1. Introduction

This report summarises the Independent Tenant Adviser (ITA) work carried out by PS Consultants from the time of our appointment (early September 2007) until the end of November 2007.

Our appointment as ITA was to advise and support South Cambridgeshire DC tenants and leaseholders to engage with the options appraisal process currently being carried out by the council in respect of the future investment needs of SCDC homes.

2. The Work Programme

This has consisted of;

- **SCDC Drop-in sessions**

Giving advice at 21 of the 24 drop-in meetings that had already been arranged SCDC officers prior to our appointment. As previously reported to HFWG (meeting of November 6th 2007 - Agenda item 9) approximately 180 residents attended those drop-ins. However, when taken with informal events such as attendance at informal events such as coffee mornings, the total number of tenants involved in this phase of the process was approximately 500.

- **Meetings with Sheltered Scheme Residents**

Meetings with residents in 42 of the 43 sheltered schemes (one scheme in Girton did not get a visit in this phase because of a timetabling clash – but will be rearranged for a later date in December). A note summarising the issues raised in these meetings is in **Appendix 1**

So in the period between mid-September and late November 2007 we attended a total of 63 meetings with SCDC tenants and leaseholders.

- **Training / Briefing Sessions for tenant members of the HFWG**

We have done training sessions for tenant members of HFWG on :

Housing Finance

Secure and Assured Tenancies

a further session will be held later in December on **transfer models**

- **Meetings with the SCDC Tenant Participation Group**

We have also attended two meetings of the TPG to brief them on the issues

- **Newsletter**

  An ITA newsletter was produced and distributed in early November – copes of which have already been made available to HFWG members, all elected members, and housing staff

- **Focus Groups**

  6 Focus Groups were arranged at the end of November drawing together respondents to the survey who expressed an interest to explore the key issues raised in the tenant survey (see below).

  A Summary of the feedback is in **Appendix 2**

- **Staff and Member Briefings**

  We did two staff briefings for housing staff at Cambourne plus a separate briefing for elected members.

  The presentation for these briefings is attached as **Appendix 3**

- **A Postal Questionnaire**

  We produced and distributed a questionnaire to all SCDC households – with a pre-paid return envelope. The results of that survey are reported below.

3. Comparison Of The Survey Findings in 2004 and November 2007

In this section of the Report, we compare the responses that we received to the first postal survey that we carried out in 2004 to the views we have now received in response to a similar postal survey in November 2007.

In 2004 the council had asked us to seek tenant opinion and aspirations on the elements a modern council home should contain. Tenant opinion on this has clear and obvious implications for any assessment of future council housing investment needs.

With the aim finding out whether, and to what extent, opinion had changed since 2004, the 2007 survey, used an almost identical format to the 2004 version. However, and following discussion at the HFWG, we took the opportunity to ask one additional question not in the original survey (question 7)

For ease of comparison we have brought together the response to each question as received in 2004 and 2007, and we comment on the findings, and how views have either remained consistent, or have changed during this period.

3.1 The response rates

In 2004, PS Consultants received a total of 2075 completed surveys, which represented a response rate of approximately 36% of tenanted households in the District. In 2007, we received a total of 1,568 completed surveys, which represents a response rate of approximately 26% of tenanted households. Although the response rate is not as high in 2007, the sample size is sufficient to enable us reliably to draw comparisons between the two sets of survey results. In both cases, response rate compares very well with other similar consultation exercises that have been conducted by ITAs and other consultants during the first phase of consultation in the course of Housing Options Appraisal exercises (where response rates have been under the 10% government guideline. For each variable assessed, the response received is presented in descending order, from the majority to the least supported.

3.2 Who responded?

Both of the surveys sought first to identify the type of people who were responding to us by asking: -

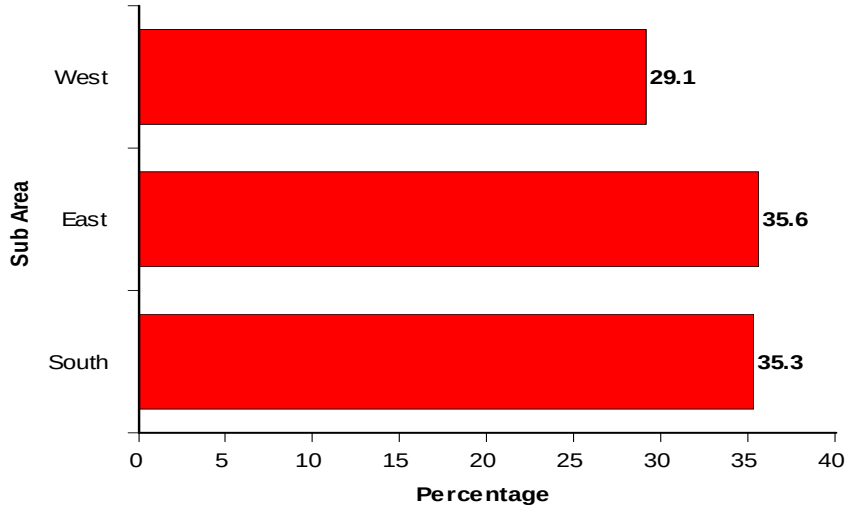
- The area in which they lived?
- What type of property they lived in?
- How long they had been a tenant?
- How old they were?

This information could then be considered in order to determine how representative the sample obtained was of the tenant population in general.

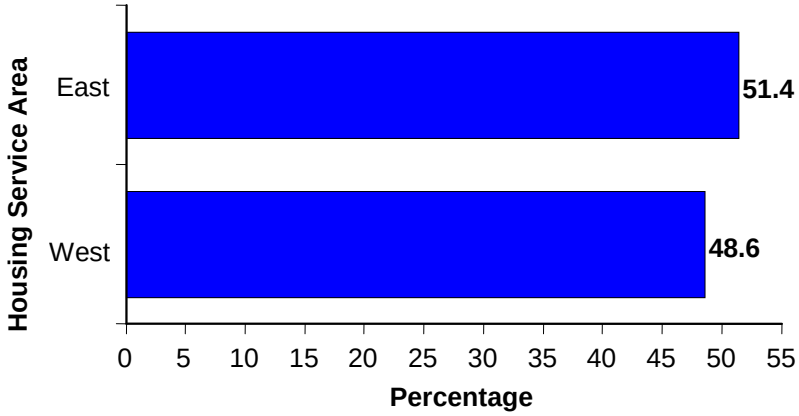
➢ Area

In 2004, the District was divided into three housing management areas: West, East and South. By 2007, the housing management areas had been redefined, into two main areas or patches: West and East. The tables below shows the percentage of responses that were received from the management areas within the District and demonstrates that the sample obtained is reasonably representative of the overall distribution of the Council's homes in the District. The response from 2004 is presented first shown in red and the 2007 response is shown below in blue.

