

Appendix A – Transcript of Richard Buck’s presentation on the Electoral Review in South Bucks

South Bucks District Council Electoral review briefing

Parish briefing, 25 July 2013

About us

- We are independent of Government and political parties, and directly accountable to Parliament through the Speaker’s Committee
- We are responsible for reviewing local authority electoral arrangements, administrative boundaries and structure
- Our recommendations for this review will be implemented by Parliament

Purpose of Presentation

- Explain the Review Process
 - Our statutory criteria
 - How we develop our recommendations
 - Consultation – involvement

What you can expect from us and how we can assist you

- Why are we conducting an electoral review of South Bucks?
- Council requested review to explore appropriate council size for South Bucks
- Our aim is to try to ensure that each councillor represents approximately the same number of electors.
- 15% of wards in South Bucks have an electoral variance of more than 10% of the average. Burnham Beeches ward has 20% fewer electors than the district average

Scope of the review

- Review will decide the pattern of wards for the entire district – not just wards where there are levels of electoral inequality
- We will decide:
 - Total number of councillors (council size)
 - Number of wards
 - Names of wards
 - Boundaries of wards

Statutory criteria

- Electoral equality
 - Optimum number of electors per councillor
 - Five year forecast
 - In time for next election
- Community identity
 - Parishes as building blocks
 - Strong boundaries
 - Public facilities
 - Focus on community interaction
- Effective and convenient local government
 - Coherent wards with good internal transport links

What we cannot consider

- Parliamentary constituency boundaries, which are drawn by the Boundary Commission for England
- Current district wards
- Local political implications of recommendations
- School catchment areas
- Postcodes or addresses
- Polling districts

Rules relating to parishes

- We cannot create or abolish parishes, or amend their boundaries
- If we divide a parish between district wards, we must create parish wards
- We can change parish electoral arrangements only as a direct consequence of our district ward proposals

Council size: The Commission's approach

- Starting point of review is the optimum councillor: elector ratio (councillors divided by electorate)
 - Once everyone knows the optimum councillor: elector ratio, we can all work from the same starting point
- Commission will make final decision on council size

Review process

Preliminary stage: Council size discussion

- Do you have the right council size?
- What are the demands of time on elected members? Could the council operate more effectively with a different number?
- Opportunity for council to consider political management and governance
- Consideration of members representative role
- Effective representation of constituents
- Council size final submission: July 2013
- Council size consultation: 3 Sept – 14 October 2013
- Consultation on warding patterns (10 weeks)
 - Invite warding patterns from council, public, parish councils, everybody who takes an interest
 - Welcome proposals for whole district or just a few parishes
 - Commission tours area
- Commission publishes draft recommendations
 - Posters provided to parish councils to publicise review
- Open consultation on draft recommendations (10 – 12 weeks)
- Commission publishes final recommendations
- Final recommendations will be implemented by order in the Houses of Parliament

Parish councils' input

- Tell us what you think
 - Explain how the proposed ward pattern reflects community identity
 - Consider ward names and patterns

- Give evidence of how recommendations would impact your communities
- We don't expect a district-wide scheme but remember there may be knock-on effects to proposals
- Talk to residents and publicise the review
 - We will provide all parishes with posters

Effective Representations

- Representations which support are as important as those which oppose
- Representations will be judged on the quality of argument and evidence presented
- Effective representations will:
 - Suggest an alternative as well as setting out an objection
 - Take account of statutory requirements
 - Consider consequences of alternative across widest possible area
 - Be evidence based

What characterises a good review

- Detailed rationale for council size
- Accurate electorate figures and robust methodology when forecasting expected growth
- Scheme coming forward which gives good electoral equality while balancing other statutory criteria, has cross-party support, has been consulted on locally
- Highly important to involve as many groups/individuals as possible at as early a stage as possible
- Where you cannot secure consensus across a whole scheme, tell us where there is agreement
- Representations based on evidence, not just assertion

