



Northumberland County Council

COUNCIL

Wednesday, 21 February 2024

BUDGET 2024-25, MEDIUM TERM FINANCIAL PLAN 2024-28 AND 30 YEAR BUSINESS PLAN FOR THE HOUSING REVENUE ACCOUNT

Report of Councillor Richard Wearmouth, Deputy Leader and Cabinet Member for Corporate Services

Responsible Officer(s): Jan Willis, Executive Director for Transformation & Resources (S151)

1. Link to Key Priorities of the Corporate Plan

The Housing Revenue Account's budget and Medium-Term Financial Plan are aligned to the priorities outlined in the Corporate Plan 2023-26 "Northumberland: Land of Great Opportunities". The plan will address the Council's key priorities, by achieving Value for Money with residents receiving the best customer experience and focusing on best use of resources through continuous review and improvement. We aim to support Inequalities through ensuring people live well and are empowered, regardless of age, background or ability. We also aim to drive economic growth by providing good quality housing coupled with the best support for our tenants to enable them to thrive.

2. Purpose of report

The report seeks Council approval for the updated Budget 2024-25, Medium Term Financial Plan (MTFP) 2024-28 and 30-year Business plan for the Housing Revenue Account (HRA).

3. Recommendations

Council is requested to:-

- 3.1 Approve the Housing Revenue Account 2024-25 budget as detailed within Appendix 1, which will reduce the balance on the HRA reserve from £28.175 million at 31 March 2024, to £19.193 million at 31 March 2025; and note the indicative budgets to 2027-28 which will reduce the balance of the HRA reserve to £13.708 million.
- 3.2 Note that from 1 April 2024, social housing rent will be increased by Consumer Price Index (CPI) plus 1.00% as per the previously agreed Rent Standard. The budget

detailed in Appendix 1 assumes that rents will rise by CPI 6.70% plus 1.00% with recoverable service charges also rising by CPI plus 1.00% for the period 1 April 2024 to 31 March 2025.

- 3.3 Approve the increase of 7.70% for housing rents from 1 April 2024 in line with the Government rent standard.
- 3.4 Approve the increase of 7.70% for housing service charges from 1 April 2024.
- 3.5 Approve the Non-Recurrent Growth Item Hardship Fund of £0.350 million for 2024-25 to support NCC tenants who may, due to their income, not be eligible to receive any financial assistance through existing benefits (Housing Benefit/Universal Credit/Discretionary Housing Payment) (detailed in points 6.5 & 6.11).
- 3.6 Approve that any unspent balance in relation to the Hardship Fund for 2023-24, can be carried forward as an earmarked reserve into 2024-25 (detailed in point 6.5) and added to the 2024-25 in-year budget allocation.
- 3.7 Note the indicative 30-year Housing Revenue Account business plan as detailed within Appendix 1.
- 3.8 Approve the estimated pay inflationary increase for 2024-25 of 4.00% totalling £0.447 million (detailed in point 6.10).
- 3.9 Approve the Non-Pay Inflation Schedule for 2024-25 totaling £0.280 million (detailed in point 6.10).
- 3.10 Approve the Recurrent Growth as follows:
 - a) Housing Disrepair of £0.275 million from 2024-25 to cover the costs of housing disrepair mitigation and resolution; and note that the budget will be reduced by £0.150 million after 5 years (detailed in point 6.11).
 - b) Additional staffing budget of £0.367 million from 2024-25 (detailed in point 6.11).
 - c) Additional budget for consumable materials for void properties of £0.159 million from 2024-25 (detailed in point 6.11).
- 3.11 Note the Recurrent Saving in relation to the Introduction of phased Service Charges for Sheltered Housing tenants, with estimated additional income of £0.120 million in 2024-25 (50.00%), £0.180 million in 2025-26 (75.00%) and £0.240 million 2026-27 (100.00%) as agreed within the budget and MTFP 2023-24 (detailed in point 6.12).
- 3.12 Note and approve the expenditure plan relating to £41.434 million which has been set aside over the 4-year period 2024-25 to 2027-28 in the HRA Capital programme to invest in Affordable Housing. Details are set out in Appendix 1.
- 3.13 Approve an amendment to the Housing Rent policy, to enable re-let of HRA properties at Formula Rent from April 2025 (detailed in point 6.29).

