely. Housing has not always been a favoured sector when budgetary constraints emerge.

More importantly, we feel that some further sensitivity checks may be needed in relation to RTB sales and their potential impact on HRA viability. A continuing high level of RTB sales (e.g. at recent levels) would tend to reduce HRA income without necessarily allowing compensating cuts in cost other than by reducing the Major Repairs programme. A higher level of sales implies more funding for capital direct from RTB income (as far as it can be applied to funding housing) but the key input of revenue contributions (RCCO) in the middle to later years of the BP could be compromised by higher than anticipated sales.

The second specific area of doubt relates to the longer-term level of Supported Capital Expenditure and the degree to which the programme of major capital works could be compromised. As far as we are aware there is no mid to longer-term government commitment to borrowing levels

The third specific area has been referred to above viz. the degree to which the level of capital works assumed in the BP will meet the aspirations of tenants, particularly as compared with the full level of resources to meet all SCS requirements potentially offered e.g. by the transfer option.

Conclusion on Base Case calculation

Our general conclusion is that the Business Case material is soundly and fairly constructed but that some further sensitivity analysis might be carried out to assess the impact of the risks referred to above.

Benchmarking

Before we look at the ALMO, PFI and Transfer options, it might be appropriate to address two issues specifically relating to management - SKDC's performance in comparison to similar Councils (benchmarking) and the concept of a partnership arrangement with a Housing Association.

Libra attempted to construct a basis of comparison with other housing organisations (mainly Councils but with a few Housing Associations and an ALMO) either in the audit group relevant to SKDC or with some similarity to SKDC. We selected 10 key Performance Indicators (PIs) to which a reasonable proportion of the selected organisations offered a clear response.

In practice, responses to our own questionnaire were poor and we have had to place reliance on the limited amount of up to date pooled data available. We have to emphasise that this benchmarking process is only a broad guide to comparative performance and cannot be seen as a 'scientific' exercise.

We set out the results in the table below comparing SKBC with an average of all the responses (ranging from 11 to 22 cases). The high and low levels for each PI are included as a further guide.

Our conclusion on the results would be that for 5 of the 10 PIs SKBC is close to the average. In the other five cases no deviations are evident which would cause particular concern. Given that SKBC have some concerns about future staffing and management as discussed below, the results might suggest that any change in management arrangements is not specifically as a result of a poor PI performance.

	SKDC	Others	High	Low
Avge. Weekly cost p.u. - management	£10.03	£10.73 (11)	£13.94	£4.75
Avge. Weekly cost p.u. - repairs	£13.98	£11.74 (11)	£14.02	£6.78
% Rent collected	98.1%	97.2% (21)	99.4%	95.3%
% Arrears – current	1.86%	2.25% (12)	3.93%	0.80%
% Rent written off	0.44%	0.44% (16)	0.80%	0.00%
% Rent lost – vacant	2.11%	1.47% (13)	3.90%	0.70%
Avge. Re-let time	34 days	37 days (15)	86 days	17 days
Avge SAP rating	65	58 (22)	69	45
% Repairs completed within target	98.5%	93.6% (16)	98.5%	82.2%
% Tenants satisfied with overall service	81.0%	81.2% (22)	88.7%	70.0%

Housing Management Partnership

Entering into a partnership arrangement with a Housing Association for the provision of housing management services has certain similarities with the more familiar ALMO arrangements but without any new investment dimension.

As this report is essentially about financial issues, this option does not call for any particular comment other than that it could imply a reduction in the Council central service costs to offset the impact on the General Fund of the reduction in the requirement for those services by the HRA, given that the partner Housing Association would have its own resources.

The actual impact on the HRA should be negligible. Set up cost would probably be shared between the Council and the partner organisation.

In the context of the improvement of management resources referred to above, the best use of such resources would tie in well with the consideration of a management partnership

Arm's Length Management Organisation (ALMO)

The BWNL report refers to a range of technical issues involved in the ALMO option but concludes that SKBC would not be able to make a successful ALMO bid for new investment precisely because it can easily meet and maintain the basic DHS from resources available to the Council. On the basis of any evidence available to Libra, this would seem a fair assumption. In any case ALMO bids under the present funding limitations would probably only attract a maximum of £2000 per unit above the MRA level available to the council under the retention option

It is also fair to say that ALMO bids are essentially about new investment - they do not solve any underlying HRA viability problems face by the Council. The HRA reservations referred to above still largely apply under ALMO arrangements. BWNL refer to a range of the technical considerations involved in ALMO. If new funding was attracted, the extra cost of set up (around £250,000) could fall on the HRA which would have to be offset by savings notionally arising from a more focused service delivery under ALMO arrangements.

The original idea behind ALMO was to establish an organisation with a clear focus on housing management to produce greater efficiency i.e. it did not have to involve new investment. Some of the ALMO rules – e.g. gaining a 2 star rating for the organisation – have been imposed essentially as a condition for receiving funding for new investment. Even so, ALMO arrangements without the potential for new investment are unlikely to prove attractive.

Libra has not had sight of specific figures on which to base comment on whether it is worthwhile for the Council to submit a bid and what level of bid that might be. As far as we are aware no such work has been carried out to date. We would agree that the balance of probability is that competing bids for ALMO from Councils with more pressing problems might well rule SKBC out of serious contention.