Contact details

Review Officer: Mark Pascoe

Email: mark.pascoe@lgbce.org.uk

Tel: 020 7664 8531

Review Manager: Tim Bowden

Email: tim.bowden@lgbce.org.uk

Tel: 020 7664 8514

Website: www.lgbce.org.uk

Appendix B – A transcript of Michael Veryard and Tony Peak’s presentation on Housing in South Bucks and Chiltern

Housing in South Bucks and Chiltern

This presentation will cover:

- Housing need (Bucks Home Choice and Homelessness)
- Buying and renting
- Planning and Affordable Housing
- What the Councils are doing
- Key issues for the future

Demand for Housing via Bucks Home Choice (June 2013)

Bucks Home Choice is the system used by Chiltern and South Bucks to allocate housing. There is currently high demand for one bedroom properties in both Chiltern and South Bucks. There is less of a demand for two or three bedroom properties.

Supply of Affordable Housing via Bucks Home Choice 2012- 2013

The supply of affordable housing within Chiltern and South Bucks is a lot lower than the demand for affordable housing. It is extremely difficult to accommodate families who need a three or more bedroom property.

Bandings Housed 2012-2013 in South Bucks

The Bucks Home Choice is a static waiting list if not people are dropping down the list as people classed as a higher priority are entering the list above them.

- Of 40 properties two bedroom properties, 10 were released by households overcrowded moving to larger accommodation using the Local Lettings Policy.
- Of 15 three bedroom properties, 10 were let to transfers from two bedroom property which released properties for other applicants

Bandings Housed 2012-2013 in Chiltern

The Bucks Home Choice system categorises all applicants by bands. Those in band D are most in need of accommodation due to factors such as overcrowding. Chiltern have worked hard for family size units to be allocated to those in lower bands. Someone who is 50th on the housing list could take three to four years to be allocated social housing – provided new applicants do not join the list with a higher priority.

Homelessness a Statutory Duty 2012- 2013 (Accepted Cases)

Chiltern and South Bucks recorded a total of 170 cases where homelessness was prevented.

Purchasing a Property

- Current average asking prices in HP9 (Beaconsfield Area)
- 1 bedroom house £150,000, 2 bedroom house £450,000, 3 bedroom house £550,000
- Buying a property in Chiltern or South Bucks would be extremely hard as it is a very expensive area to live in.

Obtaining a Mortgage

- Need a good/perfect Credit Rating
- Any debts including Student Loans considered
- Credit Cards considered
- History of saving
- Deposit required at least 10%
- Rate may be high for FTB
- Job security
- Age taken into consideration

Mortgage Potential

- A modest property value of £250,000 would require a deposit of at least £25,000
- An income of £35,000 would support a maximum mortgage of £140,000
- This would leave a shortfall of £85,000

Private Renting

- The costs of average private rent in HP9 (Beaconsfield area) is a lot higher than the local housing allowance (maximum housing benefits) available to people.

We have established it's difficult to get a social house, buy or private rent a house but the Council have been working to tackle these barriers.

Empty Homes and the Private Sector

- Both South Bucks and Chiltern are working to reduce the number of empty homes in the private sector.
- Rent Deposit Scheme which helps households who do not have the deposit to obtain a tenancy in the private sector.
- New Homes Bonus is paid to local authorities including an increased element for new affordable homes and an element for bringing empty homes back into use.
- Housing Standards work is undertaken to ensure private sector rented property is at an acceptable and safe standard.

Home Improvements 2012 - 2013

- South Bucks funded 63 Disabled Facility Grants at a cost of £395,000 for improvements including ramps, wet rooms, stair lifts etc.
- Chiltern funded 80 Disabled Facility Grants at a cost of £507,000 for similar improvements.

Planning helping to deliver Affordable Housing on site

- In South Bucks new developments are expected to deliver 40% affordable units of which 2/3 should be rented and 1/3 intermediate or shared ownership. Subject to viability.
- In Chiltern new developments of five or more dwellings (net) are expected to deliver up to 40% affordable units of which 2/3rds should be rented and 1/3rd intermediate or shared ownership (subject to viability). Developments of less than five dwellings (net) are expected to make a financial contribution to deliver affordable housing elsewhere.

