

# Public Services News - October 2013

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## Welfare Reform – Implications for Local Government

In July 2010, Iain Duncan-Smith, Secretary of State for Work & Pensions launched a Green Paper entitled '21<sup>st</sup> Century Welfare'. This paper proposed a unified benefits system. The paper included proposals that focussed on ensuring work always pays and is clearly seen to pay. They included allowing people to keep more of what they earn as they move into work whilst withdrawing benefits at a single, more reasonable rate as people start to earn more money. These proposals have since been enacted in the 2012 Welfare Reform Act. Iain Duncan Smith said:

*"A system developed to help the most vulnerable and support people in times of need is trapping people in a cycle of dependency. We now have children growing up in households where neither parent works and where the only future is one stuck on benefits. This is a tragedy that we must bring to an end."*

*"We are proposing to change forever how the system works. Not tinkering around the edges but a fundamental change from the top to bottom. Making it easier to help people into work, fairer to those who pay for the welfare state and continuing to provide unconditional support to those who need it."*

*"This will affect everybody which is why I want everyone with a view on the way forward to contribute. I believe these changes will make work pay and end the poverty of aspiration that has trapped too many people for generations."*

The plan is to:

- Combine elements of the current income-related benefits and Tax Credit systems;.
- Bring out-of-work and in-work support together in a far simpler system.
- Supplement monthly household earnings through credit payments reflecting circumstances (including children, housing and disability).

The principal changes introduced by the Welfare Reform Act 2012 relate to the under-occupation penalty, total benefits cap, universal credit and local housing allowance.

Under occupying social housing tenants of working age face a benefit deduction of up to 14% of their housing credit if they have one spare room and up to 25% for two spare rooms. This is known as the under occupation penalty. The government estimates that this measure will save £490million. The government considers that the policy will help to reduce housing benefit expenditure and will encourage tenants to either seek work or move thus freeing up social homes. However, critics describe the measure as a 'bedroom tax' that will adversely affect 670,000 social tenants.

The total benefits cap is a cap on all benefits receivable by a household of £500 a week for couples and single parent households and £350 a week for single people. There are exclusions for some household types including war widows and those receiving working tax credits. It is estimated that 67,000 claimants will be affected and that they will lose an average of £83 a week. The estimated savings are £305million by 2014/15 although a budget of £130million has been made available for discretionary payments. The government considers that as well as making savings the reform will bring fairness to the benefits system as workless households will not be able to receive more in benefits than the average working household receives in wages & salaries.

Universal Credit will combine several means-tested benefits, tax credits and housing benefit into one monthly payment paid directly to tenants. It will be administered by a large information technology system using real time tax information to update calculations of claimants' entitlements. The government calculates that savings of £2billion a year will be made although the costs of implementation are estimated at £4billion. The government considers that this will simplify benefits and make it transparent that people would be better off in work rather than being on benefits. Claimants will be encouraged to take responsibility for their finances as they will receive a single direct payment. It is estimated that 2.8million people will see their benefit entitlement increase while 2million will see it reduce.

Changes have been made to Local Housing Allowances. From April 2013 increases will be based on the consumer price index rather than the retail price index. The consumer price index tends to rise less fast than the retail price index. Caps based on the thirtieth percentile of rents will be progressively introduced equating to between £250 a week and £400 depending on property type and location. The government has calculated that these changes will save £740million by 2014/15 and considers that they will also reduce private sector rents.

The government is introducing Personal Independence Payments to replace Disability Living Allowance with a reduction in funding. It has also abolished the national Council Tax benefit scheme and replaced it with local Council Tax reduction schemes where local authorities have had to determine the details of the scheme within reduced budgets. Retired people have been protected from both of these measures leading to significant reductions in benefits for many working age people.

In May 2013 the 'Local Government Chronicle' reported that 95% of local government chief executives and senior managers believed that the welfare reforms will serve as a drain on council budgets. Services bearing most of the costs are expected to be housing, social care, revenues and benefits and customer services. Almost 90% of officers expect the costs of housing and homelessness to increase and 62% believed that social care costs would increase also. Increased arrears of rents and council tax are anticipated.

Impacts on social care are expected to include loss of income as changes to disability benefits reduce the ability of clients to pay for services and increased child protection costs as homeless children are taken into care. Increased costs are also expected due to increases in anti-social behaviour and the numbers of families in crisis and experiencing domestic violence.

When asked which government policies managers disliked the most, welfare reform gained the highest score at 74% and localisation of council tax benefit came second at 54%.