Private Finance Initiative (PFI)

Again, the BWNL report covers the background to PFI at some length and confirms that the higher aspirational standards might be achieved for any units involved. However, PFI is not a whole stock solution (as accepted by the Office of the Deputy Prime Minister in its own guidelines on Option Appraisal) and best suits areas of high deprivation.

In the absence of any pockets of especially deprived stock identified as potentially suitable for PFI, Libra cannot comment further on its relevance in South Kesteven. We have no reason to view PFI as an alternative option to staying put in the same sense as the transfer or ALMO options.

Stock Transfer

It is open to SKDC to apply for a place on the disposal programme for 2006. The BWNL report places a value on the Council housing stock of approximately £48m or around £7000 per unit, a level close to the average for similar transfers to date. It should be stressed that the final transfer price would only be reached after extensive negotiation

and might vary on BWNL's assessment between £36m and £70m depending on the standard of investment forecast.

A receipt of £48m would first clear SKBC's minimal current housing debt and meet the costs of setting up the transfer (£4m) and the Government levy (£8m). That would leave £35m which is available to the Council to spend on whatever it sees fit including the development of new housing - something not offered by the retention and ALMO options. In practice, application of, say, £10m of these receipts (which might seem a reasonable proportion given the fact that the receipts are from the sale of housing) could provide up to 300 new homes,

The key issue in the context of option appraisal is that the transfer price allows all the work identified in the Stock Condition Survey at the Transfer Standard to be carried out in full within 5-10 years. Equally importantly, it allows sufficient funding for the sustainability of standards over an extended period, subject to the assumptions in the price calculation being reasonable and to future good management. It would be likely to offer more environmental resources to improve conditions around housing stock

It would appear that at least £10m of extra investment would be injected in the first 10 years as compared with the retention option

Libra has had sight of background information on the transfer price calculation. We confirm that the assumptions included are basically reasonable and generally in line with those used in the Council's Business Plan as referred to above.

The key items are:

- Stock turnover: based on recent Council experience
- Voids/bad debts: 2.4%
- Starting rents:
 - Existing tenants: Average Council rents
 - New tenants: RSL target rents
- Management costs: £2m pa
- Responsive and cyclical maintenance: £88m over 30 years
- Major Repairs: £168m over 30 years
- Discount rate: 6%

We feel that it is also important to remember that the nature of the transfer partner would have to be agreed - i.e. a new 'stand alone' or an existing RSL - which would also have some bearing on any stock transfer arrangement.

Future Right to Buy sales are usually shared between the Council and the transfer organisation under a separate agreement on a basis which takes into account the Council's particular financial circumstances. We might stress here that the RTB sales level is not without impact on the transfer option in that a continuing high level of sales might ultimately affect the ongoing cost effectiveness of the transfer organisation

The Council in approving transfer arrangements must satisfy itself that there is no unreasonable financial impact on the General Fund. It is not the role of the ITA to check the Council's position in this regard but we note that BWNL take view that the General Fund might benefit at the margins in both capital and revenue terms depending on the degree to which capital receipts were used to fund new housing development.

The BWNL report recognises a greater certainty of resources to meet investment need under a transfer. It also recognises that failure to gain the tenants' approval in a ballot might lead to significant abortive costs (which would have to be met in the main from the General Fund but from the HRA in the case of tenant participation costs).

It might be appropriate to mention here that whatever the potential benefits of transfer are there is an element of risk both in the assumptions made in the valuation (sale price) and in the future management of the transfer organisation. Tenants need to confidence in the ability of the Housing Association sector regulator (the Housing Corporation) and other agencies to step in if difficulties should arise.

Mixed Options

The BWNL report gives consideration to the impact of any decision to transfer part of the Council stock e.g. the sheltered schemes or the defective dwellings.

Libra has had no access to the finer details of any calculations involved but accepts that such transfers are likely to be at a nil valuation, given the future investment requirements in each case to tailor that stock to specific housing needs.

The impact on the HRA would be marginally positive and the shortfalls in the resources to meet the Transfer and Tenant Aspiration Standards options might be reduced – quite significantly in the case of a sheltered housing transfer.

While the impact might be marginally advantageous, considerable further work would have to be done on both scenarios and the splitting of stock has non-financial aspects we need to be considered. We would tend to agree with BWNL's line that the strength of the Council's existing position might be a strong argument against the need for partial solutions.

3. Tenants Feedback

Libra met with approximately 150 tenants from South Kesteven District Council and found a range of views amongst tenants.

- A number of tenants said they wanted to stay with the Council. Some said they trusted the Council would make the right decision. Tenants raised concerns about security of tenure and rent rises should there be a change in landlord. There appeared to be limited knowledge of housing associations and their role in the area.
- There was a desire to see much stronger tenancy enforcement, more investment in rural areas and an improved grass cutting service.
- Many tenants wanted to see the Repairs service improved in terms of speed and contractor performance.

- A number of tenants said that kitchens, bathrooms, guttering and showers were key areas for improvement.
- Many tenants reported that communications between tenants, the Council and contractors could be improved. More information on services was required, more use of plain English and greater tenant involvement in the service generally.
- The lettings policy, resulting in an inappropriate mix of young tenants and older tenants in specific areas, was highlighted as an area causing concern locally.

Listed at Appendix 2 is a list of all the points raised with Libra by tenants throughout the period of the contract.