2004 Survey Results



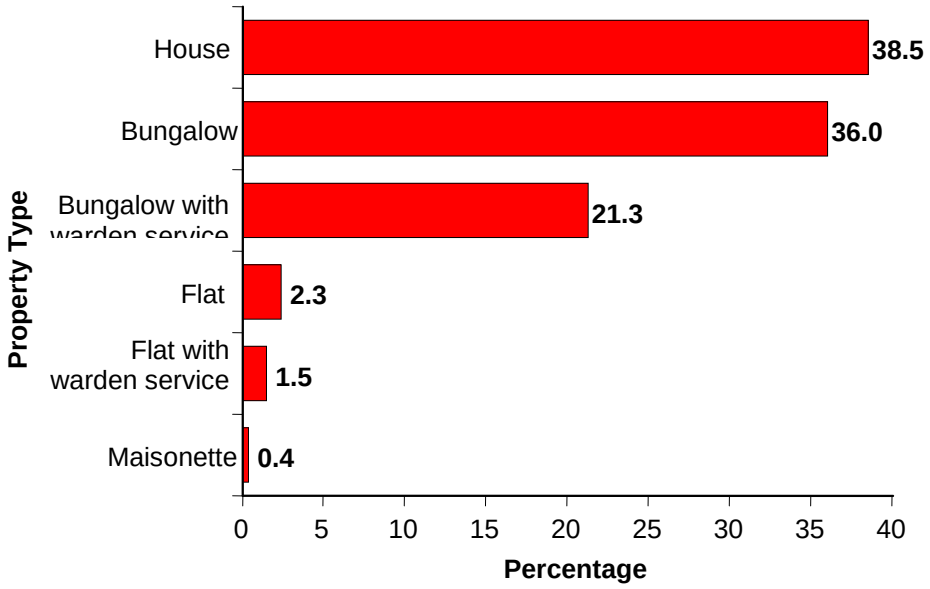
2007 Survey Results



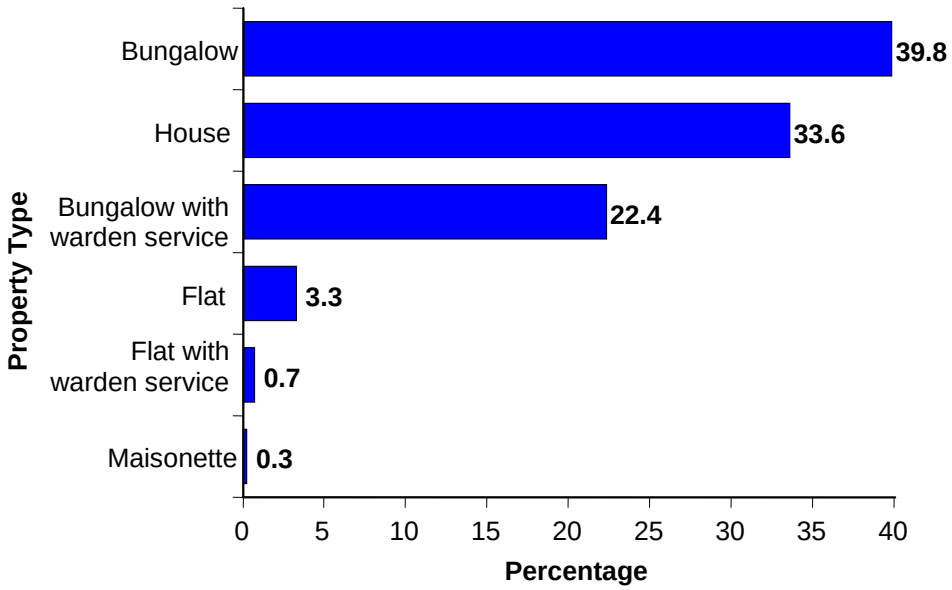
➢ Property Type

The graph below demonstrates the type of property of the respondents to the survey respectively in 2004 and in 2007.

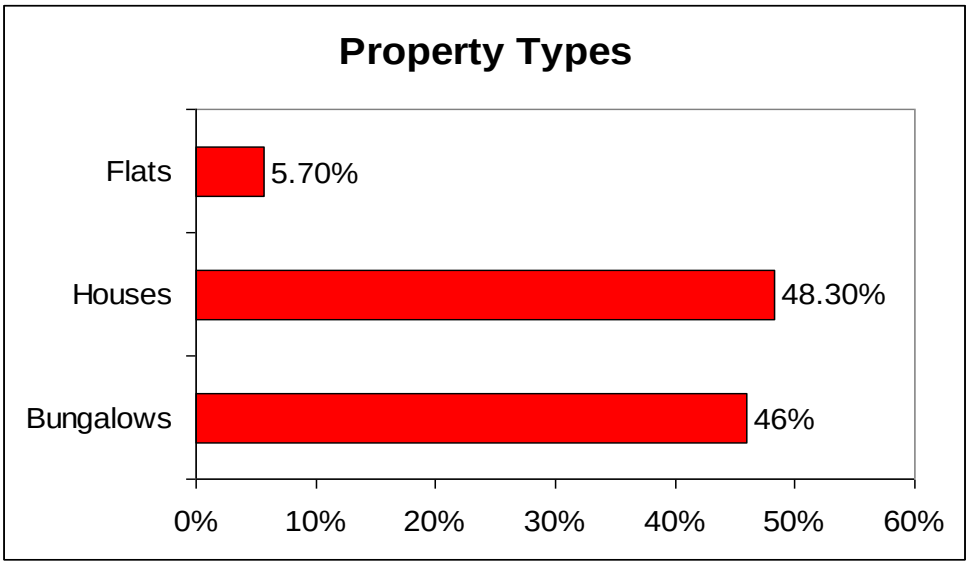
2004 Survey Results



2007 Survey Results



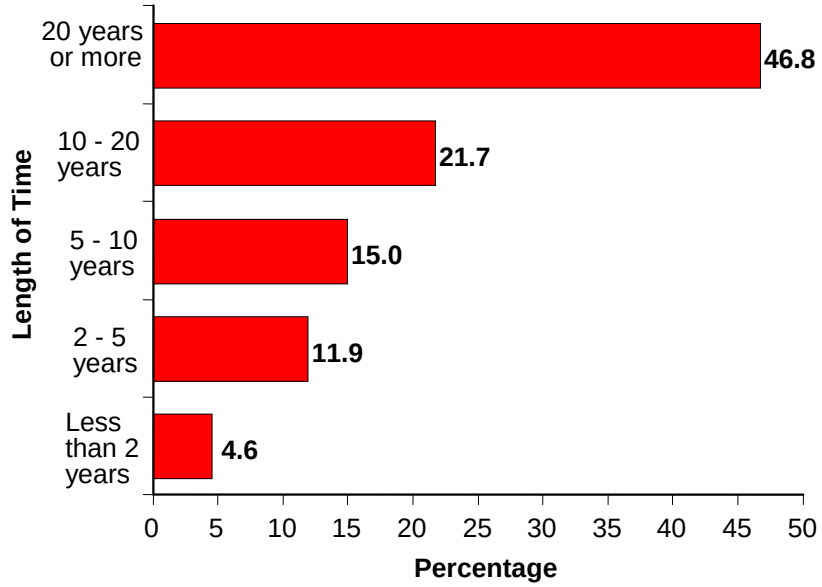
The graph overleaf illustrates the percentage of each property type within the Council's housing stock and demonstrates that the sample obtained was broadly representative in this regard. In 2004, the largest proportion of responses of 38.5% came from residents of houses, which at 48.3% formed the largest property type. In the 2007 survey, respondents who live in houses are under-represented in the sample received, at 33.6%. However, in both 2004 and 2007, at 57% and 62% respectively, the highest overall response rate was received from people living in bungalows (with or without the warden service). This also reflects the high percentage of responses from the older age groups, who are more likely to reside in this type of accommodation.