Planning helping to deliver Affordable Housing off site

- In both South Bucks and Chiltern the planning process may consider accepting a financial contribution in lieu of on-site units (depending on site viability etc.). This is generally known as a Commuted Sum.
- The contribution has been used to provide affordable housing in the following ways:-

How Commuted Sums are used

- Help Registered Providers purchase properties (typically previously owned sold via Right to Buy).
- Help fund an Equity Loan Scheme
- Help fund a Cash Incentive scheme which helps existing tenants purchase a property which releases their current property
- Help tenants under occupying family sized homes move to smaller accommodation and release their current home
- Helped Registered Providers change tenure on new sites to provide a greater proportion of rented accommodation

Summary – What are we doing?

- Making the best use of existing housing across all tenures
 - (e.g. Bucks Home Choice, transfers, mutual exchanges, grants, incentives to move, Your-Choice equity loan scheme, grants, private renting, empty homes etc.)
- Getting as much additional affordable housing as possible via the Planning process
 - (Provision on site and financial contributions to provide housing off-site)
- Focusing on homelessness prevention whenever possible

Future Issues

- Welfare Reform – More to come (including Universal Credit)
- Registered Providers – Government funding and Affordable Rents – Is gap narrowing between the Social and Private Rented sectors?
- Bucks Home Choice – Policy review (more focus on local connection and housing needs)
- CDC and SBDC – Outcome of Shared Service Review

Appendix C – A transcript of Alison Hadden’s presentation on Development of new Housing.

Development of New Housing by Housing Associations - Alison Hadden

This presentation is about how Paradigm provides new housing. Housing Associations can be simply described as having a very big mortgage. The rent is the salary to pay the mortgage. The equity in the property was the 40% of cost which was paid by the government.

Social Housing Model

- Target Rents
- Grant freely available – even for Section 106 sites
- Bank funding freely available
- Low Rates <1% margin
- Only Problem, lack of land

How the numbers work – Social Rent

- Costs (total cost of new house say land, build and on costs): £140,000
- Income:
 - Rent say £100pw x 52 £5,200
 - Less repair managed cost - £1,200
 - Net Income £4,000 pa
- Capitalised value of income
 - Bank borrowing 5% £80,000
 - HCA Grant £60,000
- Total £140,000
- Shortfall Zero

Recession

- Reduced bank borrowing available
 - Bank re-pricing
 - Cash calls
 - RP turn to bond issues
 - More expensive money
 - Greater security needed (Charging)
- Since the recession the shortfall for housing associations in no longer zero.

Affordable Rent

- Government reduce expenditure
- Less Grant – 60% cut in grant from Department of Communities and Local Government
- Value of existing stock falls
- New homes secured against existing stock instead of new build
- Affordable Rent 80% of the market rent – Paradigm Housing are not charging above the Local Housing Allowance.

Affordable Rent

- Increase rental income
- Increase borrowing
- Existing bank covenant stretch
 - E.g. Cost to value ratios
 - Interest income ratios
- Limited capacity to borrow more

How the numbers work – Affordable Rent

• Cost: (new house)	£140,000
• Income:	
– Rent say £900 pcm or £200 pw	
– At 80% £160pw	
– Less service charge £10pw	
– £150pw x 52	£7,800
• Less repair management more bad debt voids etc.	-£1,600
• Net income	£6,200
• Capitalised value of income:	
– Band Bond borrowing 7%	£86,800
– Grant	£40,000
• Total	£126,000
• Shortfall internal resources	-£14,000

Since the recession housing associations now have shortfalls to cover, which Paradigm currently self-fund. This is not a viable long-term solution.

Other Constraints

- Planning
- Land availability
- Prices increasing
- Poor return for REIT

A lot of government grants end in 2015, all building work needs to be completed by 2015 or Housing Associations lose the funding. There is also a current shortage in bricklayers and bricks.

Future of Development

- Affordable Rent not sustainable long term
- RP Need:
 - Conversion cash
 - More efficiencies
 - Cross subsidy
 - LA money/grant
 - LA land
 - Innovation/Joint Ventures

Appendix D – A transcript of Jeremy Hutchings’s presentation on Welfare Reform.