4. Lead Tenant Groups View

Following all previous work and evidence provided by the consultants, including Libra, the TOAG fully debated the choice of preferred option on 18/2/05 and discussed the issue again on 11/3/05.

Overleaf is the report which was submitted to SOAC following the meeting of TOAG on 11/3/05.

FINAL CONCLUSIONS AND RECOMMENDATIONS OF TOAG

1. Purpose

The purpose of this report is to:

- Report on TOAG's view on the stated preferred option
- Provide SOAC with the observations of the TOAG on the Stock Options Appraisal process

2. TOAG's View on the stated Preferred Option

At a meeting of TOAG on 18th February 2005 attendees concluded that:

- There are two realistic options:- retention or transfer

PFI and ALMO were considered and judged to be inappropriate for this authority

- The stock is in a relatively good condition and the stock will reach the Decent Homes Standard within the 2010 deadline under the retention option.
- Retention could offer a long term solution but would not meet all the tenant aspirations identified during this process.
- Transfer offers the best opportunity to meet most or all of the tenant's aspirations.
- Transfer could possibly result in an opportunity to provide more affordable housing in the area.

3. TOAG observations on the Stock Options Appraisal process

At a meeting of TOAG on 18TH February 2005 the following observations and views were put forward:

- Concerns were expressed that the majority of tenants involved in the process were elderly and did not consider the views of younger or potential tenants. There were also concerns that the majority of the aspirational information gathered and used during the Options Appraisal process was provided by older tenants.
- The group had concerns regarding the level of support and access to the appropriate information through the Council, in particular absence of a TPO and lack of administrative support. Tenants recognised that administrative support from the Council had improved since December 2004 but had concerns that this would need to be sustained when the final option was chosen.
- Concerns were expressed by the group that they had felt pressurised by the very tight timetable. The process itself should have started and been fully resourced much earlier.
- The group acknowledges that it had not met the anticipated standard of involvement in the initial stages. The ITA commented that tenants need to ensure that, in the future, they 'speak up' and question at meetings. After a full discussion the group accepted the ITA's comments.
- Despite the initial problems with the process and the relationships within TOAG they shared the view that towards the end of the process their knowledge had improved. Confidence in their ability to take the process forward does however need to continue to be developed.
- In relation to the wider audience, despite an improvement after December, there are concerns about the amount of accessible information made available by the Council.

4. Tenant's priorities and recommendations for the next steps:

- That if transfer is the chosen option there is a fully resourced project team to develop the proposal with tenants.
- Whatever the option, it is essential that there are a range of good quality opportunities for tenants to be involved at the level of their choice, particularly those tenants who are traditionally difficult to engage.
- That there are increased opportunities to shape and monitor the quality of services in partnership with staff.
- That there should be an emphasis on attracting new groups of tenants to take an active part in the development of the option and service generally and that tenant activity and opportunities should be extended beyond the 'District Compact'.
- That tenants involved in the next stages should be required to attend training events following an appraisal of their skills and abilities with the ITA or TPO. That there should be different levels of involvement offered clear criteria for involvement at these levels eg different criteria for members of a Shadow Board than for members of a general working group.
- That active tenants should be fully committed to their involvement and take a flexible approach to attend at regular meetings, even if they are arranged at short notice.
- TOAG feel that wider use of the local press to disseminate information may benefit future work on the chosen option. This should be done in a coordinate manner.
- A meeting with the Council and TOAG, with support from the ITA, be arranged as soon as possible to discuss the future of the group and the group's role in the next stages of the process.

5. The Final View of the TOAG

Following receipt of all previous work and evidence provided by officers and consultants, the TOAG fully debated the choice of preferred option on 18th February 2005. The consensus on that date was that stock transfer should be recommended as the preferred option

This view was endorsed at the meeting of TOAG on the 11th March 2005.

The Recommendation of the SOAC

At a meeting of SOAC on 11/3/05 the evidence and information received, feedback from the preference survey (incomplete) and events and the view of TOAG was discussed.

The criteria to assess the options were revisited and it was agreed that all the criteria, excluding deliverability, had been fully analysed and considered in developing the recommendation to Council.

It was felt the 'deliverability' criteria would need to be informed by the final outcome of the preference survey and that the Council should have this information when taking the final decision.

The recommendation of the SOAC was therefore that stock transfer is the preferred option and that the Council should consider this recommendation and be informed by the final outcome of the Preference survey.

5. Libra's Conclusions

We must first stress that it is not Libra's role as ITA to make any specific recommendation on what choice tenants should make. Our view on the factors is summarised below.

1. The Council is in a strong position to retain its stock over a significant period while still investing in repairs/improvements to a standard above Decent Homes and keeping the HRA in balance. It would not be able to satisfy the need for affordable rented housing in the area because it would not have resources for the development of new homes.
2. We should also say that, because under retention the stock would remain in the full public sector, the degree to which the Council can achieve its Business plan could be affected by any changes to central funding and subsidy dictated by the national economy. In the past housing has not always fared well if there is a downturn in the economy and it has already enjoyed a recent period of above average capital investment
3. We do not see ALMO as a likely option for new investment given the Council's current sound position. Equally, PFI is not likely to be a relevant option simply because it cannot address the whole stock and there is no obvious social deprivation which would benefit from this approach.