4. Forward plan date and reason for urgency if applicable

22 June 2023

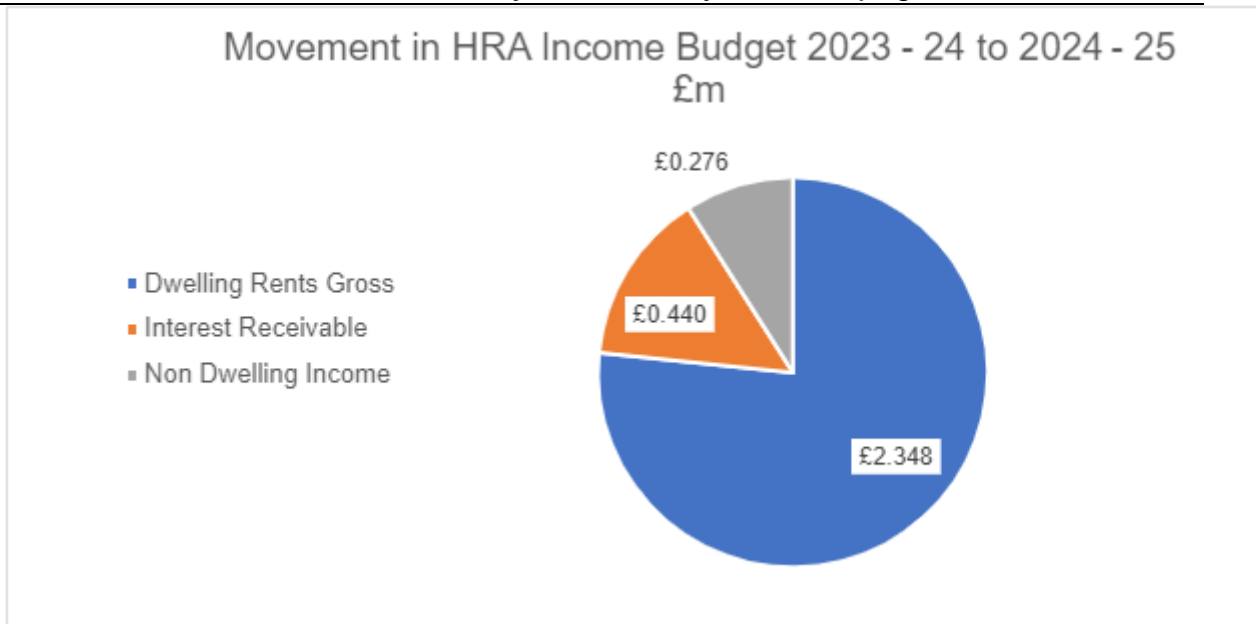
5. Background

- 5.1 The Council is required by the Local Government and Housing Act 1989 to keep a Housing Revenue Account (HRA) which records all revenue expenditure and income relating to the provision of council dwellings and related services. The use of this account is heavily prescribed by statute and the Council is not allowed to fund any expenditure for non-housing/tenant related services from this account.
- 5.2 The Council is also obliged to produce a HRA MTFP which is reviewed and updated on an annual basis. The current business plan clearly indicates that the Council can maintain its properties to the Decent Homes Standard for the full 30 years of the plan (which runs to 2054).
- 5.3 The Council keeps two HRA specific reserves which are required under statute:
- Housing Revenue Account Balance – This reserve holds the HRA accumulated surpluses. It can be used to contribute to balance the revenue budget in year or to contribute to fund schemes within the capital programme; and
 - The HRA Major Repairs Reserve (MRR) - This reserve was created to fund capital works to maintain the Council's housing stock or to repay debt.
- 5.4 The balance on the HRA account was £29.148 million as at 31 March 2023 and is planned to decrease to £28.175 million by 31 March 2024.

6. Options open to the Council and reasons for the recommendations

Rent Increases

- 6.1 On 26 February 2019, the Government issued a new Direction that required the regulator of social housing to set a new rent standard for registered providers with effect from 1 April 2020. It is accompanied by a policy statement which sets out the Government's policy on rents for social housing from 1 April 2020. The standard states that the maximum allowable rent increase for the year will be the Consumer Price Index (CPI) as at September plus 1.00% for the following 5 years (new 2020 Limit Rent).
- 6.2 The rent increase for 2023-24 was capped by the Government at 7.00% and the Council agreed this increase for 2023-24. This has had no detrimental effect on rental income as rent collection rates have continued to stay above target throughout the year.
- 6.3 The HRA has 8,286 properties within its housing stock. The majority are charged a social rent with a small number being charged an affordable rent. In terms of rent collection, 31.00% of tenants are in receipt of Housing Benefit, 40.60% are in receipt of Universal Credit, and 28.40% are responsible for paying their rent in full. Any rent increases for those on Universal Credit or Housing Benefit (71.60% of tenants) will be paid in full.
- 6.4 The proposed 7.70% increase will be used to directly support revenue funded activity, including some limited essential growth whilst enabling the Council to continue to deliver existing services, maintain the decent homes standard and meet new demands and challenges.