Introduction to welfare reform

- Single biggest change to welfare benefits for over 60 years
- Contributes to £18bn welfare savings by 2014-15
- Promotes principles of personal responsibility
- A benefit system which is fairer, more affordable and better able to tackle poverty, worklessness and welfare dependency

Overview of Welfare Reform

- Timeline of Changes
 - Welfare Reform Act March 2012 – Non-dependant deductions
 - Size Criteria (Bedroom tax) April 2013 – CT support social fund PIP
 - Benefit Cap April 2013
 - Universal Credit October 2013
 - All claimants migrated to Universal Credit by 2017

The changes do not apply to people over the age of 65.

Size criteria

- Deductions to housing benefit for spare bedrooms
- 14% of rent for one spare bedroom or 25% for two or more
- No exemptions but concessions for parents with children in armed forces and severely disabled children

Size criteria – impact on L&Q

- 4,144 L & Q households affected by the size criteria
- 77% are under-occupying by one spare bedroom and will be facing average shortfalls of £16 a week
- 23% are under-occupying by two or more spare bedrooms and will be facing average shortfalls of £30 a week

165 households within South Bucks have been affected by the size criteria; this is lower than the average as there is a high proportion of over 65's in L & Q accommodation within South Bucks. L&Q have contacted all of them to discuss options available. The majority of those contacted are willing to pay the extra rent rather than move. This may be because they will fall into arrear, not be able to fund the shortfall or there could be undeclared income within the household.

Benefit cap

- Benefits capped at £500 a week for families and £350 a week for single people
- Equivalent to national average earned income after tax and NI
- Affects large families and people with high housing costs
- Exemptions for people with disabilities and people in work

Benefit cap – impact on L&Q

- 350 households affected by the benefit (estimate)
- Under housing benefit, affected households are facing average shortfalls of £62 a week
- As many as 39% losing over half of their housing benefit award
- Affects affordability of family homes and affordable rent properties

Only 5 households within South Bucks are affected by the benefit cap. L&Q have contacted all of them to discuss possible options.

Universal Credit

- A single means-tested benefit for working-age families both in and out of work
- Paid directly to one member of the household calendar monthly in arrears
- Claims made online, with claimants signing a claimant commitment

Universal Credit – impact on L&Q

- Approximately 23,500 working age households on housing benefit claiming £130m a year through housing benefit
- Residents will have to manage their money and make their rent payments
- Increase in transaction costs and income collection costs

This is the biggest issue for L & Q. Housing benefit claims will reduce by £5,7m per annum and whereas previously the £130m was paid directly to L & Q from the local Councils; L & Q will have to collect the rent from the tenants. L & Q carried out a pilot in Croydon about ten years ago to collect rents from tenants rather than the local authority. This resulted in a large increase in arrears before they started to come down again. Many tenants were unable to budget financially; some did not have bank accounts.

Communication campaign

- 100,000 leaflets distributed
- Information in Homelife, on rent statements and website
- Recorded messages on L&Q Direct
- Targeted letters to transfer and mutual exchange applicants
- Frontline staff raising awareness
- Welfare reform events
- 62% coverage (Dec 2012)

Contacting residents

- L & Q make three attempts to phone residents affected
- Supplemented by letters, emails and texts as appropriate
- After three attempts, refer for three doorstep visits
- Achieved personal contact with 97% of size criteria cases

Supporting Residents

Housing Options

- Moving Options Team to assist residents to mutual exchange
- Downsizing assistance payments
- Information on taking lodgers
- Updated bedroom criteria

Training & Employment

- T&E Officers in each area
- Free training and projects e.g. Boost
- Regular contact about opportunities
- Case Workers to work intensively with residents affected by the benefit cap

If people are working to get a job or completing training, we will defer collecting arrears.