4. We do not feel that the management partnership option has a particular financial impact. We can only comment that the Council's current performance seems reasonable and does in itself seem to require a partner. Concern about future staffing may be justified but we have no basis on which to confirm that conclusion. However, the best use of future management resources would benefit from consideration of a partnership arrangement.
5. Stock transfer merits serious consideration as an option because it can offer the highest level of new investment and arguably the best long-term assurance of value for money. It could also enable a significant number of new affordable homes to be developed, given the co-operation of the Council. On the other hand, transfer involves a major change in both ownership and management and carries normal business risk if the forecasts made in valuation prove wrong or unsustainable or indeed if the new organisation is badly run. Transfer is also not totally free from the impact of central policy (e.g. on rents)
6. The Council itself will have to form its own view on the impact of ALMO or transfer on the Council as a whole but that is not the direct concern of tenants (except perhaps as Council Tax payers themselves) or indeed the ITA. The tenants' choice of option should be based on:
 - overall value for money (i.e. the standard of your home in relation to the rent paid)
 - the sustainability of service standards
 - In the case of transfer, confidence in the ability of any new organisation involved to remain financially viable and deliver on its undertakings.
7. Arguably, the relative strength of the Council's current position suggests that tenants should be convinced that the transfer route can bring sufficient additional benefits to justify the major changes involved but there is available a significant track record of successful transfers to weigh in the balance.

In addition to the financial conclusions a number of conclusions relating to the consultation element of the project are listed below:

8. There is a clear necessity to provide tenants with regular and easy to understand information about the services they receive and to ensure tenants are actively involved in the management of the housing service whatever option is finally agreed. An effective communications policy and a publication advisory board for written information should be established to ensure a regular supply of clear, understandable and accessible information.
9. Strong tenancy management and enforcement is seen as important by many tenants. Any option should ensure this is a priority development area for staff to work with tenants.
10. The role of tenants in the management and performance monitoring of the repairs service should be strengthened.

11. Support for tenants and TP development should be provided by able, adequately trained and resourced TP staff.
12. Following a full review of the existing TP structures, resources and after conducting a full tenant survey a new Tenant Participation Strategy should be developed which will ensure:
 - TP is adequately and appropriately funded. With budgets for TP staff to develop and deliver effective training opportunities, support groups and individuals, carry out surveys etc in addition to enabling fully constituted and recognised groups to manage their own resources.
 - There are a range of opportunities for all tenants to get involved on an individual and group basis at a level that suits individuals and that these opportunities should be extended beyond the District Compact groups.
 - Those tenants who do not normally engage are given the opportunity to contribute their views (it was noted that generally older tenants had become more involved during the options appraisal process)
 - Roles and responsibilities for everyone involved are clear with appropriate terms of reference and codes of conduct produced for all local tenant groups and tenant working groups to ensure all tenants can effectively contribute.
 - There is strict and clear criteria, responsibilities and requirements for tenants at different levels of involvement.
 - There are standardised procedures for eg payment of expenses, obtaining transport to events.
 - There is clarity in the decision making process
 - The direction and development of TP generally is managed by tenants working in partnership with their landlord, with action plans and regular review / monitoring opportunities.

6. Acknowledgements

Libra has appreciated the support and help of all SOAG members.

In addition staff at South Kesteven District Council have provided information and assistance throughout. In particular we would like to express our thanks to Sally Marshall, Sam Goodwin, Jane Booth and Philip Doughty.

7. List of Useful Contacts

Name	Designation	Contact Details
Sally Marshall	Corporate Director	01476 406511
Sam Goodwin	Acting TPO Options Appraisal	0776 4413211
Jane Booth	Project Manager	01476 406167
Ali Clarke	Project Manager- Libra	01727 810192
Jerry Whaley	Financial Consultant-Libra	01727 810192
Maggie Carter	Consultant-Libra	0800 0850026
Sally Harbey	Consultant-Libra	0800 0850026

Completed Elements of the Work

Appendix 1

Libra met all the original agreed requirements in addition to all additional tasks identified throughout the process.

Listed below are the results of Libra activity throughout the contract:

Element	Activity
Assessment of the current position and the options/ Liaison with the Council and Advisors	<p>Libra attended meetings, had regular telephone conversations and contact via email with appropriate Council officers and the Councils financial consultants in order to ensure the information required to assess the options was made available.</p> <p>At a meeting on 7/1/05 Libra commented on the information provided on the Council's base case position. On 4/2/05 Libra presented their views on the options and the financial case based on the information received at that time.</p> <p>Following the receipt of the final report of the Councils financial advisor Libra provided their final comments on the financial assessment at a meeting of the TOAG and SOAC on 11/3/05.</p>
Benchmarking exercise	<p>Libra contacted a number of national local authorities, members of the Welland partnership, a national ALMO and a number of housing associations to gather performance information. Additional information was obtained from the Housing Corporation and Audit Commission websites.</p> <p>Details of the exercise were provided to the TOAG and SOAC in an initial report and presentation on 4/2/05.</p>
Gathering information from and the aspirations of the	<p>Sheltered Scheme residents</p> <p>Three events were held in Stamford, Grantham, Bourne and Deeping for all residents of the Council's sheltered schemes at</p>

