

The Credit Crunch – An Overview of Implications

To: Cabinet

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Main Portfolio Area: All

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Classification: Non-Exempt

Ward: All Wards

Executive Summary

The report (081106/CAB005) sets out an overview of the challenges as well as the opportunities emerging in the context of the current rapidly changing financial environment. Members have received, and will continue to receive, updates addressing the effects of the crisis on the Council's strategic risks, implications for the achievement of budget targets, and impacts on the delivery of performance indicators and other key targets. This report seeks to draw together these issues, but also to review potential problems affecting the Council's partners and stakeholders, and the general community across the Borough of Tunbridge Wells. The purpose of the report is to set a background from which the Council can consider further action, accepting that there is considerable uncertainty affecting many of the matters discussed.

Corporate Priorities

The report has implications for all priorities however its preparation is particularly related to the Council's commitment to "Ensure that we are well managed, proactive and deliver value-for-money services."

Report status

For decision

Route to Implementation/Timetable:

The report presents a discussion of issues for Members' information and for the subsequent preparation of responses as appropriate.

Report of the Director of Services to the Community *Continued*

Background/Introduction

1. Reports to Date

Members have received a number of reports drawing attention to the current financial crisis. Early indicators were identified in the First Quarter Revenue Monitoring Report (080731/CAB007) considered by Cabinet on 31 July 2008. Downturns in income from the Assembly Hall, Parking Services, and Land Charges were all noted and action plans to ameliorate the impact were instigated. The Fees and Charges Setting Report for 2009/10 that was considered on 3 September (080903/CAB002) specifically highlighted the impact of the credit crunch, and sought to take its effects into account. At the Cabinet meeting on 2 October an urgent report (081002/CAB022) was submitted regarding the Council's management of its investments in an increasingly turbulent financial environment. Cabinet also received a report on the action plans that had been put in place to respond to the decline in expected income (081002/CAB008).

At previous meetings Cabinet have agreed to coordinate the receipt of a range of monitoring reports relating to performance, finance, risk and complaints at quarterly "governance meetings". A covering report and range of appendices are attached elsewhere on this agenda. In particular the Quarter 2 Revenue Monitoring Report recommends the preparation of further action plans covering a wide spectrum of the Council's income streams. Similarly the Quarter 2 Performance Monitoring Report identifies where impacts are evident against targets, and again sets out commentary on remedial action. Finally the risk report highlights the implications of the Credit Crunch on the Council's Strategic Risk register.

In pulling together the various reports mentioned above it became clear that there was a need to address the various impacts of the Credit Crunch on the Borough. This report aims to bring together the impacts described in the governance reports earlier on this agenda and to place them in the context of the wider effects on the community in the borough.

2. National Economic Situation

Members are aware that volatility and spiralling decline in financial markets has resulted in unprecedented interventions by national governments individually and collectively. The UK Government has acted to shore up a number of banks with a multi billion pound "bail out" package that will inevitably have implications in the medium and longer term for public expenditure. An interim review of public expenditure is a strong possibility, given the Chancellor of the Exchequer's anticipated plans for cutting borrowing and external oversight of the public finances along with an anticipated green light to higher levels of borrowing to boost growth and output. Current fiscal rules are perceived as too rigid and it is planned to bring forward public spending planned for 2010/11. The pre-budget report, due next month, will provide detail for future spending plans.

Recent confirmation that the UK will enter recession (formally defined as two consecutive quarters of negative growth) has prompted a weakening of sterling which if sustained will impact on imported commodity prices by reduced purchasing power.

On the other hand such prices (particularly of oil) have recently dropped sharply prompting suggestions that the inflationary cycle has peaked, and opening the way for interest rate reductions. Action by OPEC to restrict output and harden prices is likely and so higher prices for energy, as well as food and other commodities compared to a year ago will prevail. Thus inflationary pressure on local government finances will continue to be felt. This may have implications for pay expectations in excess of affordability, as well as for the cost of major contracts.

In recessionary conditions government income from tax will reduce, whilst unemployment and other benefit pressures will increase. The Chancellor has indicated that next month's pre-Budget report will target spending on large infrastructure projects as a means of stimulating construction and associated sectors. Although the Chancellor has made it clear that public expenditure will not be cut next year, it is inevitable that there will be greater challenge to deliver efficiencies.