The chart shows the expected overall increase in income of £3.064 million, assuming a 7.70% increase in dwelling rent and additional bank interest as interest rates are currently higher than in previous years.

- 6.5 It will further allow for the provision of a **£0.350 million Hardship Fund**, which would be specifically targeted to assist those Council tenants, who may, due to their income, not be eligible to receive any financial assistance through existing benefits (Housing Benefit/Universal Credit/Discretionary Housing Payment) but may be struggling with rent payments as a result of the proposed increase in rent or general cost of living. The Hardship fund set up in 2023-24 is expected to have an in year call on funds of approximately £0.250 million supporting tenants with their financial needs. The proposal is to carry forward any unspent balance into an earmarked reserve and then add it to the additional £0.350 million for 2024-25.
- 6.6 The fund is administered internally by the Housing Income Team, with each request considered on merit and subject to individual objective assessment to establish if any arrears were attributable to the rent increase and if so, assistance would be provided.
- 6.7 The fund will continue to be used to apply a credit to a rent account, or in certain circumstances supplement living costs by way of a grant or purchase of an item which may alleviate hardship.
- 6.8 In addition, the Income Team continues to assist tenants experiencing hardship through signposting and referral to specialist advice and support services.
- 6.9 A rent increase of lower than 7.70%, would result in a reduction of service to tenants as existing revenue budgets would be reduced. This would lead to an immediate increase in the number of complaints and disrepair claims, thereby exposing the Council to risk of intervention from the Social Housing Regulator.

What does a 7.70% rent increase cost Council tenants

An analysis of the average weekly increase in rent at 7.70% is as follows:

	1 Bed	2 Bed	3 Bed	4 Bed+
Total (Average)	£5.38	£6.40	£6.89	£7.69

Pressures

6.10 A number of potential risks that have had and continue to have a significant effect on the HRA MTFP were identified as part of the 2024-25 budget setting process. The current 'cost of living crisis' has seen a number of these risks now having an impact on the plan.

- **Increased borrowing costs due to interest rate increases** - interest rates for borrowing have increased from an average of 2.00% in 2021-22 to an estimated 5.50% in 2024-25;
- **The need for unplanned capital expenditure** – for example the HRA absorbed the costs of damage to HRA land and property due to Storm Arwen with an estimated cost of over £1.300 million;
- **Higher levels of pay awards and inflation than included in the plan** - the agreed pay award for 2023-24 was a flat rate of £1,925 for every 1FTE costing £0.661 million. This equates to an average of 7.00% across the pay bands with those on lower spinal points receiving 10.50% at an additional cost of £0.243 million. An estimated further inflationary increase of 4.00% totalling £0.447 million has been included for 2024-25. These additional costs have been built into the staffing budgets within the MTFP; and,
- **Non pay inflation** – the cost of fuel, utilities and materials have significantly increased during 2022-23 and 2023-24. This has impacted on both revenue and capital costs, resulting in less outputs for existing budgets. Although inflation rates are starting to fall, it may be some time before this is reflected in the cost of goods and services. The table below summaries the inflation built into the 2024-25 budget:

Budget	Inflationary Increase	
	%	£m
Consumable Materials	6.00	0.139
Council Tax	4.99	0.024
Electricity	3.00	0.004
Gas	4.50	0.017
Insurance	6.70	0.010
Internal Recharges	3.00	0.094
Water	3.00	0.068
Other Income	3.00	(0.076)
Total		0.280

Growth

6.11 The following growth items are included within the 2024-25 budget and MTFP:

- **Housing Disrepair** – £0.275 million to increase the budget provision in response to an increased number of housing disrepair claims across the sector to support legal costs, mitigation, and resolution. This will increase the budget to £0.525 million. The MTFP proposes to reduce this budget by

£0.150 million after 5 years assuming that mitigation in relation to the current issues will be either complete or nearly complete;

- **Additional staffing budget** – increase to the staffing budget of £0.367 million for Housing Management in order to comply with the new requirements of the Housing Regulator as set out in the Social Housing (Regulation) Act 2023 including dealing with damp and mould issues within specific timescales and ensuring Council tenants have a voice and are being involved in decision making;
- **Hardship fund** - A non-recurrent hardship fund of £0.350 million to support Council tenants who may, due to their income, not be eligible to receive any financial assistance through existing benefits; and,
- **Void properties consumable materials** - an additional £0.159 million budget provision for consumable materials in relation to turnaround and repair of void properties. This area is being reviewed due to the increased costs and void rates.