<p>wider audience of tenants Identification of local priorities and the identification of local priorities.</p>	<p>the end October 2004. Help with transport was offered but numbers attending were low.</p> <p>Drop-in sessions Libra attended all the Council's 19 local events throughout late October and November 2004.</p> <p>Neighbourhood Compact Meetings Four events were held and all neighbourhood Compact groups were asked to attend. Attendance was poor and there was some confusion as to who should attend the session ie many local residents attended who were not Neighbourhood Compact officers.</p> <p>Home Visits In total three home visits were requested throughout the project.</p> <p>In total Libra met with 103 tenants. The results of the discussions are attached at Appendix 2</p> <p>Freephone provision The freephone was staffed and made available to South Kesteven from the beginning of the contract. A summary of all the calls received is attached at Appendix 3.</p>
<p>Summarising the results</p>	<p>The first draft of the financial assessment element of the Libra final report was presented to the TOAG and SOAC at a meeting on 4/2/05. Further work was necessary once the Council's financial consultant had access to the final results of the Councils aspiration survey.</p> <p>The first draft of the Consultation element of Libra's final report was discussed with the TOAG on 18/2/05 with agreement that the full final report (combining both the financial and consultation elements) would be submitted to the TOAG and SOAC on 11/3/05.</p>
<p>Support to TOAG and tenant representatives on SOAG</p>	<p>Libra met regularly with the TOAG (including the SOAC representatives) throughout the contract at scheduled meetings and via the telephone and email.</p> <p>The relationship with the majority of members proved useful and constructive but some confusion did arise relating to the role of TOAG, the role of SOAC representatives and the role of an ITA's from the outset. Libra consider this was, in part, due to content of the original ITA brief (see Training element below).</p> <p>Libra arranged a team development day where all issues and concerns could be raised outside of the normal 'business' meetings of the group. It was agreed that an independent Chair (Stephen Smith from the CHTF) should be appointed. (Appendix 3 refers).</p>

		<p>Numbers and individuals attending meetings of the group varied considerably throughout the process due to health problems and the alterations to the locations / times of meetings which were set and agreed by the Group.</p> <p>Libra worked with TOAG to develop the programme of events for the wider audience of tenants. It was also agreed that Libra should attend all drop-in sessions arranged by the Council and should work closely with Council officers throughout. TOAG agreed to take part in group development sessions which resulted in closer working as a cohesive team towards the end of the process.</p> <p>Further information is contained in the Conclusions element of this report.</p>
Training appropriate	as	<p>Together the TOAG and Libra discussed and agreed what training was required.</p> <p>The original ITA brief did not place a general emphasis on the ODPM guidance expectations of the ITA role. The brief highlighted the importance of a 'technical advisor' rather than ITA training, support and advice.</p> <p>In the initial stages of the process Libra endeavoured to develop a schedule of training events but the group agreed that they would require financial training only.</p> <p>As the process progressed it was apparent that a number of key issues were limiting the development and progress of work of the group, their understanding of the process itself, the roles of everyone involved and the options. Following a development day (Appendix 4 refers) the group started to work more effectively together and began to make an increased contribution to the process as a whole.</p> <p>Libra did provide training sessions on the Options Appraisal process (and roles of those involved), each of the options in greater detail and the Decent Homes Standard. In addition the Council was asked to provide a housing finance training session and this was supplemented later in the process (when the financial assessment began) by Libra.</p>
Briefing Sessions for stakeholders, elected Members and staff		<p>A number of separate sessions were held staff and tradesmen throughout the process. In addition all elected members and stakeholders were invited to their own briefing sessions during December 2004.</p> <p>Attendance at the staff sessions was consistently high with numbers attending reducing in the tradesmen sessions which were held separately.</p> <p>Only 7 stakeholders attended from parish councils, NACRO</p>

	and other local housing providers and only 5 elected members attended the briefing session provided.
Input into the Communication and Consultation and Tenant Empowerment Strategies	Libra assisted officers and tenants in the preparation and production of the Communication and Consultation and Tenant Empowerment Strategies
Preparation of articles for publication in Newsletters and scrutiny of Council publications, documentation etc	<p>From the start of the contract Libra produced various articles for inclusion in Newsletters sent to all tenants by the Council and by the tenants on the district compact. These articles included an introduction to Libra, how to contact Libra, the options and the process, in addition to articles on our findings and the financial assessment.</p> <p>The text of all articles was agreed with the editorial group of TOAG and newsletters were distributed by the Council.</p> <p>Libra was asked to comment on and propose additions/alterations to Council publications.</p> <p>Limited newsletter information was provided to the wider audience of tenants by the Council and often the quality of design was not eye catching and could have been improved. Tenants provided some information on the process to tenants in their quarterly magazine- Skyline and this appeared to be well received.</p> <p>However, the Council did produce a good quality tenant aspiration survey which was sent to all tenants. The response rate was good and the data collected supplemented the results of the district wide drop-in sessions held previously.</p>

SOUTH KESTIVEN TENANT FEEDBACK

Appendix 2

Comments received from approx 100 tenants met at all organised meetings and drop in sessions throughout October.