3. Housing Development and Associated Services

The inability to obtain mortgage finance has significantly impeded the operation of the housing market. House prices nationally and in Kent have fallen. Local estate agents are now informally reporting a real downturn in both house valuations and households seeking to move, although there is evidence that in some very specific parts of Tunbridge Wells prices have held up well, reflecting the desirability of those areas. Activity in the private rented market has however increased by as much as 50%, as people who have to move seek to defer the sale of property anticipating a subsequent improvement in conditions.

As a corollary of the slow down in development, and as demonstrated in the quarterly reports on revenue and performance, the number of Land Charge Searches received by the Council has fallen significantly, and planning applications and building control applications have both dipped, all with implications for the Council's income (further discussed below). In other parts of Kent builders have ceased operations on part-developed sites. Right across the country developers are seeking to re-negotiate the terms of Section 106 Agreements to reduce development costs, including in this Borough. The various benefits for the community anticipated to be delivered by such agreements are endangered as development slows, and this includes serious implications for the achievement of affordable housing, and infrastructure improvements.

Cabinet has already received a briefing on the government's Homeowner's Support Package. However the prospects for achieving targets for affordable dwellings now look bleak. In common with authorities across the nation, new mechanisms for delivering on this key national and local priority need to be explored, as further discussed below.

4. Business Development

In the commercial sector, informal contacts with agents indicate that inquiries for the lease of commercial premises in both urban and rural areas have fallen off by up to 50% over the last two months. Development schemes with planning consent are not being actively progressed. Whilst there may always be exceptions, companies seeking prestigious commercial office premises for example are likely to be rare for a period.

There have been redundancies at a number of local companies in both the financial, construction and service sectors.

However over the year 2007/8 the Kent Property Report indicates firm progress on market values for commercial premises and suggests that the County will be well placed when the crisis ameliorates.

Recent national reports suggest the retail down turn was less than feared in September at only 0.4% reduction in sales compared to the previous year. However reduced disposable income is likely to significantly affect the sector. Royal Victoria Place reports a decrease in footfall of 7%, although shop vacancies have not markedly increased in the centre. However in the town centre as a whole there has been an increase from 4.3% retail vacancies in 2007/8 to 5.4% in Quarter 2 2008/9. As detailed in the Revenue Monitoring report parking ticket sales have also reduced by 8% with significant implications for the Council's income (the budget provided for a 4% reduction in sales consequent upon price increases). Penalty Charge Notice income is also down with a projected overall year end reduction in all parking receipts from £5,699,000 to £5,319,000. Retailers will be concerned that the crucial Christmas period may not achieve hoped for expenditure levels. Traders most at risk are likely to be small independents who may struggle to obtain bank support in the current climate. However at least one major national retail chain has requested an extension of time for the payment of National Non Domestic Rates to the Council. The Council's Farmers' Market has seen the departure of some stall holders to focus on core business, and whilst replacement stallholders have come forward there are indications that achievement of sales is now more challenging.

Tunbridge Wells is poised to see significant investment in a number of sites facilitated by the Council's engagement with the private sector. These include the Cinema site, and the Town Centre Regeneration partnership with John Laing Gladedale. Much work can be taken forward in the downturn in preparation for improving conditions including the master planning exercise essential to the Local Development Framework process. However there is a risk that practical development on important sites may be delayed. More positively the reduced land prices that are likely to be seen do provide opportunity for acquisition by companies that have the liquidity to invest and this may well prove beneficial to site accumulation and enhance eventual economic viability. The Council itself may wish to consider adopting a pro-active approach to this opportunity to invest capital balances at the bottom of the market with a view to obtaining beneficial revenue streams in due course.

Footfall at the Tourist Information Centre increased by 14% in Quarter 2 compared to the previous year with additional continental visitors noted taking advantage of the relative strength of the Euro. However bookings taken for local accommodation providers have reduced, and although room occupancy in August was the second highest in Kent at 70%, it has fallen from 82% in the same period last year. Reduced disposable income is likely to lead to more people taking holidays in the UK potentially presenting an opportunity for increased business.

5. Impacts on Residents

Continuing pressure on the availability of credit, the relatively high cost of mortgages, and the risks to employment prospects, all impact on discretionary spending levels. Buying and lifestyle habits are likely to continue to change with subsequent impacts on the local economy, including expenditure on leisure, dining out, and other non-essentials. The effect of this on the Council's Assembly Hall budget has already been noted and responded to.