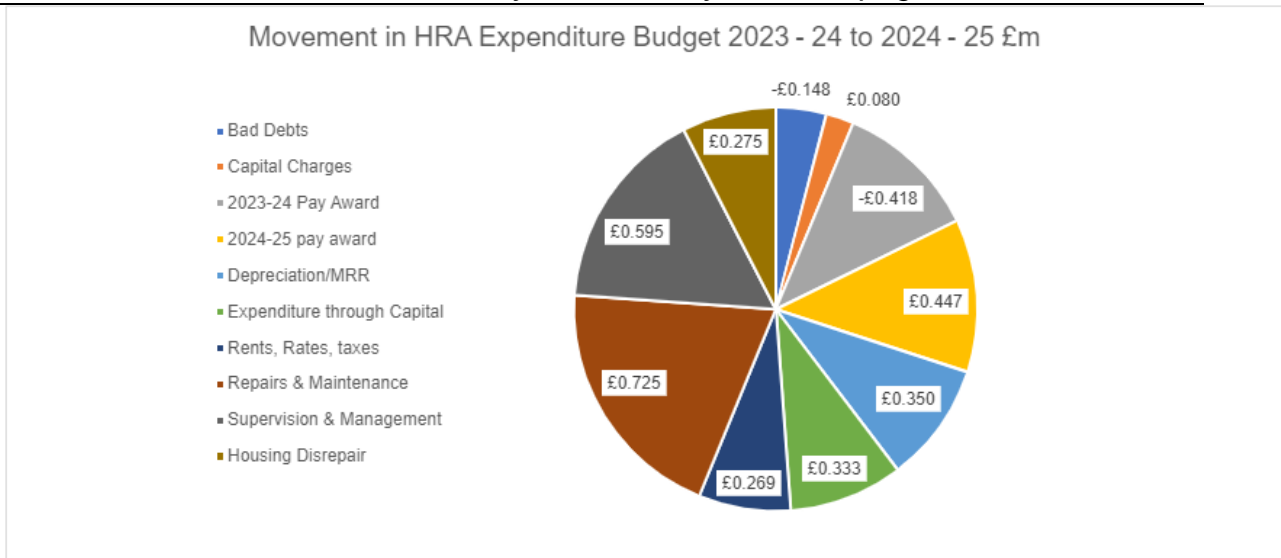
Savings

6.12 The following savings are included within the 2024-25 budget and MTFP:

- **Interest Receivable** - the increase in interest rates has improved the HRA budget by £0.400 million as the estimated interest rate received on HRA reserves has increased from 0.02% in 2021-22 to an estimated 4.40% in 2024-25; and,
- **Introduction of phased service charges for Sheltered Housing tenants** - since the withdrawal of the Supporting People grant in 2015 the HRA has subsidised sheltered housing schemes. The implementation of service charges will bring the Council in line with other housing providers both locally and nationally. Estimated additional income is £0.120 million in 2024-25 (50.00%), £0.180 million in 2025-26 (75.00%) and £0.240 million 2026-27 (100.00%). This was agreed by full Council as part of the 2023-24 MTFP, with a commencement date of collection of 2024-25.

Income and Expenditure Summary

6.13 As stated above, assuming a 7.70% increase in dwelling rent, additional revenue through interest and non-dwelling rent, the overall increase in income has been calculated as £3.064 million. It has further been calculated, as shown below, that the overall increase in expenditure in 2024-25, will be £2.508 million. Based upon this and taking into account all other matters within the HRA MTFP, this would produce an in-year operating surplus of £0.868 million.



Reserves

6.14 The HRA cannot be subsidised by the Council’s General Fund and therefore needs to maintain an adequate level of reserves. The HRA maintains a significant level of reserves in the early years of the plan. However, the plan includes the use of reserves to fund the capital programme to avoid any additional borrowing while the interest rates are high. This reduces the reserves to £13.708 million by the end of 2027-28. A risk assessment on the reserve’s balances has been completed. The reserve balance will gradually grow and by 2030-31 will be approximately £14.000 million and will be maintained at this level for the remainder of the plan.