1. Tenancy Issues

Positive	Concerns/ Issues
Trust Council will make the right decision	Rents- will they increase? Need to ensure security of tenure under the options Need to ensure tenants understand their responsibilities as tenants Concerns about who the landlord might be if there was a change Don't trust HA's –they will find loopholes to not deliver promises Discussed rents, the freephone Rather stay with Council/ don't want any change/ trust the Council
Don't mind who landlord is so long as the service is good	Would I keep the RTB Would HA house anyone, including ethnic minorities Who would be responsible for Aids and Adaptations Rents – how will they rise Would new landlord force tenants to pay by direct debit Concern about rents Can we have Swipe cards for payment of rent Rents- what will happen Rent- will they increase Will we keep our RTB LSVT- what does it mean Housing Associations-discussed what they are and how they are regulated etc HB- will we still be able to claim it? Repairs-will anew landlord do these? If there is a new landlord where would their office be? Will they still have the RTB? Want to stay in their homes Generally happy
Trust Council will make the right decision	
Like Council and all they do	
Happy with Council services	
Wants to stay with Council	

	<p>Want to keep the RTB</p> <p>Will rents increase?</p> <p>Understand the process</p> <p>What would happen to staff if there was a change</p> <p>What happens to the money the Council would receive if the properties were sold?</p> <p>What will happen to service charges?</p> <p>When will we know the decision?</p> <p>Can we choose how the money is spent?</p> <p>Will a HA still do our repairs?</p>
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2. Current Services

Positive	Concerns/ Issues
<p>Garden service good</p> <p>Excellent Bin service</p> <p>Happy with Council</p> <p>Good Council Services</p> <p>Satisfied with service/ satisfied with Council</p> <p>Satisfied with standard of work done</p> <p>Refuse collection is good</p>	<p>The grass cutting is not good- leave the risings</p> <p>The issues in towns and villages are different</p> <p>More investment in the rural homes</p> <p>Enforcement of Tenancy Agreements</p> <p>An end to Anti Social Behaviour</p> <p>Grass cutting improvements</p> <p>Need an improved grass cutting service</p> <p>Need an improved grass cutting service</p> <p>We need a Caretaker/Handyman Service</p> <p>How much does it cost to keep communal room open?</p> <p>More done on Anti Social Behaviour and noisy neighbours</p> <p>We need a Caretaker/Handyman Service</p> <p>Concessionary gardening and tree cutting</p> <p>Improved grass cutting and removal of cuttings</p> <p>More should be done on Anti Social Behaviour</p> <p>Can we have a Caretaker/Handyman Service</p> <p>We need concessionary decorating</p> <p>Enforcement of Tenancy Agreements should be a priority</p> <p>Improved grass cutting service required</p> <p>Better gutter clearances</p> <p>Better tree trimming</p> <p>Rubbish is bad in the town</p> <p>Parking is a problem</p> <p>Remove grass cuttings and improved grounds maintenance needed</p> <p>Reward good tenants- don't spend time on bad tenants</p> <p>More facilities for teenagers required</p>

3. Letting Houses and Meeting Housing Need

Positive	Concerns/ Issues
	<p>Shouldn't mix young people with the elderly</p> <p>Shouldn't mix young and old</p> <p>Shouldn't put single mums in with the elderly</p>

	<p>Don't mix elderly and young people</p> <p>Lettings & Allocations – should not be placing young people in bungalows which were sheltered.</p> <p>Young tenants cannot get out to jobs or entertainment</p> <p>Young tenants cannot live normal life ie having visitors and entertaining themselves after 9pm causes problems to older neighbours</p> <p>Why are council housing young people with elderly</p> <p>Why are council housing drug addicts and young people in elderly peoples flats & bungalows</p> <p>A change in Allocations – keep elderly units for older folk</p> <p>Lettings & Allocations – 2nd and 3rd generation to come before homeless</p> <p>More sensitive lettings</p> <p>Public transport poor</p> <p>No shops- we need more</p> <p>By pass needed</p> <p>Better transport</p> <p>Better transport needed</p> <p>Local Workforce needs to be prioritised</p> <p>More social housing required</p> <p>Need more social housing</p>
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4. Repairs

Positive	Concerns/ Issues
Good repairs	Repairs slow
Repairs ok	Contractors need to tidy up after improvement works
Excellent repairs service	Cheapest contractors are used and get the cheapest job done
Good repairs service	Repairs are fast but very wasteful-4 visits to deal with a problem-should get it right first time
	Council should have a more flexible approach to repairs and work
	Quality of work is poor
	repairs slow
	Repairs – could be improved
	Too many pre-inspections, not enough post inspections
	Repairs – not quick enough
	Less Inspections more action
	Not enough post inspections
	Repairs are often patch ups
	Better quality repairs needed
	Need quicker repairs
	New bathroom

5. Improvements

Positive	Concerns/ Issues
Had new kitchens	Have original kitchens- almost 50 years old
	Bathrooms are too small and need improving

<p>Would PFI work for Unity houses?</p> <p>Lots of improvements going on</p>	<p>Guttering- why only clear part of the guttering not all of it?</p> <p>The villages always miss out on improvements to Grantham (especially Earlesfield)</p> <p>Storage heaters should be replaced</p> <p>Walled gardens to stop disputes</p> <p>Can't get a mortgage on pre-fabricated houses</p> <p>Problems with guttering</p> <p>New bathrooms required</p> <p>More storage space</p> <p>Refurbished bathrooms</p> <p>Don't do improvement works in the winter for the elderly</p> <p>New front doors</p> <p>New kitchens which are suitable to the individuals needs</p> <p>Showers provided as standard</p> <p>Off Road parking</p> <p>Bigger baths</p> <p>Paths not even so elderly can trip</p> <p>Walk in showers</p> <p>Would like a bath to be provided</p> <p>Why can't council put in new sink unit without full kitchen</p> <p>Boundary fencing ignored</p>
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6. Communications