The strong representation of financial services in the Borough economy coupled with dependence on City of London based employment by many residents who commute daily means that losses of employment in the financial sector could have a disproportionate local impact with significant implications for local spending power.

For some households loss of income may have very severe implications such as unemployment, loss of homes due to repossession, inability to heat homes due to high energy costs, and possible impacts on health due to poor nutrition. The Council is already seeing an increase in Benefits applications, and in housing needs inquiries (further detailed below). The Council will need to work with its partners to understand and respond to these problems. The implications of increased unemployment, homelessness and household distress for agencies such as the Police, West Kent NHS, Kent County Council Adult Services and voluntary sector organisations such as the Citizens' Advice Bureau and VAWK, will be taken forward with these partners in Tunbridge Wells Together as further discussed below. In addition the Quarter 2 Performance Report is recommending that an additional suite of information is routinely reported to Cabinet, measuring the effects of the economic situation on the lives and circumstances of residents. These indicators will include for example mortgage approvals, home repossessions, business failures, and employment data by ward. Regular review will assist the Council to fully understand the wider effects of the financial downturn on the community, and guide appropriate adjustments and responses through updated service planning.

A report on new initiatives to counter the specific issue of fuel poverty is set out elsewhere on the agenda.

6. Impacts and Risks Reported by TWBC Services

Planning

- Decline in planning applications, building regulations applications and land charge searches is not likely to be reversed until recovery in the housing market. The combined loss of income is in the region of £500,000 per annum and is addressed in the Revenue Monitoring Report.
- Possible under achievement of housing completion targets set in the Local Plan/Kent Structure Plan, and the South East Plan, will have implications for actual housing needs, and consequent implications for the Housing and Planning Delivery Grant received by the Council.
- Reduced housing starts will result in reduced contributions via planning agreements. Affected areas will include affordable housing, recreation and open space facilities, and public art. Partners such as Kent County Council will see reduced receipts for transport infrastructure, schools contributions, arts and libraries, and youth and adult social care.

- A number of major development projects have continued to progress planning applications through the recent period including housing at Medway Depot, and the very important commercial scheme at the Cinema site. However the timetable for implementation is uncertain and this will potentially impact on the benefits associated with delivery of those schemes.
- The service has sought to mitigate impacts through an action plan which includes not recruiting to vacant posts. In Building Control the staff cost has been curtailed by 37.5% of budget. In Land Charges staff costs are being reduced by 61%. The post of Head of Planning Services is being shared with Sevenoaks providing a 50% saving. The possible release of resources in Development Control also provides opportunity to accelerate work on the Local Development Framework.

Housing and Health

- For the first time since the introduction of the target to deliver 500 affordable homes in the Borough between 2006 and 2011 there is concern that it will not be achieved. The current estimate is 490. This results from reliance on a small number of large housing sites yielding significant quantities of affordable homes through Section 106 Agreements. There is considerable doubt that these sites will proceed in the previously envisaged time frame.
- A number of the Council's Registered Social Landlord partners have ceased to develop shared ownership affordable housing because the purchased components are not being taken up. Such schemes depend on income from the shared ownership sales to subsidise construction of the social rented dwellings. A local RSL partner has commented "the model is broken".
- Local estate agents informally report a downturn in prices, both of houses and more markedly of flats, although certain limited desirable locations (often associated with school catchment areas) continue to hold value. Only those who have to are choosing to make transactions. There are few mortgage options for first time buyers and an increase in deposit required to 25% is now commonplace. There has been an upturn however in the private rented market, reflecting householders' decisions to retain ownership of their asset, pending an upturn in market conditions.
- The Housing Needs team have experienced a 20% increase in the numbers of households seeking advice over the last 12 months. There has not yet been a significant increase in homelessness applications or acceptances, but it seems highly probable that this will follow, notwithstanding new government advice to the Courts that repossession must be an action of last resort. Any such increase will affect the ability of the Council to achieve year end targets for some Performance Indicators, including NII 156 – numbers in temporary accommodation – and the government's strategic target to halve households in temporary accommodation by 2010 (compared to 2004 levels).