Loans

6.15 At this time, it is not proposed that any loans are repaid; and all loans maturing will be refinanced.

Right to Buy

6.16 The HRA MTFP assumes that the current Right to Buy (RTB) policy will continue, and this is reflected throughout the plan as a reduction in rental income. Significant increases in the number of RTB’s has been experienced in the previous two years and the MTFP has been updated to reflect this. Capital receipts from RTB sales are estimated to contribute £11.012 million towards the HRA Capital Programme between 2024-25 to 2027-28.

Existing Housing and Housing Investment Programme

6.17 The HRA MTFP and 30-year Business Plan have been updated to fund £41.434 million of capital expenditure towards the Housing Investment Programme for the period 2024-25 to 2027-28.

2024-25	2025-26	2026-27	2027-28	Total 2024-25 to 2027-28
£m	£m	£m	£m	£m
20.603	14.461	3.455	2.915	41.434

6.18 In order to fund this programme, the MTFP includes:

- External grant support of £7.997 million from Homes England and other funders. To supplement investment in new housing, grant will be sourced through Homes England's Affordable Homes Grant. Applications will be made in line with the prescribed process and assessed by Homes England against the following criteria:

- a) Cost Minimisation (grant per home); and,
- b) Deliverability (within funding timeframe); and,
- c) how they align with their (Homes England) strategic objectives.

In addition to external grant, the investment programme is comprised of the following elements of funding:

- Use of Major Repairs Reserve totalling £2.400 million;
- Utilisation of the Investment Reserve totalling £20.025 million; and
- Use of capital receipts of £11.012 million generated from the Right to Buy sales.

- 6.19 In addition to direct delivery and acquisitions, the Council is enabling and facilitating an increase in the provision of affordable homes in partnership with other registered providers across the county. The priority is to deliver the right tenure of housing, on the right scale for the local area, by the right landlord.
- 6.20 The extent to which the HRA will contribute to the delivery of new homes will be informed by both the need to bring forward new council housing in areas of greatest priority and the investment needs of the existing stock. A revised Housing Asset Management Strategy is being developed that will reflect emerging investment pressures and priorities for social landlords as well as the key strategic aims of the Council.
- 6.21 As part of the commitment to bring forward new affordable homes, the following schemes have been completed:
- Conversion of warden's accommodation to form 3 new affordable units;
 - A targeted acquisition programme, which has delivered 13 units this year through the purchase of affordable Section 106 units from developers including Advance Northumberland. To date 11 acquisitions at Wooler and 2 acquisitions at Longframlington are complete;
 - Grant funding from the Department for Levelling Up, Housing and Communities (DLUHC) has enabled a programme of acquisition under the Local Authority Housing Fund (LAHF) Round 1. Twelve properties are expected to have completed by the end of March 2024;
 - A modest programme of targeted acquisitions of former RTB properties, bringing them back into use as affordable rented homes in areas where we already have stock; .and
 - Demolition of an obsolete block of 16 flats arranged on communal corridors has been completed and designs due for re-provision on site with family houses and apartments.

6.22 As part of the commitment to bring forward new affordable homes, the following schemes are actively being progressed:

- Conversion of 8 Council owned garage sites into 28 new accessible bungalows using the HUSK model. The first scheme will deliver 15 affordable rented bungalows to be part funded by Retained Treasury Capital Grant;
- A targeted acquisition programme to purchase affordable Section 106 units from developers:
 - a) Cabinet approved 8 acquisitions Alnwick from Story Homes at Alnwick. They are currently being built out with completion of units expected between March to June 2024,
 - b) 3 further acquisitions on this site are expected to be on offer for 2025,
 - c) 2 acquisitions are at offer and preliminary stage for another site in Alnwick.

It is proposed to explore other acquisitions in the HRA's stock holding areas;

- Delivery of 13 new build Dementia Care bungalows on a Council site to reflect the objectives set out within the Extra Care and Supported Housing Strategy. Levering in Brownfield Housing Fund (BHF) grant, Adult services 'spend to save' funding and Homes England Affordable Homes grant;
- Delivery of 9 new build bungalows on an Advance Northumberland owned site levering in Homes England Affordable Homes grant;
- Building new affordable homes on 12 identified Council sites is currently progressing, including development of infill sites on existing estates;
- Funding was secured via DLUHC during 2023 for several housing schemes in Blyth, to tackle the energy efficiency of council stock, empty homes and the potential provision of an extra care apartment scheme. The funding for these schemes expands on the Energising Blyth programme investment to regenerate Blyth; and
- In line with Homes England's revised strategy for housing regeneration, a review of schemes that include opportunities to re-develop some existing estates with low demand housing that is not providing a positive contribution to the MTFP is being undertaken. Further Cabinet reports will be brought forward as these schemes are progressed.