The Local Government Association said it feared much of the bill for the extra hardship would fall on councils - forcing them to cut spending on roads and care for the elderly. Sharon Taylor, chairman of the LGA's finance panel, said:

*"In many areas welfare reform is not encouraging people into work because the jobs simply don't exist... Meanwhile, the opportunities for people to downsize their homes to cope with reductions in benefits are severely limited by a lack of affordable accommodation... Unless more is done to create new jobs and homes, households will be pushed into financial hardship - and we will see a huge rise in the number of people going to their councils asking for help to make ends meet."*

As tenants run into difficulties with rent payments and other budgets the case work of local councillors may increase. Local councils will also see increased pressure on many services if people lose income or even their homes.

The Department for Work & Pensions has provided additional funding for 'new burdens' for local authorities caused by the welfare reforms. This includes £24.1million for administrative costs. However, there is much concern that the funding will not be sufficient and that government may not recognise all the relevant costs. In May 2013, Allen Graham, Chief Executive of Rushcliffe Borough Council, told the 'Local Government Chronicle' that:

*"Something like extra pressure on housing or children's social care might be an unintended consequence of a government policy, but that doesn't mean it falls into the government's definition of a new burden... lots of other policies have unintended consequences but they don't fall under new burdens rules."*

Reputational costs may also be an issue. Councils will be the front line organisations that are often obliged to say 'no' and therefore run the risk of becoming unpopular with the public for the implementation of central government's reforms.

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### **Prime Minister Raises Doubts on Universal Credit**

David Cameron has raised doubts over whether his government's flagship welfare reform will be delivered by 2017 - a deadline that has already been delayed once. He said that universal credit was 'immensely complicated' and warned that 'we should not be religious about timings'. His comments appeared to be at odds with those made by the Work and Pensions Secretary.

Iain Duncan Smith has stated that the project that will see six different benefits rolled into one, will be implemented on budget and within the new timetable. The minister made the comments after a scathing report by the Government's financial watchdog.

The National Audit Office concluded that universal credit had been badly managed, overly ambitious and poor value for money. It warned that £34million invested in a new Information Technology system had already been written off, with the full roll-out already pushed back from 2014 to 2017. The Prime Minister appeared in front of the liaison committee, made up of MPs who chair Parliament's select committees. He told Dame Anne Begg, chair of the work and pensions committee, that the key was getting the early stages of implementation right. He said:

*"My view is this is a good reform that will make work pay and that is widely supported across politics and other sectors... So we need to get it right but we shouldn't be religious about timings... We should be religious about the overall concept of what we are trying to do."*

However, Liam Byrne MP, shadow welfare secretary, said no one in Westminster believed the 2017 deadline would be met. He told Parliament that to meet the timetable would mean moving more than 200,000 people a month - equivalent to 'a city the size of Derby' - onto the new system. Citizens Advice warned that the vast majority of people coming into its bureaux had no understanding of what was happening with the reform and how it would affect them. Their Chief Executive, Gillian Guy said:

*"Constant uncertainty adds to the anxiety people are feeling about the new system... More than 23,000 people went to our website for advice on universal credit between April and July this year."*

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### **AWICS Welfare Reform Seminar – London's Novotel Hotel – 9<sup>th</sup> October 2013**

This AWICS seminar will look in detail at the Government's controversial welfare reforms and their implications for claimants, social landlords, local authorities and the public finances in all the nations of the United Kingdom.

The seminar comes at a critical time with the government in the process of implementing the welfare reforms that are contained in the Welfare Reform Act of 2012. Many of the reforms are to be introduced in April 2013 including the benefits cap, under-occupation penalty, the localisation of council tax support, personal independence payments and the universal credit pilots.

The seminar will look into in depth what effect all this have on claimants, housing associations and local authorities and how can they manage the reforms to mitigate the risks that they face.

#### **What the Seminar addresses:**

- Introduction and Overview of Welfare Reform
- Welfare Reform Act 2012
- Under-occupation penalty (bedroom tax)
- Total Benefits Cap
- Universal Credit
- Personal Independence Payment
- Council Tax Support
- New Information & Communications Technology Systems
- The impact of welfare reform on tenants and landlords
- Direct payment demonstration projects
- Practical steps to manage the effects of the reforms
- Advice and Communications
- Housing Options and Allocations
- Management of Rent Arrears
- Discretionary Housing Payments
- Partnership working
- Case Studies
- Demographics
- Social and Affordable Housing Supply
- Potential future reforms

The course includes opportunities for networking and is accompanied by a very useful book entitled:

**“Welfare Reform: The Implications for Housing and Local Government”**

The cost of this seminar is £250 plus £50 VAT making a total of £300.