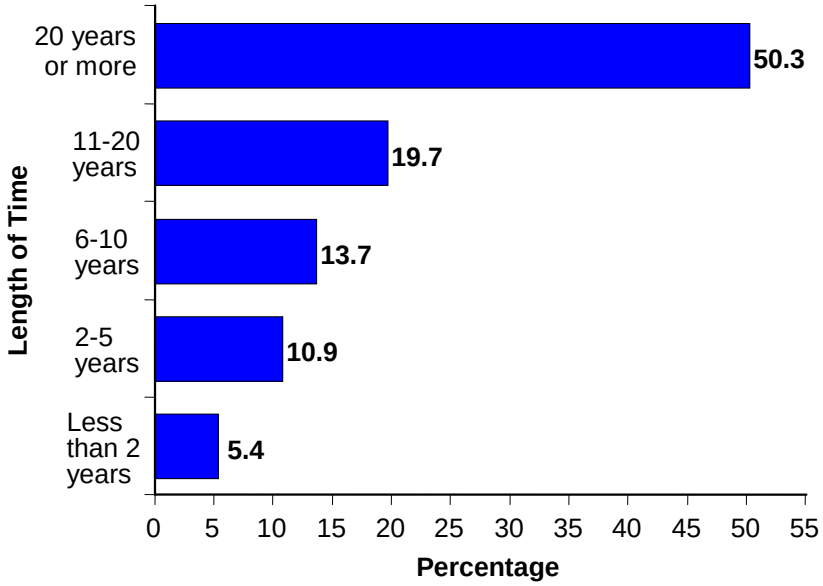
Source: 2004/5 Business Plan

➢ Length of Tenancy of Respondents

2004 Survey Results



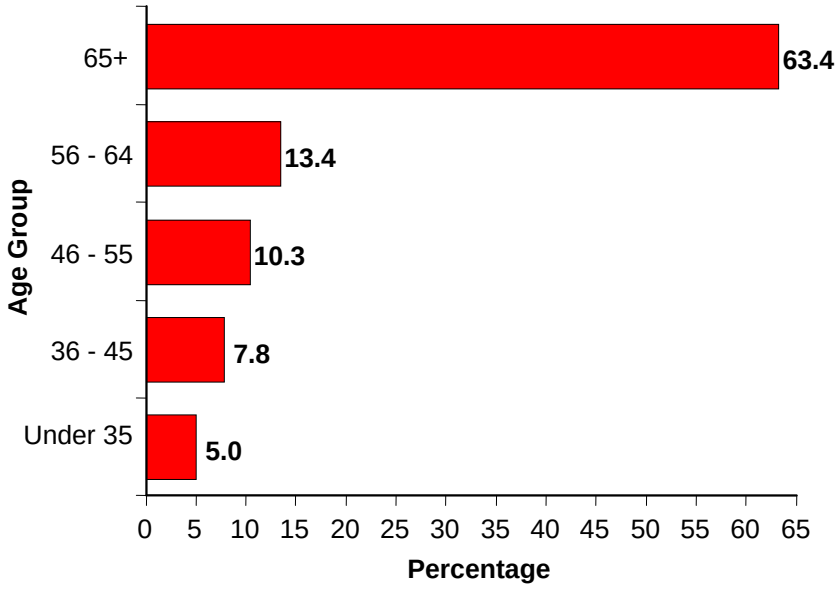
2007 Survey Results



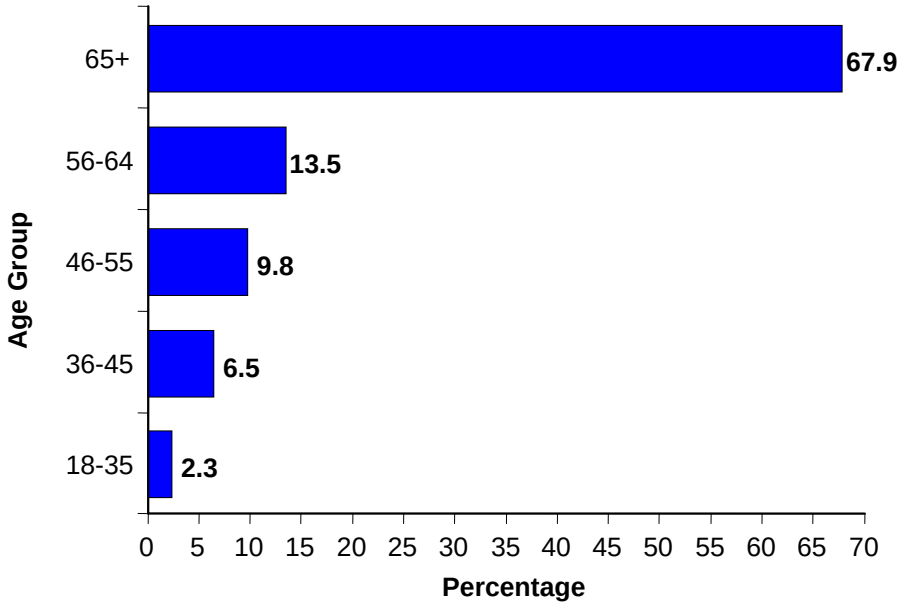
The two graphs overleaf demonstrate the length of tenancy of the respondents to both surveys respectively. In 2004, 46.8 % of respondents had lived been a tenant of the Council for 20 years or more, and a combined response of 68.5% had been tenants for 10 years or more. Only 4.6 % of respondents in 2004 had been Council tenants for less than 2 years. By comparison, the 2007 survey drew a slightly larger response from each of these three groups of tenants: of 50.3% for those who had been a tenant of the Council for 20 years or more, a combined total of 70% for those who had been a tenant for 10 years or more, and 5.4% from respondents who had been a tenant of the Council for less than 2 years.