Financial inclusion

- Your Money Team -telephone-based money guidance
- Pound Advice CAB partnership
- Referrals for specialist debt advice
- £50,000 Hardship fund
- Partnerships with food banks

Other

- Energy Save to save money on fuel bills
- KIT holistic tenancy sustainment for vulnerable residents
- Digital inclusion projects

What next?

- Continuing to work with residents affected
- Monitoring the impact of changes
- Preparing for Universal Credit

Thank you

- **Any questions?**

Appendix E – A transcript of Joy Shakespeare’s presentation on Families First

Buckinghamshire’s Families First approach

Welcome

- The Families First approach
- Developing and prototyping the model
- Process and governance
- Next steps and discussion

What is Families First?

- A more coordinated way of working with families who are experiencing difficulties or challenges in their lives.
- A partnership approach that focuses on the whole family, addressing all of their needs together.
- Working together with families to make positive changes to their lives & move away from dependency on public services.
- Taking a preventative approach by working with families before their problems become too difficult to manage, as well as supporting families out of crisis.

It’s not:

- A new service or extra bureaucracy.
- The next ‘Big Idea’

National context: ‘Troubled Families’

- Government commitment to ‘turning around’ the lives of 120,000 ‘troubled families’ by 2015 (545 in Bucks)
- Payment by results mechanism focuses on worklessness, truancy and crime/Anti-Social Behaviour.
- Buckinghamshire’s Families First approach includes our local response to the national agenda, but is wider and responds to need of all our local families with multiple problems.

Families First is one of the few things that the government has invested in. It helps put money back into the Districts.

Working with Troubled Families

A guide to the evidence and good practice DCLG Dec 2012

Family intervention factors that work:

1. A dedicated worker, dedicated to a family
2. Practical ‘hands on’ support
3. A persistent, assertive and challenging approach
4. Considering the family as a whole - gathering the intelligence
5. Common purpose and agreed action

Families First Model

- At the heart of the model is **the family** and a coordinated team of professionals & peers, tools & resources

- LEAD FAMILY WORKER - Trusted family worker able to take a more active role in mediating and tailoring support for families. In most cases selected by family from any agency or sector.
- FAMILY TEAM - A co-ordinated team of professionals and peers taking a single family focus, sharing data and actively engaging the Lead Family Worker
- SINGLE FAMILY ASSESSMENT - Holistic family assessment that is shared, understood and useful to multiple agencies the family
- FAMILY PLAN - An evolving action plan for the family that is owned by the family, acknowledged by professionals. In some cases acts as a family contract with services

Ambition for prototyping

- From Jan 2013, we agreed to 'get on and do'
- Focus both geographic focus (Chesham) and other cross-county aspects
- Action learning – iterative process
- Recognise nothing is perfect – keep learning through doing
- Making mistakes can be a good thing!
- Use prototyping as our partnership dialogue for continued improvement

Progress to date

- Dec 2012: Agreement on “doing”
- Jan - April 2013: Chesham prototyping
- June 2013: Evaluation report
- June 2013: Aylesbury roll out
- Sept 2013: Cross county roll out
- Dec 2013: Annual review

South Bucks is planned to be the first area for rollout County-wide.

Challenges

- Information sharing
- Identification
- Complexity of families
- Increase in demand a likely result
- Who does what?
- Widening the reach

Successes

- On the ground strong partnerships
- Families' response
- Appetite and enthusiasm for change
- Prototyping extension
- Training
- Results!

Governance

- Streamlined governance
- Bucks Network

- Executive Steering Group
- 4 key workstreams:
 - Finance and performance
 - Insight and evaluation
 - Delivery
 - Communications and partnership

Next Steps and Discussion

- Insight and evaluation
- Further work on cost benefit analysis
- Continuing to test progress against best practice elsewhere
- Closer ties with other programmes and initiatives (e.g. Prevention Matters)

Contacts and Further Information

- Joy Shakespeare, *eshakespeare@buckscc.gov.uk*, Families First Programme Lead
- Tracey Lawrence, *tlawrence@buckscc.gov.uk*, Families First Project Manager
- Jan McGregor, Families First Health Lead
- Harriet Ellis, DWP Seconded