- For households in reducing circumstances there may be difficulties in maintaining heating levels because of energy prices, and in maintaining good nutrition with increased dependency on cheaper supermarket options and take-aways, and correspondingly less expenditure on exercise activities such as gym membership. This will have implications for the development of the Council's own Health Action Plan and its work with partners such as the West Kent NHS in delivering the Choosing Health programme.
- Responding to these pressures, Cabinet and Management Board have already received an informal briefing report about the government's Homeowners Support Package. The effect of this locally remains to be seen. However under-achievement of affordable housing, in the context of a very difficult environment for first time buyers in particular, is a major concern. Mechanisms for delivering affordable housing through planning agreements associated with private developments are simply not operating. New approaches to tackling this issue are necessary. For example the possibility of supporting initiatives to acquire for the social rented sector properties recently constructed but unsold on the private market should be kept under active review, particularly in light of the potential shortfall against the five year target for affordable homes now emerging.

Revenues and Benefits

- A 7% increase in the number of new benefits applications has occurred compared to the corresponding period last year. It is likely that this results from households experiencing deteriorating circumstances. The increase in workload has implications for timely performance and achievement of service performance indicators across the benefits team. Any delay in processing new claims has potential adverse effects in terms of evictions and generates reluctance by landlords to accept tenants on benefits. These impacts in turn require additional involvement by the Benefits team with further effect on the ability to maintain performance.
- Reduced household income and increased costs, together with changes in property circumstances, generate increased risks for any benefits service. People may be reluctant to reveal changes in circumstances that would adversely affect benefits received. There will be pressure to reduce the rate at which any over payments of benefit are recovered from households. There may be pressure to increase the Council's budget for Discretionary Housing Payments as requests for assistance increase. Incidents of actual fraud may increase as increases in food and fuel bills pressurise household budgets. All have implications for the delivery of service and the achievement of budget targets.
- Impacts on Pension Funds are not yet clear. With the depreciation in values on both Property and the Stock Market, Pension Funds will be under pressure to meet payment commitments. Any reduction in family income will further impact on the above.
- At the end of Quarter 2 the income from both Council Tax collection and National Non Domestic Rates was higher than the previous year, and ahead of the target for the current year. The Council has been a top quartile performer in these areas. The Head of Service is concerned that subsequent quarters will see a change as the economic climate has an impact on the ability to pay of both households, and businesses.

As previously mentioned, one national retail chain has already requested an extension of time for payment. There may be a need to make judgements about balancing the Council's interest in achieving performance targets for payment, with a supportive approach designed to secure eventual payment and to avoid placing local business employment in jeopardy.

Economic Development

- Commercial agents are informally reporting that business unit developments are not being taken forward, and inquiries about units to let throughout the Borough have fallen by around 50% in the past two months.
- Business advisory sessions particularly aimed at start up projects have seen a decrease in participants (Business Link, Enterprise First). Business Link is offering free health checks to businesses designed to assist in alleviating the most pressing needs and supporting enterprises in surviving the uncertain conditions.
- Redundancies have occurred in a number of sectors including finance (Allianz), construction (John Jarvis Ltd), property agents (DB Estates) and manufacturing (WA Turner's, Ketlon). However the latest available statistics show numbers of claimants for Job Seekers Allowance during September 2008 stood at 1% of the population of working age, compared to 0.9% in July, and still very much consistent with the preceding 5 year period. The financial sector and related activity is important in the Borough although broadly in line with the rest of the South East at about 23% of all employment (Finance, IT and Business – Office of National Statistics 2006). A number of significant companies are present and the sector accounts for about 10,400 jobs. However significant numbers of wage earners in Borough households commute to work in City of London banking or other financial institutions. This means that redundancies in the vulnerable financial services sector there may have a disproportionate effect on spending power in the local economy.
- Town Centre footfall has decreased with the Royal Victoria Place retail centre reporting a 7% reduction in shoppers. This is also reflected in car park activity as discussed elsewhere. Town Centre shop unit vacancy has increased from 4.3 % to 5.4% for Quarter 2, although this has not affected Royal Victoria Place. Smaller independent traders in particular may feel at risk, particularly if the important Christmas period fails to achieve anticipated outcomes.
- Footfall in the Tourist Information Centre has increased and retail sales there held steady despite reduced operational hours compared to the previous year. However in Quarter 2 bookings of overnight accommodation through the TIC reduced in value by 29% compared to the equivalent period last year. Room occupancy in August fell to just under 70% compared to nearly 83% last year. Nevertheless, this is the second best performance in Kent.
- The Farmers Market continues to attract good footfall although traders are reporting that sales are more difficult to achieve. Efforts are being made to support the market through increased media coverage.