➢ Age of Respondents

2004 Survey Results



2007 Survey Results



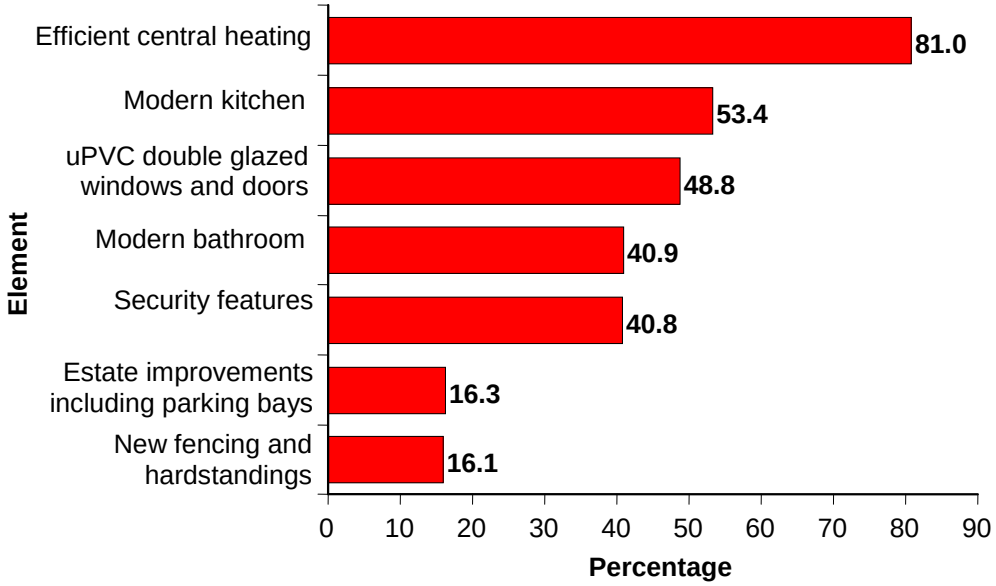
These graphs show the age of respondents to both of the surveys, and they reinforce the conclusions made above that respondents to the survey tended to be from older age groups, certainly over 56 years of age: 76.8% in 2004 and an even higher proportion of 81.4% in 2007. In both surveys, the majority of respondents 63.4% in 2004 and 67.9% in 2007 were aged 65 and over. Consequently the 2007 survey produced an even lower response from the 18 to 35 age group, of 2.3% as opposed to 5% in 2004

Without accurate information from the Council in respect of the ages of its tenants it is impossible to give a direct comparison between the two response rate and actual figures. However, a Best Value Performance Indicator survey carried out by the Council in 2003 had a response rate of 57% from the 65 and over age group. The response rate, in terms of the age of respondents, is similar to that obtained in other surveys that have been undertaken by PS Consultants and demonstrates the extent to which older and more longstanding tenants are prepared, and have the time to , engage in consultation regarding their homes and housing services.

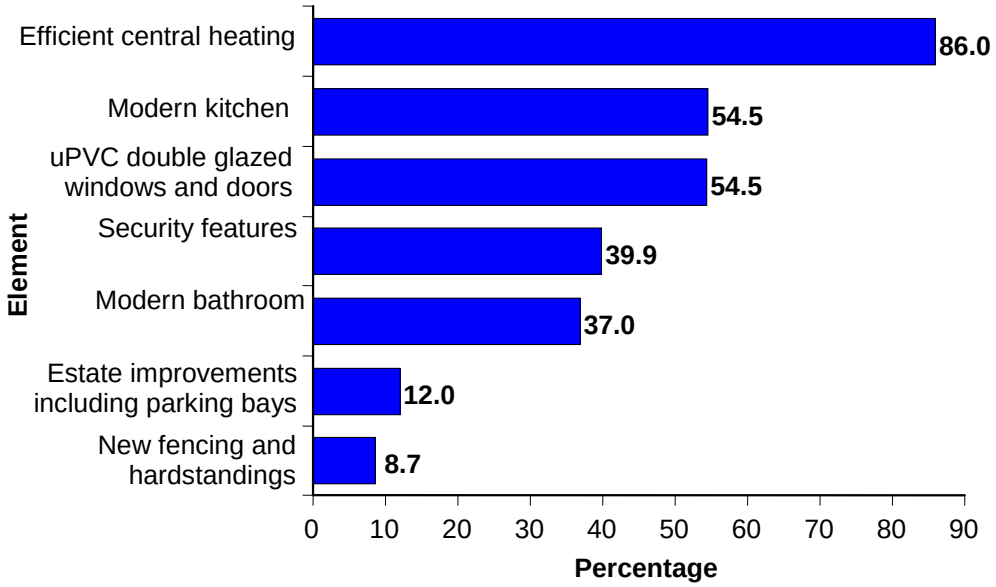
3.3 Most Important Elements of a Modern Homes

Tenants were asked to select the three elements of a modern home that they felt were of most importance to them. The graph below shows the response.

2004 Survey Results



2007 Survey Results



In both surveys, by far the most important element of a modern home was deemed to be an efficient central heating system, by 81% and 86% of all respondents to the survey in 2004 and 2007 respectively. This high response may well be in response to concern about rising energy bills.

Over half of the respondents 53.4% in 2004 and 54.5% in 2007 indicated that a modern kitchen was their second most important priority, with an equivalent

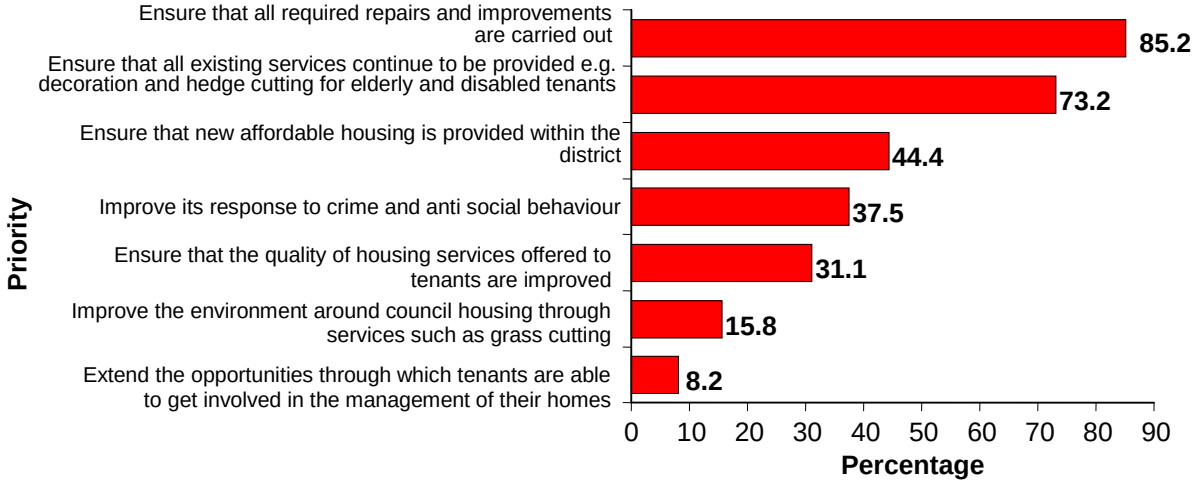
54.5 % in 2007 confirming that uPVC double glazed windows and doors to be their third most popular item (an increase from 48.8% in 2004). This might reflect, again, an element of both the rising costs of fuel for heating , but also a greater awareness of energy conservation issues between 2004 and 2007.

Modern bathrooms and security features in both surveys were placed as a fourth and fifth priority by respondents, with a slightly higher proportion of respondents in 2007 favouring security features (39.9%) over a modern bathroom (37%) as their fourth priority, and as both being significantly more important than either of the external improvements that were suggested as estate improvements including parking bays or new fencing and hardstandings. None of these are an essential requirement of an individual property meeting the Decent Homes Standard. So the implication is that tenants' expectations are above this minimum standard set by the Government.

