

The tables with the *real* facts ...

	South Cambridgeshire District Council	<i>New Housing Association</i>
Rents	<p>Rent increases to be halved this year due to extra Government grant.</p> <p>Council rents already 11% lower than HAs in South Cambs - with the gap growing. (check examples in <i>Homelink</i> for yourself – available at Post Offices or from the council)</p> <p>Statutory right to a reasonable rent.</p> <p>Approx 50% of rents redistributed to other councils – Government admits this is unsustainable and will propose major changes to the rules this year.</p>	<p>Rent increase would have been double this year, as extra Government grant is only for Councils.</p> <p>All new tenants will be put straight on HA “target” rents – far higher than council rents.</p> <p>Allowed in law to charge full market rents, and only prevented from doing so by current Government policy - <i>many HAs lobbying to be allowed to charge much higher rents.</i></p> <p>Approx. 50% of rents to go to banks to pay loans, with profits distributed to bank shareholders and to pay executive bonuses.</p>
Service charges	<p>No VAT paid on service charges.</p>	<p>15% VAT payable on service charges.</p> <p>Part of rent can be changed to service charge.</p> <p>No controls on service charge increases.</p>
Secure Tenancy	<p>Yes.</p> <p>Rights can only be changed by Act of Parliament.</p> <p>Council tenants protected by “arguably the strongest charter of rights in the residential sector – <i>that security is lost on transfer</i>”</p> <p>(Jan Luba, leading housing QC.)</p> <p>Council must prove in court that it is reasonable to evict you.</p>	<p>No.</p> <p>Weaker “Assured Tenancy”.</p> <p>Court has no discretion on some grounds if HA seeks eviction.</p> <p>Some protection offered to existing tenants only, by promising not to use some Assured Tenancy powers – <i>but Appeal Court has ruled that HA’s legal powers can override promises made on transfer.</i></p> <p>Protections not preserved if future Landlord changes.</p> <p>New tenants: no protections offered so eventually all tenants on weaker tenancy.</p> <p>Promises in the “Offer Document” are in a contract with the council, not with tenants.</p>
Debts and Borrowing	<p>Council is debt free.</p> <p>Councils borrow cheaply from PWLB (Public Works Loan Board).</p> <p>Rule changes expected to allow greater borrowing soon.</p>	<p>Would have to borrow £80M from banks, most of it to buy the homes from the Council - already paid for once by tenants.</p> <p>Loans at high commercial rates, possibly £7M per year in interest alone, plus £Ms in “arrangement fees” and insurances.</p>

... that the Council won't supply!

	South Cambridgeshire District Council	<i>New Housing Association</i>
Public Accountability	<p>Yes.</p> <p>All policy decisions taken by elected councillors.</p> <p>Councillors accountable to voters.</p>	<p>No.</p> <p>Decisions taken by a board that is subject to company law - <i>all</i> board members must vote in the interests of the company, not their “constituents”.</p> <p>HAs effectively accountable to the banks that funded the privatisation.</p>
Democracy	<p>Yes.</p> <p>All councillors democratically elected</p> <p>All councillors free to campaign on behalf of tenants.</p>	<p>No.</p> <p>All tenant “representatives” on South Cambs HA Shadow Board were selected by consultants.</p> <p>Campaigning by board members not allowed.</p> <p>Tenant members in many areas forced off boards for campaigning for tenants’ interests, including Havebury (Bury St. Edmunds).</p>
Openness	<p>Yes.</p> <p>Council meetings must be held in public.</p> <p>Council subject to Freedom of Information Act.</p>	<p>No.</p> <p>No requirement to hold meetings in public.</p> <p>Business plan being kept secret from tenants.</p> <p>HAs not subject to Freedom of Information Act.</p>
Right to buy (RTB)	<p>Yes.</p>	<p>No.</p> <p>Transferring tenants have the similar “Preserved” RTB, with <i>most</i> benefits kept.</p> <p>However, this right is not retained if there is a further change of Landlord.</p> <p>New tenants will only have the “Right to Acquire”, significantly less generous than RTB –</p> <p><i>Except those living in villages of less than 3,000 population, who will have neither RTB nor Right to Acquire.</i></p>

Remember, Transfer is a one-way process – there can *never* be a return to public ownership. **If you don't know, vote NO!**