- Major town centre regeneration projects may be deferred. The Council has adopted a pro-active stance in promoting in conjunction with private sector partners the redevelopment of the vacant Cinema site, and in developing the joint venture project with John Laing Gladedale (confirmed by Cabinet at its meeting on 2 October 2008 - 081002/CAB020) to take forward the master planning of town centres in the borough.

The adverse economic conditions introduce additional uncertainty into the likely timing of actual developments. However reduced land values do provide the opportunity for site acquisition and land assembly and may enhance viability when confidence returns to the market. Members may feel that the Council should examine whether this provides an opportunity for its own investment.

Leisure

- Reduced disposable income has already impacted on ticket sales at the Assembly Hall and an action plan to contain operating costs has been put in place. Similar impacts may be felt on income streams at the Camden Centre, the three Sports and Leisure Centres, and partner operations such as Trinity.
- Increased charges for utilities and energy will affect the operating costs of Council facilities including the Assembly Hall, the Museum, the Camden Centre, and the Parks and Open Spaces.
- Reduced income at the Sports and Leisure Centres will in the first event affect only the Council's contractor Fusion. However the Council will not be able to expect any additional income that could arise through profit sharing of high income performance (which is in any event not included in the Council's budget).
- Investments in leisure projects such as open space improvements anticipated through the operation of Section 106 agreements, will be delayed or deferred.

Environment and Street Scene

- Reduced numbers of visits to the town centre and a commensurate reduction in income from car park ticket sales has an estimated adverse impact on the Council's overall budget in the sum of £200,000 at year end. In addition there is reduced income from Penalty Charge Notices estimated at £180,000, again indicating reduced activity. An action plan to ameliorate the total impact of £380,000 against the £5,699,000 budget has been prepared and is set out in the Quarter 2 Revenue Monitoring Report elsewhere on this agenda.
- The Council is engaged in assessing tenders for the delivery of its major contracts for waste collection and street cleansing, due to be determined at the special meeting of Cabinet on 18 November. The indications are that a significant set of cost effective proposals have been submitted by a variety of potential contractors and although appraisal work continues it appears likely that the current financial uncertainty will not prejudice the achievement of a robust and value for money service.

Finance and Governance

- As described above a number of the Council's income streams are adversely affected by reduced activity. These are being closely monitored and the detailed analysis is set out in the Quarter 2 Revenue Monitoring report elsewhere on this agenda.
Nevertheless a negative effect is anticipated in year end out-turns with adverse implications for the budget strategy for the subsequent and future financial years.
- It is increasingly difficult to place the Council's investment funds with suitably rated financial institutions. As reported by the Financial Services Manager in the report to Cabinet on 2 October 2008 (081002/CAB022) little or no advice has been forthcoming from the Treasury or LGA. However the Council's investments have not been adversely affected to date. Indeed owing to the lack of liquidity, a premium on investment rates has been obtained. Interest obtained is expected to diminish however as conditions normalise, probably with effect from the later part of 2009/10.
- The Council's Exchequer Services are not reporting any special pressure from creditors for accelerated payment, neither are there signs of arrears building up in relation to debtors or rents.
- There are no indications of an increase in tender costs for works to the Council's properties.
- Looking at the medium term, there will have been an impact on the Kent County Council's Superannuation Fund. The Pension Fund was in deficit before the credit crunch and Tunbridge Wells share of that deficit was £22.45m as at 31 March 2008. This deficit is likely to increase at the next valuation of the Pension Fund and, from 2011/12, the Council's contribution towards meeting that deficit is also likely to increase putting further pressure on the revenue budget.

Human Resources

- Pressure on household incomes may produce expectations for pay adjustments that exceed the resources of the Council, with consequent potential for staff disaffection and even industrial action.
- There is likely to be continued further upward pressure on employers' contributions to pension funds. The next Local Government Pension Scheme Triennial Review is due in 2010. Some commentators have expressed the view that the LGPS is not sustainable and requires fundamental review. This could have significant implications for staff morale and recruitment.