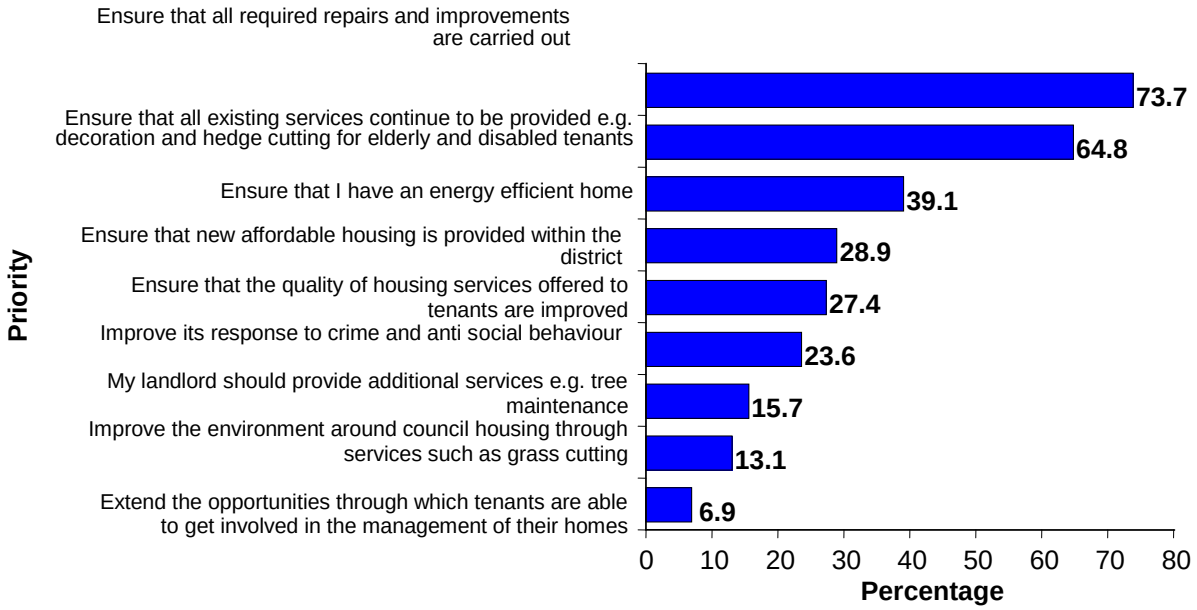
3.4 Improvements to the Housing Service

Tenants were asked to select their 3 most important priorities for improvements to the housing service. The graphs on the below show their responses in 2004 and 2007.

2004 Survey Results The Council Should…



2007 Survey Results The Council Should



This question contained one new response compared to the 2004 version (ensure that I have an energy efficient home ‘) but in all ,other respects was identical .

In both 2004 and 2007, the overwhelming priority for tenants from the Council is to ensure that required repairs and home improvements are carried out. This was stated by 85.2% of respondents in 2004, and by 73.7 % of

respondents on 2007. In both 2004 and 2007 the second highest priority, stated by 73.2% and 64.8% of respondents respectively was for the Council to continue with existing services such as decorating and hedge cutting for elderly and disabled tenants. In both surveys, this could inevitably reflect the high response rate from the older age groups.

Interestingly in 2004 it was the provision of new affordable housing in the District that was the third issue for 44.4% of tenants (but this is placed fourth by some 28.9% of respondents in 2007). The third priority for 39% of respondents in 2007 is to ensure that their home is energy efficient. In 2004 an improved response to anti-social behaviour and improvements to the existing housing service were important as fourth and fifth priorities to some 37.5% and 31% respectively. In 2007, these were reversed in priority and are supported by some 27.4 and 23.6% of respondents only.

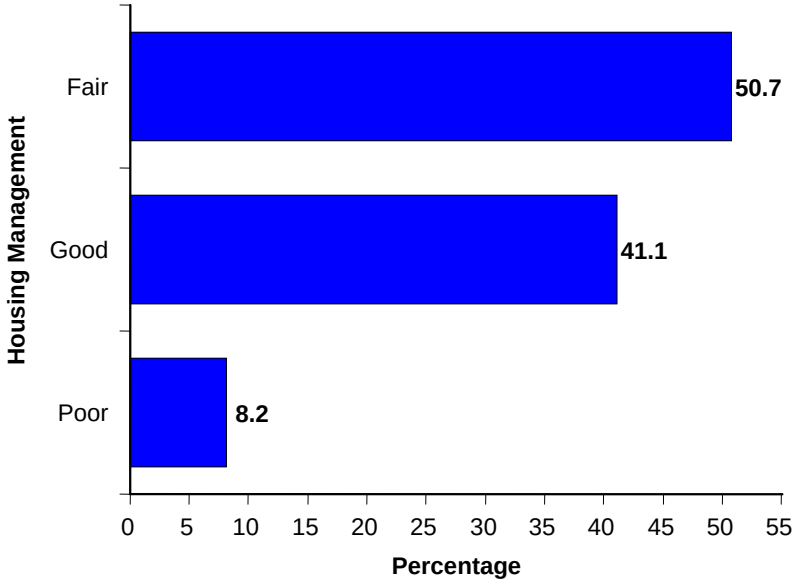
3.5 How you rate current Council services?

In the 2007 survey, PS Consultants added an extra question to ask respondents to rate their view of six different aspects of the current service they receive from the Council. These factors are:

Housing management
Housing repairs
Housing improvements
Services for older people
Grounds maintenance e.g. grass cutting
Environmental work e.g. fencing, paths

- **Housing Management**

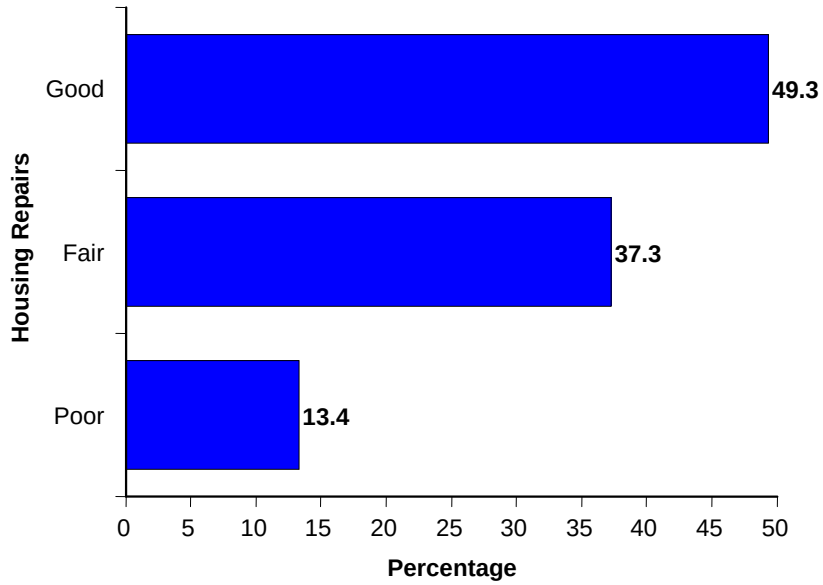
2007 Survey



A majority of respondents, just over almost 51% considered the housing management service as 'fair', and some 41% as 'good', with 8% rating it as 'poor'.