Positive	Concerns/ Issues
<p>The receptionists are very nice</p> <p>Nice staff</p> <p>Good Warden</p>	<p>The information is confusing- the Council should use plain English and it should be clearer</p> <p>We need access to more information about things that concern tenants</p> <p>Communications between Council and tenants poor</p> <p>We don't know who TOAG are</p> <p>Improved communications with Council and tenant reps</p> <p>Council forget the villages- the Council keep throwing money at Earlsfield</p> <p>Should have information lists in schemes</p> <p>Communications – between Inspectors and workmen need to be improved</p> <p>We need real involvement in planning programmed work</p> <p>Problems with a member of staff in Bourne Office – not getting on with tenants</p> <p>More consultation – on anything and everything affecting tenants lives</p> <p>Need a quicker response to complaints</p> <p>Leaseholders are still not consulted-especially when improvements are being done</p>

SOUTH KESTEVEN FREEPHONECALLS

Appendix 3

DATE	CONTACT	QUESTION	ANSWER
25/10	Ms x Sandygate lane Horbling 01529	Missed meeting, is poorly and would like a chat and maybe a home visit	Passed to Ali to call her who explained all
25/10	Anon	Didn't understand any of it	AB explained
25/10	Miss x Thistleton Lane South Whitham Grantham 01572	Didn't understand	AB Explained some and passed to AC for further call
25/10	Anon	Very unhappy, critical of whole this, quite nasty to AB	AB explained it should not affect rights and no decision made and if they feel that strongly they should get to a meeting and find out more
25/10	Mrs x Rutland Terrace Stamford Lincs PE9	Secure and assured tenancy differences	JG passed to AC
25/10	Mrs Turner	Really doesn't want Housing Association to take over is happy with the council	Will go to a meeting
25/10	Mr x Long Benington	Missed meeting and didn't understand	AB explained. Mr x said he would read the leaflet and call back of he needs a home visits
26/10	Mrs x The Grange Flats Grantham 01476	Very confused, missed meeting. She has been poorly and this seemed to cause distress	I advised her to have a home visit because she was so confused and getting upset. Took details to pass to Ali but Mrs x called back and said she would talk to her warden first and try to arrange a residents meeting for someone to come and talk to

25/10	Mr x	Was quite nasty about it said he does not want any changes but that the council would do it any way. He was on the phone about 15 minutes but kept saying he didn't give a damn	I advised him that no decision had been made and if he feels strongly he should go to a meeting. He said if he did he would get arrested! And he didn't know where on Essex Rd the meeting is
25/10	Mr x Sharp Road	Wanted to know how long meeting was (3 hours?)	Told him it is a drop in
25/10	Mr x Clare Close Stamford 01780	Wants more paperwork to read up about the process and how it will affect right to buy.	Passed to AC who dealt. He is in sheltered accommodation so has no right to buy, he was advised that it would not change
8/10	Mrs x 01476	Received newsletter and wanted more info	JG checked with AC then called Mrs x back to advise she would get more info in the post
8/10	Cllr x	Town councillor, didn't understand and had people asking him questions	Passed to Ac who advised and updated him on the situation
11/10	Mr x New Beacon Road Harrowby	Wanted to know when evens would be held	Ali advised info would be sent
11/10	Mrs x Riverside Grantham 07950	Wanted to arrange an exchange	Told her to call council

13/10	Cllr	Asked to speak to Ali	Passed to AC who told him what he needed to know about meeting times etc
14/10	Mrs x 01476	Wanted to know why the community compact was not mentioned in some paperwork	Passed to AC Ali is going to visit them
26/10	Mrs x Lincoln Road Stamford 01780	In favour of change, hates the council, wants to go to a meeting but does not know where the Essex Road event is	Said I would call her back with address. Ali returned call and gave her details
3 times	Mr x 01476	Called asking for Ali wanting to discuss right to buy and what happens if tenants move etc	Passed to AC who has dealt. Ali explained his right to buy would not be affected if he already has the right if he doesn't he still will not
27/10	Mrs x Drydon Close Grantham 01476	Does not understand, would like it all explained to her	Passed to AC who has dealt
27/10	Mrs x	Request for a home visit	Passed to AC

	Pinfold Close Poynter 01529		
27/10	Mrs x Oak Hill Swinstead Grantham	Was worried – she is in her 80's and has recently had a cataract op. She cannot read the leaflet.	She will go to the meeting if she can. If not, she will call back and we will make further arrangements
27/10	Anon	Lady very upset. Does not understand leaflet and thinks she is losing her home.	
27/10	Mr x (No address or phone number left)	Wants to stay with council. Asked us to call her back but she left no number	
28/10	Mr x Clare Close Stamford	Wanted to know why they couldn't buy their sheltered property	Advised that this was legislation and not council policy
3/11	01529 xxxxx(no name or address)	Line was too bad to hear	Passed onto Ali. Hard to communicate. Very happy
5/11	Mrs x Grantham	Read leaflets – concerned that not everyone will be heard	Warden. Communication has been poor. Told her to get tenant forms from council. Offered a meeting but was told that no one would turn up. (Happy with repairs and maintenance.)
8/11	Mrs x Charles Close Bourne Linc 01778	Didn't understand letter.	Arranged a home visit.
8/11	Miss x	Cannot remember making a home visit request and says she doesn't want one.	No action to be taken.
9/11	(Warden)	Wants to arrange a meeting	Sally Harby attended two tenant meetings
09/11 /04	Mrs x South Kesteven	Assured and secure tenancies. Confused about what is in the letter	Asked Ali to ring Tuesday am or Wed pm. Ali spoke to Mrs x who is now quite happy. Phone to say she should never have doubted Ali and to thank her very much!