Partners and the Kent Agreement

- As part of its duty to provide leadership to the community the Council is increasingly committed to working in partnership with other agencies, the private sector, the voluntary sector and the public in general. Nowhere is this more evident than in the operation of Tunbridge Wells Together – the Local Strategic Partnership for the Borough. Collective endeavour increases the effectiveness of partners to achieve change. It also means that risks

affecting one or more partner have an impact on the objectives of all. Accordingly the Council will need to work with its partners to understand the effect of the economic downturn upon their activities, and the consequent impacts on Borough residents. For example, increased unemployment and household distress may lead to consequences such as additional crime and domestic violence, affecting the capacity of the Police, the NHS, registered social landlords, voluntary agencies such as the Citizen's Advice Bureau, and so on. These organisations are not immune from impacts on resources as financial institutions fail, as demonstrated by Kent County Council's experience with Icelandic banks. This could have short to medium term implications for programme delivery.

- Tunbridge Wells Together takes collective responsibility for the delivery in the borough of the 35 National Indicators selected as the key measures for Kent Agreement 2, as negotiated with government. Failure to deliver against these indicators threatens the successful outcome of KA 2 with consequences for the provision of governmental resources and freedoms. Many indicators are potentially affected by economic circumstances, for example new business registrations (NII 171), people of working age claiming benefits (NII 152), 16-18 year olds not in education, employment or training (NII 117). Others relate to crime and anti social behaviour (NII15, 21, 32,111) Yet others measure participation in leisure and sport, volunteering and civic engagement (NII 3, 6, 11, 8, 110). Achievement of new house building and affordable dwellings are also measured, as is the incidence of fuel poverty (NII 54, 155, 159, 187). It is evident that the risk of falling short along with partners in the delivery of Kent Agreement 2 is heightened by the economic circumstances that have recently come to predominate and this matter will be raised in the proceedings of Tunbridge Wells Together.

7. Cross Cutting Issues

Legal

There are no specific legal issues raised by this report.

Finance and Other Resources including ICT

The financial implications are set out in the body of the report and in the Quarter 2 Revenue Monitoring Report elsewhere on the agenda.

Staffing

Action Plans in respect of specific income deficits have implications for staff appointments as set out in the report.

Value for Money

The Council's concern to deliver value for money services to residents in all circumstances including the present recessionary conditions underpins the preparation of this report.

Risk Management

The report highlights the risks that are emerging in the current economic climate to the Council, Borough residents, partners and stakeholders. A review of the Council's strategic risk register incorporating as relevant the impact of the credit crunch is elsewhere on this agenda.

Equalities

It is possible that the economic downturn could reduce opportunities in obtaining access to employment and services for some people.

Safer and Stronger Communities

Diminished overall prosperity and reduced household and individual income may lead to an increased experience of crime.

Health and Wellbeing

Reduced disposable income may affect health, as discussed in the report.

Environment/Sustainability

Interest and ability to support sustainable outcomes for the environment may be prejudiced by changed economic circumstances, and by the reduction in redevelopment.

Human Rights Act

There are no specific issues related to human rights raised by this report.

Communication and Consultation

It is proposed that the Council maintains close communication with partner agencies and stakeholders to monitor the implications of the economic conditions and to consider remedial activities.

8. Conclusion

The "credit crunch" poses a direct threat to the achievement of the Council's planned budget out-turns due to the impact on income and increased costs of service delivery. Similarly delivery of a number of performance indicators is challenged. These risks are discussed in the associated monitoring reports set out in this agenda. In addition however the economic circumstances have potentially far reaching implications for households, businesses, and the Council's partner agencies across the whole borough. The situation is uncertain, and requires continuous review, both in relation to the Council's own performance, its work with partners and stakeholders, and for its key long term mission to obtain improved quality of life for all.

Recommendations:

1. A report be brought to Cabinet on proposals for responding to the credit crunch alongside the draft budget;

2. A further report on the credit crunch and potential remedial actions be brought to the Cabinet alongside the Quarter 3 Monitoring reports; and
3. A report be submitted to the Tunbridge Wells Together Partnership drawing attention to the potential implications of the economic downturn for the delivery of the Kent Agreement 2.

Reasons for Recommendation

To ensure that the Council and its partners in the wider community are aware of and responsive to the challenges of the current economic circumstances.

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