➢ Housing Repairs

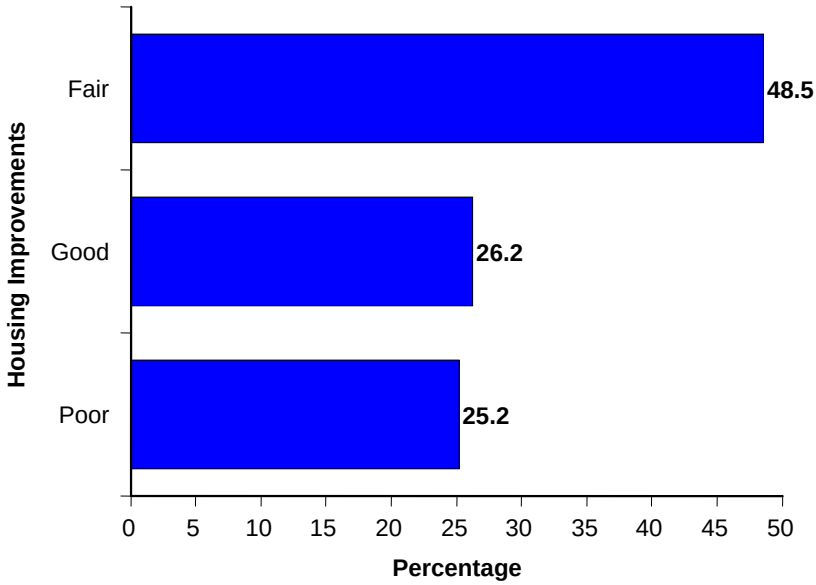
2007 Survey Results



Almost half of respondents (49.3%) rated the housing repairs service as 'good', with some 37.3% rating it as 'fair', and 13.4% of respondents as 'poor'.

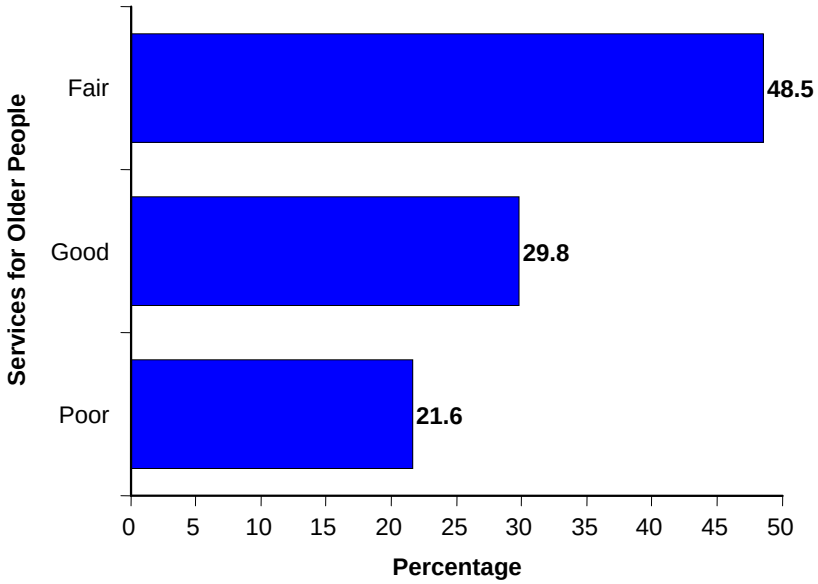
➢ Housing Improvements

2007 Survey Results



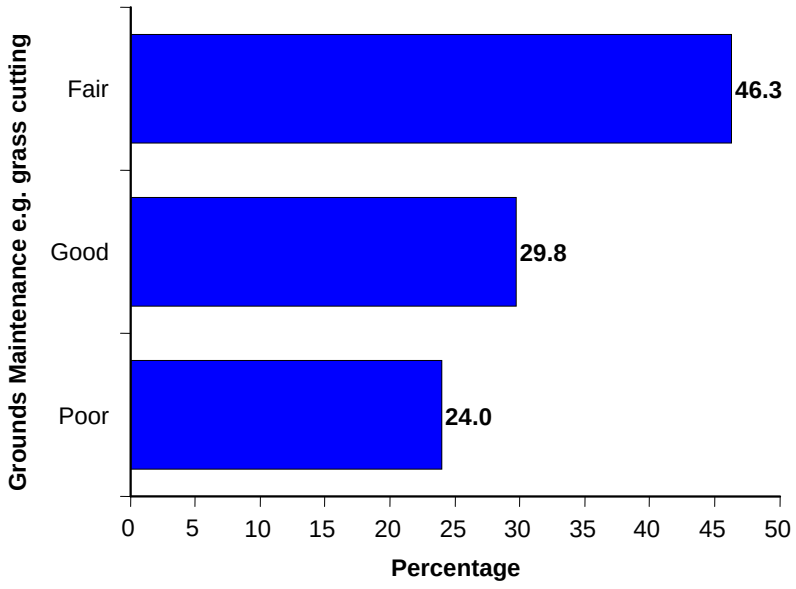
From the response received, the majority, 48.5% of respondents consider that the housing improvement service is 'fair', with similar percentages considering that the service is either 'good' (26.2%) or 'poor' (25.2%)

➢ Services for Older People



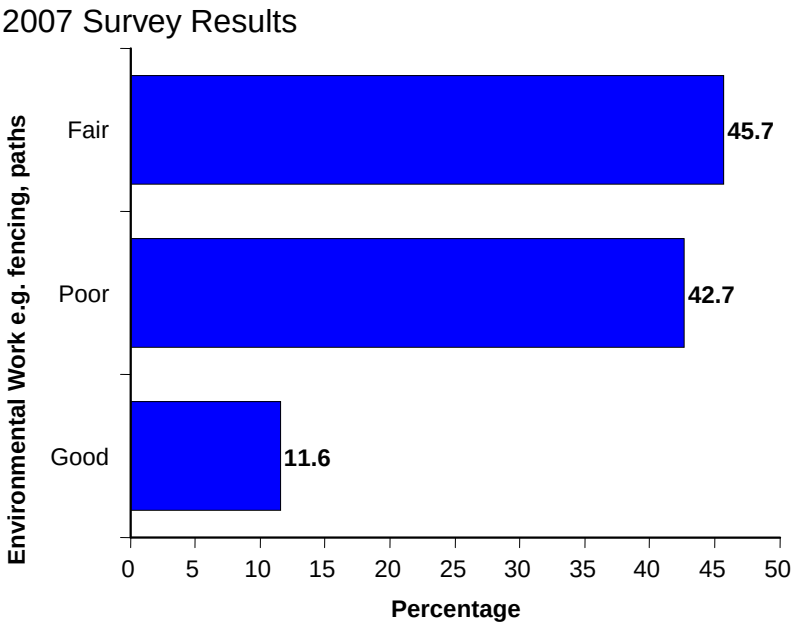
48.5% of respondents rated the Council's services for older people as 'fair' and 29.8% as 'good', with some 21.6% rating them as 'poor'.

➢ Grounds Maintenance



46.3% of respondents believe that the Council's grounds maintenance service, including the cutting of grass is 'fair', a further 29.8% describe it as 'good', and some 24% consider it as being 'poor'.