11/11/04	Mr x Folkingham Road Pickworth Lincolnshire 01529	Lack of public transport means number of people unable to attend consultation events. Would want a meeting locally. Also discussed capacity of any new transfer org in tackling ASB	Mr x to see how many people would attend a local meeting and phone back
	Mrs x	Requested a home visit	Sally spoke and sent her some information, the lady seemed happy with the info provided and at present does not require the visit.
21/1/05	Mrs x Tel 01536	Is Council going to sell housing stock	Council considering options to raise the standard of homes & services. One of options could be transfer to a housing assn which is a non profit making body but at present still consulting on options. If did decide to transfer could not do so without balloting tenants. Confirmed that if transfer occurred existing tenancy rights would be preserved. Offered home visit to explain options & give him chance to give his views as he cannot get to meetings. Will phone back if he wants that service.
25/1/05	Miss x Larch Close Grantham NG31 Tel01476	What are implications for leaseholders if stock transferred	Clarified still going through options appraisal. Council will decide in April what option they prefer & will take account of consultation. If decided to go for transfer would need to ballot. Ref impact of new landlord – explained legal requirements to consult on service charges & to act reasonably. Wants more info & may then request home visit as disabled. Referred to Ali.
23/01	Mrs x 01476	Completed Survey Form	Passed to Ali. Completed Survey form and discussed process with her.
23/01	Mrs x Dryden Close Grantham 01476	Concerned about her Father's bungalow (Mrx)	Passed to Ali, Mrsx understands what's happening now and seems ok with the response.
25/01	Mrs x	Would like clarification on the	

	01780	leaflet received.	
26/01	Mrsx Sandy Gate Lane, Horbling, NG3	Lives in tenant held property and would like to know who will be controlling it. Can we resend her a form and leaflet. Also wanted more info ref implications of transfer especially concern that properties would be sold off & no longer available to waiting list. And management policies.	Explained transfer is one option, explained what a HA is & how regulated Council prefers this option & reasons why transfer may be recommended – investment into existing & new homes. Explained ref RTB & preserved RTB and other guarantees which would be built into offer document. Advised that whether council or HA cannot lose tenancy if in hospital as long as rent paid.
25/01	Mrs x South Kesteven 01778	Would like information about the leaflet concerning conditions of housing. Please call before 12am.	

Appendix 4

TOAG DEVELOPMENT MEETING

10 JANUARY 2005 1.30-4PM

MANOR STREET COMPLEX, COMMUNITY ROOM, GRANTHAM

CHAIR- STEVE SMITH (CHTF)

AGENDA

1. Membership of TOAG and role

- Do we understand our roles and responsibilities
 - Do we understand what we do not discuss? (eg non options appraisal issues)
 - Commitment to attend training session being developed by Lisa
 - Do we all want to be part of the process and why?
 - Do we want to develop as a team?
 - Are we achieving what we need to achieve?
 - Why don't we keep to the agenda? And how can we ensure we do from now on?
 - An independent Chair- A Chairs role is to ensure the agenda is managed –do we need a local tenant chair or should we appoint an independent Chair from outside of South Kesteven? Tenants can then concentrate on TOAG business.
 - Are we conducting ourselves appropriately at meetings? We need a code of conduct –what should be in it?
 - Do we understand the process (looking at all the options equally, the financial issues, the Decent Homes Standard etc)
 - Do we need to extend the membership- attendance is varied, are there any potential members who are really interested in the process? eg leaseholders and from drop ins
 - How do we prove to the GOEM and CHTF we are a capable group?
 - Frequency of meetings- weekly? One meeting for OA business only one for team development
-
- It's too late to change the next meeting on 7/1/05 but what about future meetings?
 - Should future meetings be TOAG Thursday 1-4pm, SOAC Friday 9.30-2pm. This will not be suitable for everyone but we have lots of work to do to keep up with the process and to ensure the TOAG/SOAC starts to develop as a group
 - Should we have weekly meetings of TOAG- one for business only one for team development (linked to training etc)?
 - We must accept meetings may run over and that the times may not be convenient for everyone- but we must be committed to the process (are we committed to the process?)

2. Membership of SOAC and role

- How can we develop the relationship between tenants and members on the group?
- If we want to develop a Board structure in SK we need to work together how can we do this?
- Would we prefer visual presentations rather than written reports?
- Should the meetings be less formal and less like Council meetings?

3. How do we all work together and what's not working?

- How can we develop into a team with the Council?
- What works and doesn't work with the Council?
- What works and doesn't work with tenants?
- Working with consultants eg Sam and Ali- listening to advice and information- understanding their role
- What works and doesn't work with CHTF/GOEM?

4. Communications

- How do SOAC reps feedback to TOAG colleagues?
- How do TOAG reps feedback to the District Compact and their communities?
- We need to receive all paperwork well in advance of all our meetings- why isn't this happening?
- How do minutes get circulated and who does it- why does it keep going wrong?
- Why haven't tenants received more information such as newsletter's, via the website etc?
- How are staff being kept informed?

5. The Timetable

- We must keep to the Key Dates- how are we going to make sure we do this?