For more information on the AWICS Welfare Reform seminar taking place at London’s Novotel Hotel, Waterloo on 9<sup>th</sup> October 2013, please visit:

<http://www.awics.co.uk/welfareseminar.asp>

We have briefing papers on welfare reform that can be freely downloaded from: <http://www.awics.co.uk/Housing.asp> . These include:

- Welfare Reform and Housing Benefits in England
- Welfare Reform and Housing Benefits in Scotland
- Welfare Reform and Housing Benefits in Wales
- Total Benefits Cap – Implementation
- Universal Credit
- Under-Occupation Penalty (Bedroom Tax)
- Under-Occupation Penalty – United Nations Special Report
- Under-Occupation Penalty – update
- Impact of Welfare Reform on claimants, landlords and local authorities

We have published a book entitled ‘Welfare Reform: The Implications for Housing and Local Government’. Further information can be found at: <http://www.awics.co.uk/welfarebook.asp>

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## **Cuts to Local Services Deepen**

Public spending cuts are going to be needed until 2020, Chief Secretary to the Treasury Danny Alexander MP has said, despite the government planning to eliminate the structural deficit by 2018.

In his speech to the Liberal Democrat party conference in September 2013, he said that the coalition government had seen the economy ‘though its darkest hour’ and that ‘the recovery is under way’. But he added that further cuts would be needed after the 2015 general election to get the national debt down. He said:

*“We still have work to do to finish the job... We’ve taken tough decisions to get the deficit under control. And, yes, there will be more in the next Parliament. It will be another five years shaped by the necessity of fiscal constraint. But by the middle of the next parliament we will have eliminated the structural deficit.*

*“There’s no spending bonanza round the corner. Our nation’s debt will need to be reduced. It wouldn’t be fair to pass it on to future generations.”*

In addition, the public spending pressures as a result of ‘an ageing and growing population will have to be paid for’, he said, meaning ‘tough decisions’ would still be needed.

The Local Government Association is warning that the Government is damaging the ability of councils to make well-informed financial plans and, as a result, is magnifying the impact of already significant cuts to funding for local services. The analysis shows that local services will face a far bigger cut in funding than the 10% reduction announced in the 2015/16 Spending Round. This is because the cut to councils’ basic allocation from central government will be 15% in real terms, £1billion deeper than signalled in May.



The Local Government Association's analysis shows that while additional funding streams may reduce in some areas the overall size of the cut to 10%, the money that closes the gap is either being held back from local government's revenue, or is new burdens funding that, by definition, should be allocated to meet additional costs brought about by changes to national policy.

A further proportion of that funding is conditional and will be paid out during the financial year. However, because individual councils do not know how much, if any, of that money will be released to them, they have to budget as if the money does not exist. The reason for this is that councils are legally required to balance their budgets at the end of each financial year and therefore must make the most conservative assumptions in relation to revenue when planning their spending.

A number of local authorities will have to cope with the full 15% cut because they will not meet eligibility criteria for the release of withheld funding or money from the national programmes that the Government plans to pay for out of local government's funding.

Several have indicated that a combination of the cuts to their funding, combined with the compounding factor of the way the reduced funding is being distributed, will damage their financial viability to the point where they will be unable to meet their statutory responsibilities.

Local government is already facing the biggest cuts in the public sector, with the overall reduction in central government grant to reach 43% by the end of this Parliament, and the Local Government Association believes the Government's approach will significantly deepen the impact of the existing cuts on local services. Sir Merrick Cockell, Conservative Chairman of the Local Government Association, said:

*"The Government's approach to allocating funding will lead to unnecessary cuts to local services. The uncertainty over how much money will be available to councils means they will have to assume the worst and plan for it. No business would choose to operate in this environment and no other part of the public sector is expected to. It is not fair to residents to create this damaging uncertainty."*

*"People will be surprised that the Government is hoarding hundreds of millions that needs to be spent on frontline services at the soonest possible date. The impact on services is likely to come much sooner than 2015/16 as many councils will be compelled to hold money from the intervening years in reserve in order to ensure they can balance the books as they are legally required to do."*

*"Caring for the elderly and vulnerable, picking up the bins and monitoring schools performance are not second priority services. They are absolutely essential but in order to deliver them properly councils need to be able to make accurate financial plans based on clear information. This funding settlement simply does not provide the certainty councils need."*

*"It is particularly frustrating that the Government has announced its plans in a ream of dense technical documents during the parliamentary recess when there will be limited opportunity for them to be publicly examined and scrutinised."*

This has been compounded with the Local authority spending in England being estimated to continue to fall in 2013/14 compared to 2012/13. However, in a developing trend, the reduction is expected to be less than the previous year.