- **Environmental Work**



In respect of environmental works, which include the provision and repair of fencing and path maintenance, opinion is split between some 45.7% who consider it to be 'fair' and almost as many who regard it to be 'poor'. Only 11.6% deem it to be a 'good' service.

4. Observations and Conclusions

4.1 Survey Results

In terms of the elements of a modern home, and as discussed above, tenant opinion has not shifted significantly since 2004. The main priority is still efficient central heating (and this has strengthened), followed some way behind by a modern kitchen and bathroom. Security features, which figure very strongly as priorities for many tenants particularly on large estates, are not as high as one might expect from a sample containing as many older tenants.

The results of the question on improvements to the housing service still confirm the importance of repairs and improvements as a key tenant priority. The new response on energy efficiency, rated as the third most important (at almost 40 %), whilst undoubtedly prompted by concerns about fuel bills, almost certainly also reflects growing concerns about environmental sustainability issues

The responses to the one entirely new question, that on how people rate council services. One interesting finding is that respondents were, on the whole, positive about both the quality of the housing management service

generally, and about repairs. The weakest area by far (with over 45% rating it as 'poor') was environmental work.

4.2 General observations

Putting together the evidence from all the work we have done, our principal observations are these.

4.2.1 An understanding of, and realism about, the council's financial position

We were surprised by the extent to which residents had picked up on the fact that the council loses up to 50% of its rental income via the government's council housing finance system. There is undoubtedly great resentment about this.

People also seemed realistic, perhaps fatalistic, about the prospects for a significant change in government policy. Although there is also a wish that the council continues to press for this to happen.

4.2.2 Sheltered Schemes

There is a very high level of concern within the sheltered schemes about the effects of the reorganisation of the warden service. The loss of resident scheme managers specific to each scheme is a source of strong concern and a sense of promises being broken.

Whatever the merits of the argument, and whilst we understand that the charge that the council has reneged on a legal obligation is almost certainly unfounded, council needs to be aware that the *perception* amongst many sheltered scheme residents is that they are being short changed by the new system. Those concerns need to be addressed by either a retention or a transfer option.

It is also clear to us that there is dissatisfaction within the sheltered housing service by some staff, which goes beyond the usual employment grumbles. Although staff recognise that they have been asked for their views on the future of the service, there is a strongly articulated view that these have not yet been acted upon.

Here again, this needs to be addressed by, and within, whichever option the council chooses.

4.2.3 Lack of knowledge of RSLs

There is a generally low level of understanding of RSLs. Many people really don't know what they are or how they work. Interestingly, amongst the small number of residents who had either experienced stock transfer in other authorities or who had with friends or family with that experience, the comments were generally favourable

4.2.4 Transfer to whom?

Residents generally had little knowledge about the various models of transfer that might be on offer. Most people thought transfer invariably involved simply becoming tenants of an existing RSL.

Where we had the opportunity to explain the possible models, the reaction we got can be summarised as follows:

- There was no support at all for the idea of a transfer to an existing RSL. From what we have heard over the last two months or so, it seems to us likely that were this proposition be put to a ballot, it would fail

- The idea of the housing service becoming an RSL landlord organisation, but as part of a larger RSL group, is very hard for people to grasp. Clearly it is an option that, were it to be adopted, would require real effort on the council's part to make it comprehensible and attractive.

- Amongst those willing to give further consideration to transfer as the future option, by far the most popular model is the creation of a local 'stand-alone' RSL initially developed by the council itself. But even where people are attracted to this option there is concern expressed that such an RSL may become part of a larger one over time and , therefore, that promises made prior to transfer may not be respected by the acquiring RSL or RSL group

4.2.5 Attitudes to Change

What is different for us between our role as ITA in 2004 and in 2007, is that there is a much greater willingness now to enter into discussion about change than there was then.

Some of that is the product of a fatalism about the long term prospects for council housing in the UK in the light of continuing government policy

Some comes from a greater open-mindedness about housing options based on better information on what change might entail.

One component of this is the worry many have of how much access their children and grandchildren will have to affordable housing in the district in the next 10 or 20 years, under the present council housing finance system.

None of this means that tenants would be likely vote for transfer if that proposition was put to them at some point in the future. Support for transfer would only come, in our view, if it could be demonstrated beyond reasonable doubt to be the best way to deal with the issues discussed throughout this report .

Appendix 1

Summary of The Feedback from the Sheltered Scheme Visits

Methodology

Around 200 people, a mix of mainly tenants, but also leaseholders and wardens attended one of these 42 meetings, which were arranged by SCDC and led by PS Consultants. At each meeting, PS Consultants gave a brief introduction to the process and the key issues, but the main purpose of these sessions was to answer the questions and concerns of those attending.

Summary of Key Issues Raised

These relate to:

1. There was a pragmatism and understanding of the situation that SCDC finds itself in, a recognition of the need to pursue the best option under these circumstances to maintain quality and standards, but some concern was expressed about change.

2. Dissatisfaction with the current level of service was expressed by both tenants and leaseholders, and linked to this was concern at what is perceived as a decline in the warden service.

3. Concern was expressed about the poor heating through reliance on the use of electric storage heaters.

4. There was some suggestion that the design and location of some properties are not appropriate to meeting the needs of older residents, with more walk-in showers being required to replace baths that tenants could no longer use, the lack of bus services, and the steepness of the steps at the station being cited as concerns, (although the latter two are beyond the scope of the Council to address).

5. Clarification and reassurance about future rent levels was requested.

6. Some tenants said that they preferred more face-to-face contact than to rely of written information.

Appendix 2

Focus Groups

Focus Group Methodology

In addition to the wider consultation that was undertaken an additional six Focus Group type meetings were held in different locations across the district in order to identify, in greater detail, tenants views' in respect of various issues relating to the Options Appraisal exercise and the two options for the future ownership and management of homes that are under consideration.

The Focus Groups comprised tenants who had participated in the postal survey and who had indicated a desire / willingness to participate in a Focus Group. The table below demonstrates where the Focus Groups were held and the number of participants at each. Two tenants who were disappointed at not being able to attend one of the six focus groups emailed their thoughts to PS Consultants, around the key issues which were to form the basis of the focus group discussion. Their views are also incorporated, giving the views of 23 respondents in total.

Location	Number Attending
29 November 2007	
Chalklands, Linton	3
Chaplins Close, Fulbourn	2
Franklin Gardens, Cottenham	4
Cheston Road, Great Shelford	6
30 November 2007	
Village Hall, Comberton	3
Vicarage Close, Melbourn	3

The Focus Groups began with a brief presentation from the ITA outlining the background to the Options Appraisal exercise and the decision making process that the Council would be undertaking. The main body of each meeting involved a structured discussion that was led by the ITA in order to identify individual tenants views with regard to: -

- The Decent Homes Standard and the elements of a 'modern home'
- The elements of a 'good' housing service in the 21st Century; and
- Concerns about each of the options for the future ownership and management of council housing in South Cambridgeshire, i.e. continued stock retention by the Council or Stock Transfer to a RSL.

The ITA emphasised within each meeting that the objective was to identify the views of individual tenants and not to seek to either achieve a consensus

about each of the issues or to persuade attendees as to the merits of either of the options.

The Focus Groups did, however, provide attendees with opportunities to ask questions about elements of the process and to seek clarification with regard to the possible consequences of both options, for example with regard to the implications for rents and security of tenure.

The ITA also sought to identify whether any of the attendees' views altered as a result of their attendance at the Focus Groups.

Focus Group Findings

The main purpose of the Focus Groups was to identify tenants views with regard to: -

- The Decent Homes Standard and the elements of a 'modern home'
- The elements of a 'good' housing service in the 21st Century; and
- Concerns about each of the options for the future ownership and management of council housing in South Cambridgeshire, i.e. continued stock retention by the Council or Stock Transfer to a RSL.

The views of attendees with regard to these areas are summarised in the sections below.

Within each meeting, however, the discussion extended beyond the specific areas under consideration prompted by the ITA's summary of the Options Appraisal process and the consultation that was being undertaken.

A number of those attending questioned why the Council had undertaken to retain its housing stock following the previous Options Appraisal exercise and viewed the requirement to undertake a second Options Appraisal as being an inevitable consequence of that decision.

Five of those who attended advised that they held 'Equity Shares' in their properties and, therefore, sought to discuss this issue in detail.

At one meeting those who attended asked about the Council's intentions for the use of any capital receipt that it may receive, specifically asking whether it would be used to provide additional affordable housing.

The following summarises views in respect of the subjects listed above: -

- **The Decent Homes Standard and the elements of a 'Modern Home'.**

All of those who attended the Focus Groups acknowledged the restraints placed on the Council's ability to invest in wide scale property improvements and made their comments within that context.

Furthermore, it was acknowledged that the Council had undertaken modernisation programmes to a good standard. This was best summarised by the comment 'I am satisfied with what I've got but not everybody has got the same'.

One person did, however, raise concerns about the extent to which external contractors were supervised by the Council, and the time that was taken for subsequent repairs to be carried out under the terms of warranties.

The majority of people who attended the Focus Group meetings, however, did not consider that the Decent Homes Standard provided a sufficiently high standard for improvements to homes in the modern era. A minority of those who attended did consider that the Decent Homes Standard was a reasonable standard.

Those who did not consider that the Decent Homes Standard provided a sufficiently high standard considered that there should be a district-wide standard that included elements such as: -

- A modern, good quality, kitchen designed to meet the needs of modern usage
- A modern bathroom
- Investment in environmental improvements, including fencing, paths within gardens, parking provision and improvements to communal areas in blocks of flats
- Heating systems that are 'affordable', (oil powered heating systems were not considered to be appropriate)
- Double glazed windows and appropriate insulation measures
- Security measures, such as external lighting.

There was a perception within a number of the Focus Groups that new tenants were the only people to benefit from improvement works (as a result of works undertaken in void properties), and that this was to the detriment of existing and longstanding tenants.

A separate, but related, issue raised was that of adaptations for people with disabilities with a number of respondents identifying the need for greater investment to reduce the requirement to wait for essential adaptations. Even within a relatively small sample of tenants 3 had paid for works to their own homes.

- **The Elements of a 'Good' Housing Service for the 21st Century**

Again, all of those who attended were aware of the restrictions that exist on the Council's ability to invest in the provision of its housing service and, in particular, the impact of the Government's housing subsidy system of the Council's Housing Revenue Account.

The dominant view amongst respondents was that the Council is a good landlord, and that the staff are good and polite, but that the financial restrictions that it faces prevent it from providing a better service. This was best summarised by the comments, 'on the whole the Council is a good landlord, but it doesn't have enough money', and, 'the Council is in a muddle, it is good willed but is not clear as to where it is going because of a lack of money'.

All of those who attended considered that the Council should provide more clarity about the extent and quality of the housing services that it provides, through, for example, the provision of a tenants' handbook. It was considered that tenants do not know what to expect. (In particular, people did not understand whether the Council provided a decoration scheme).One tenant also suggested that SCDC should provide reasonably priced, decent housing, and that the tenants themselves should provide the extras like fencing and paving themselves if they wanted it.

The repairs service was generally considered to be good (although a small number had examples of poor service that they had experienced) but complaints were voiced about the quality of the materials and fittings used for the purpose of repairs. One person reported that he had had four new taps in a relatively short space of time, all of poor quality.

It was considered, however, that the service was not sufficiently 'customer focussed' in that it could not respond to the needs of individual tenants. A number of people considered that there should be a 'handyperson' scheme that could undertake decoration and/or gardening works for vulnerable tenants.

Concerns were also raised about the warden service and, in particular, about recent cuts to the service which many people would have liked to see reversed.

A majority of those who attended considered that the service should be more accountable to tenants through measures such as more, and better, communication with tenants and more opportunities for resident involvement. This includes greater transparency about how the money is spent as concern was expressed that resources are mismanaged. One respondent did not consider that the existing opportunities for involvement were either easily accessible or welcoming to new people.

A number of respondents also identified the need to invest increased resources in the enforcement of tenancy conditions, including anti-social behaviour and untidy gardens.

- **Concerns about each of the options for the future ownership and management of council housing in South Cambridgeshire, i.e. continued stock retention by the Council or Stock Transfer to a RSL.**

At the conclusion of each Focus Group respondents were asked to identify their concerns in respect of each option that is under consideration for the future ownership and management of the Council's housing stock. These can be summarised as follows: -

- **Stock Retention**

All of those who attended expressed concern about the Council's continued ability to fund an adequate housing service in the event that it opted to continue to retain its housing stock.

This was best summarised by the comment, 'there would be a minimal service getting worse'.

One group expressed a desire to lobby the government to change the rules that govern the Council's ability to borrow and the housing subsidy system.

Concern was expressed that not enough affordable homes are being built in and around Cambridge and its environs. Households are concerned for the future of their children who will find it very hard to access affordable housing in the future.

- **Stock Transfer**

The issues of concern that were raised in respect of the stock transfer option were relatively consistent across the various focus groups and included the following issues: -

- The identity and nature (i.e. would it be locally based) of the Housing Association to whom the housing stock would transfer.

- In the event that transfer did happen, what guarantees would tenants have that all of the promises that were made would be kept?

- How would rents be affected?

- How would tenants' security of tenure be affected by the change to an Assured Tenancy? Would this make tenants less secure in their homes?

- How would leaseholders and those with Equity Shares be affected? This concern also included the question about whether the Housing Association

would continue to offer Equity Shares.

- Would the Association be accountable to tenants, and how?

In addition one group identified the need for better strategic and financial management than it perceived currently exists within the Council.

Views About the Preferred Option.

A majority of those who attended the Focus Groups (15 people) concluded that Stock Transfer was their preferred option. The dominant view of these respondents was that this was a 'reluctant' decision reflecting the situation that the Council faces.

Seven of these respondents had initially not been in favour of transfer but, having discussed their concerns, had changed their view.

Four people who attended indicated that they were not able to identify their preferred option at this stage but would like to receive further information but making their decision. One of these, however, indicated that they expected that they would support a Stock Transfer proposal, particularly if it were to be to a newly established local organisation.

Three of those who attended indicated that, despite the financial restrictions, it was their belief that the Council should not transfer its homes to a Housing Association.