The data, compiled by the Department for Communities and Local Government and the Chartered Institute of Public Finance and Accountancy shows that Total Service Expenditure by local authorities in England has been budgeted to fall by 1% this year to £93.8billion. This figure excludes public health spend that is a new responsibility this year. Last year, budgeted spending fell by 4.8% to £94.7billion, while in 2011/12 the fall was 5.7% to £99.5billion.

This means that since 2010/11 Total Service Expenditure will have dropped by just under 11% by 2013/14. This is a cash figure and not adjusted for inflation. The result is that spending levels for 2013/14 will have reduced to near 2007/08 spending levels, equivalent to spending of £1,767 per person.

The biggest losers in terms of service provision will be Culture with a 4.2% reduction in budgeted spending, followed closely by Policing with a 3.8% cut to spending. Other areas seeing significant reductions are Housing (2.9%) and Transport (2.7%).

The figures also show regional variations in spending by local authorities. The East Midlands (2.0%) and West Midlands (2.1%) stand out as the local authorities reducing their budgeted spend the most while the North East bucked the trend and are expecting to see an increase of 1%. Ian Carruthers, Director, of Policy and Technical at the Chartered Institute of Public Finance & Accountancy said:

*"While many local authorities have dealt well with the spending pressures they are under, the continued reduction of spending year on year makes it difficult to see how they can avoid some decreases in their service levels."*

*"There is a growing need for the public sector to start to engage in tough conversations about the future shape and nature of local government and what level of services local communities can continue to expect in the age of continued austerity and beyond."*

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## **Value for Money and Performance Management**

If Value for Money is to be embedded across an organisation it is important that this is reflected in its performance management. For example organisations should seek to ensure that service reviews are focussed on the high cost services, the ones that lose money and those that matter to tenants.

Value for Money can be described as the correct balance between Economy, Efficiency and Effectiveness. Value for Money is considered to be high when there is an optimum balance between all three, with relatively low costs, high productivity and successful outcomes in terms of service delivery to residents

The localist agenda in England encourages a 'sector-led' approach to collecting performance information is voluntary and appears to be partial. This approach provides an opportunity to escape the top-down target-driven compliance-based system and provides an opportunity to review performance management, measurement and systems to focus on achieving strategic objectives and outcomes. So, what do public organisations need to do to secure better value for money and greater efficiency?

**Strong Corporate Commitment** - A common message with all high performing organisations has been the strong corporate commitment to value for money. This is usually found to be a key objective in the organisation's Strategic and Business Plan with linked targets. A high performing organisation will have a Value for Money strategy linked to the Business plan with challenging targets. In addition the Value for Money strategy must have clear ownership from senior management and the Council or Board and ways must be found to cascade this strategy and commitment through the organisation.

**A Benchmarking Culture** - A common theme of successful organisations is that they have a good understanding of their costs and that they are carrying out meaningful benchmarking exercises.

**Staff Commitment** - Most organisations will have a value for money strategy but it is essential that all staff have a clear understanding of the Strategy and what it means for them. This highlights the need to communicate the strategy, ensure that it is described in concrete terms and is linked to individual staff objectives.

**Effective Procurement** - The Audit Commission expected all high performing organisations to have an effective procurement strategy that is delivering value for money and efficiencies. The existence of Procurement consortia is making it much easier for smaller organisations to access professional procurement advice and benefit from procurement services.

**Partnering** - This has been shown to achieve significant savings not just in the up-front costs of works or services but also in contract management and supervision costs.

### **AWICS and Value for Money**

To download a free briefing paper on value for money please visit:  
<http://www.awics.co.uk/vfm.asp>

AWICS has published 'Value for Money and Performance Management in Housing and Local Government'. It looks at value for money and performance management in all parts of the United Kingdom and includes sections on: Value for Money; Embedding Value for Money; Value for Money and the Customer; Linking Value for Money Strategy and Operational Activity; Performance Management, Devolution leads to different approaches; Performance Management Theory; System Design; Data Collection and Use; Comparing Performance; Benchmarking; Management Information in Local Government; and Balanced Scorecards.

To purchase the book 'Value for Money and Performance Management in Housing and Local Government' (85 pages) for £30 plus £3.25 postage and packing please visit:  
<http://www.awics.co.uk/TechnicalBooks.asp>

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### **Local Government Employment Falls**

The number of people working in local government fell by nearly 50,000 in the second quarter of 2013, according to figures from the Office for National Statistics. Overall public sector employment was down by 34,000 over the three-month period. The biggest fall was in local government, where 48,000 jobs were lost.



The number of people employed in the National Health Service and government administration posts also fell over the quarter. There are now 1.55million people working in the health service, down 21,000, while there are 1.08million posts in public sector administration, reduced by 6,000. However, the number of people working in the civil service grew by 1,000 posts to 450,000, and the number of people working in education also grew, by 14,000 to 1.48 million.

Trades Union Congress general secretary Frances O'Grady said the figures showed that the government's cuts are continuing to hit vital frontline services and that the National Health Service had been particularly affected by reductions. She said:

*"Despite the Chancellor's boasts this week, austerity is continuing to cause damage and we are far from a strong and sustained jobs recovery."*

Total unemployment figures for the United Kingdom, covering the three months from May to July showed that unemployment fell by 24,000 people to 2.49million, or 7.7% of the economically active population. Employment minister Mark Hoban said the fall was welcome, adding that the 80,000 increase in the number of people in work over the same period had been due to growth in the number of full-time jobs. He said:

*"The private sector has created jobs for 1.4million more people under this government, and there are now more people employed in the private sector than ever before. These are all positive signs that suggest the United Kingdom economy is turning the corner."*

Labour's shadow work and pensions secretary Liam Byrne said that, although the headline fall in unemployment was welcome, both youth unemployment and long-term unemployment had risen. He said:

*"There is simply not enough work to go round and the proof is a record high in the number of part-time workers looking for full-time jobs... There's now been an incredible rise of 364,000 part time workers looking for full time jobs since the election."*

It is clear that all the main political parties have been prepared to tolerate relatively high levels of unemployment. In the 1970s Edward Heath said that it would be unacceptable for unemployment to rise above a million, while Margaret Thatcher complained that 'Labour isn't working' when unemployment reached 1.4million. However, this all changed after 1979 when unemployment reached three million. Now unemployment stands at 2.5million and none of the main political parties seem to see this as a significant problem. I can remember Harold Wilson pointing out that 'when there is 10% inflation everyone has 10% inflation, but when there is 10% unemployment, 10% of the people have 100% unemployment'. Perhaps this explains why governments are now more concerned about inflation than unemployment!

The public employment figures are also interesting. They show that, while the government is reducing employment in health and local government it is increasing employment in other parts of the public sector.

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## Potential Nuclear Waste Store in Cumbria

The efforts of the government and British Nuclear Fuels Limited (BNFL) to find a place for a repository for high-level nuclear waste has taken an interesting turn this month. In January, Cumbria County Council defied pressure from the government and BNFL and their cabinet voted 7-3 against the proposal to bury this waste in West Cumbria. However, the government has now decided that the rules should be changed to by-pass the County Council and give the decision to Copeland and Allerdale Borough Councils.

The County Council's right to say 'no' could be removed if a new Government process comes into force that would give district authorities the final say. The plans were revealed recently by the Department for Energy and Climate Change that has launched a nationwide consultation on a revised process to find a site for a Geological Disposal Facility.

The Government wants to give powers to district councils – such as Copeland and Allerdale – that would be the representative authority. This would mean that only these councils would have the powers to withdraw from the process as well as having the final say on whether the community should volunteer to host the facility.

The County Council would have only an 'advisory' role as part of a Consultative Partnership board. In similar statements Copeland and Allerdale Borough Councils said the future of radioactive waste storage and disposal was of 'great interest' to their areas.

Both said they would be taking their time to consider the Government's proposals before responding. But groups representing atomic industry workers have welcomed the development. Craig Dobson, of the Sellafield Workers' Campaign, said:

*"It's imperative that the drift and delay of the last 30 years is not allowed to continue... The announcement of this new consultation so soon after the last process failed to find a suitable site is encouraging because there was always the risk that this could have been kicked into the long grass."*

General, Municipal & Boilermakers' Union national officer Gary Smith argues that Sellafield should be at the centre of any new development, adding:

*"The best long-term solution is to manage the waste at Sellafield... However, our support for a repository at Sellafield wouldn't be unconditional. We aren't going to support turning Sellafield into a nuclear graveyard and nuclear dump."*

Garry Graham, deputy general secretary of Prospect, said:

*"Investigations into the suitability of a site in Cumbria were terminated prematurely earlier this year in a blow to the industry. I hope we can learn the lessons of that process and ensure that the Government clearly states the benefits and support any host community will receive."*

Energy Minister Baroness Verma said that the county would still have a 'significant role' to play, adding: 'The county council would still hold the controls over planning'. She said hosting a site would bring lasting economic benefits with jobs, opportunities for businesses, and a 'generous' benefits package to support the community. As part of the revised process, that the three-month consultation covers, communities would be provided with more information at an earlier stage in the process; a positive community-wide demonstration of support would be required before a community could host a Geological Disposal Facility; and communities would have an on-going right to withdraw.

Copeland MP Jamie Reed (Labour) said that had this process been in place when the county council failed to back the two districts in January, the wishes of Allerdale and Copeland would have 'been respected'. He welcomed the launch of the consultation, saying managing radioactive waste safely is one of the 'most important' environmental and economic challenges facing the country and the community, adding it was 'morally indefensible' to leave the problem for future generations to solve. Cumbria County Council has said it will be 'responding fully' to the new proposals in due course.

Eddie Martin, the Leader of the County Council when it ruled Cumbria out of the last stage, described any prospect of the authority's right to veto being removed as an 'affront to democracy'. He told the News & Star:

*"To remove the input of the county council is, in my view, foolish."*

Current leader Stewart Young, a member of the previous cabinet under Mr Martin, said the authority expressed its concerns about the earlier process when the cabinet decided not to proceed to the next stage. He said:

*"Those concerns included uncertainty on the right for communities to bring the process to a halt if they are not happy, a complete lack of detail about the timing and quantum of any community benefits package, and the lack of a 'plan B' for more robust interim surface storage plans for the high-level radioactive waste currently kept at Sellafield... We will be looking closely at these revised proposals to see whether our concerns have been addressed."*

The process to select a site would vary according to the specific needs of the community, but could take about fifteen years, with construction a further fifteen years, the Government has said.

Bruce McKirdy, managing director of the Nuclear Decommissioning Authority's Radioactive Waste Management Directorate, said:

*"As the body responsible for the design, development and delivery of a geological disposal facility, we look forward to working with communities, stakeholders and the Government to take responsibility for our past."*

Now, it appears to me that if having a depository of high-level nuclear waste under your house was a good thing everybody would want one. However, they do not. The only people who want a nuclear dump appear to be Copeland and Allerdale Borough Councils. When I worked at Copeland Borough Council most of the councillors (of all parties) were employees of BNFL or had other connections – and I believe this is still the case. Furthermore, they had a special dispensation from the government to be able to vote on matters affecting BNFL despite their apparent conflict of interests. Surely this should cast doubt on their ability to take a decision that would be widely acknowledged as objective.

If anyone from Copeland Borough Council or BNFL would like to respond to my comments I would be glad to publish their response in this newsletter. Consultation on the Government's new approach runs until 15<sup>th</sup> December 2013, with the re-launch of the national site selection process in 2014.

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## About 'AWICS'

'AWICS' is a management consultancy and training company. We specialise in providing support in finance and management to clients in local government and housing in England, Scotland and Wales. We are well known for our ability to analyse and explain complex financial and management issues clearly.

Our mission statement is 'Independence, Integrity, Value'. We therefore provide support to clients from an independent standpoint that is designed to help the client to achieve their objectives. We are passionate about working with the utmost integrity. We believe that we offer the best value for money that is available today!

For more information about us and our services please visit our website at [www.awics.co.uk](http://www.awics.co.uk) or contact Adrian Waite at [Adrian.waite@awics.co.uk](mailto:Adrian.waite@awics.co.uk).

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Our next session of 'All You Want to Know about Local Authority Housing Finance 2013' will be held in London on Tuesday 12<sup>th</sup> November 2013. It will provide attendees with a fully up to date introduction and overview of local authority housing finance. Details are on our website at: [http://www.awics.co.uk/local\\_authority\\_housing\\_finance\\_2013\\_training\\_course.asp](http://www.awics.co.uk/local_authority_housing_finance_2013_training_course.asp)

Adrian Waite has a blog at <http://www.awics.co.uk/Blog.asp> and a Twitter feed at [@AdrianWaite](https://twitter.com/AdrianWaite)