6.23 In addition to the Affordable Homes Programme, referenced above, officers are actively involved in bidding for grant to bring forward housing development in its widest sense through partnership with the LA7/North East Mayoral Combined Authority and Homes England. This includes funding from the BHF, Brownfield Infrastructure and Land Fund (BILF) and One Public Estate Brownfield Land Release Fund designed to address viability gaps on challenging sites and a wider pipeline of strategic regeneration priority sites for the Council. Where sites fall within HRA operating areas and there is an opportunity to bring forward developments that will enhance the portfolio of council housing these will be explored.

Major Repairs Reserve

- 6.24 The Council is required to maintain a Major Repairs Reserve (MRR) with the main credit to the reserve being an amount equal to the total depreciation charge for all HRA assets.
- 6.25 The HRA MTFP includes provision for depreciation charges to increase in line with new capital expenditure and then by 1.00% each year with an assumption that the value of housing stock will increase. Any deviation from this assumption will affect the amount that is transferred into the MRR to fund future capital works.
- 6.26 The HRA MTFP assumes that the current adjustment factor for valuation of the housing stock for Northumberland of 44.00% of Market Value (Existing Use Value-Social Housing) will continue to apply throughout the plan for the purpose of valuation and depreciation.
- 6.27 The expenditure within the HRA MTFP for MRR, includes a planned programme of replacement roofs, kitchens, bathrooms, rewires and heating systems, along with other improvement schemes. The current plan assumes that £44.754 million will be spent on maintaining the housing stock to a decent homes standard for the period 2024-25 to 2027-28. In addition, for the same period the MRR will contribute £2.400 million towards the affordable homes programme.

Current Priorities

- 6.28 Alongside the development of new homes, there are several emerging challenges and pressures on the existing stock that will need to be managed through increased investment and funded from the Major Repairs Reserve:
- Energy Efficiency – Linked to the Climate Change Commitment, work is ongoing to attract external funding to tackle homes with low thermal efficiency and/or are hard to heat and invariably this will require an element of capital funding to subsidise the cost of works. The Council is currently delivering a successful Social Housing Decarbonisation Fund (SHDF) Wave 1 bid to install energy efficiency measures to homes in Seaton Delaval. The Council is also working on a bid for SHDF Wave 2.2 funding to continue the installation of energy efficiency measures whilst adopting a fabric first approach;
 - Building Safety – In line with the Social Housing Regulation Bill, there will be increased obligations placed on social landlords in terms of compliance and building safety which will be delivered through planned investment works;
 - Housing Disrepair – the Fitness for Human Habitation Act that came into force for existing social tenants in April 2019, is giving rise to potential disrepair claims across the sector. The Council is currently going through an exercise to increase capacity to meet the demands of the increase in claims;
 - Decent Homes and Housing Act 2004/Housing Health and Safety Rating System (HHSRS) – Post the tragic death of Awaab Ishak and subsequent criticism of Rochdale Boroughwide Housing, Mr Michael Gove MP – Secretary of State for Department of Levelling Up Housing and Communities has written to all social housing providers emphasising the need to ensure all homes meet all of the legal standards and are free from Category 1 Hazards, including damp and mould. The Council has commissioned over three hundred external surveys to identify and diagnose reports of damp and

mould and all frontline staff have been trained in HHSRS awareness. The Council will also refresh stock condition information through a rolling programme of surveys, commencing in 2024-25. This work will validate current investment projections and potentially identify further areas requiring investment within the stock;

- Beyond Decent Homes – Alongside cyclical replacement of key decent homes elements (kitchens, bathrooms, heating systems etc) there are emerging investment needs linked to the structure and age of the properties within the portfolio. Northumberland holds a number of non-traditional homes that will require significant investment or intervention. Additionally, environmental improvements that are contributing to low demand in some areas may need to be prioritised and feature in the capital programme to ensure continued viability; and,
- The Independent Supported Living Agenda – working alongside Adult Services, to ensure that the offer in terms of specialist and supported accommodation is aligned to local need and properties are fit for the future. Internal refurbishments of the communal areas of existing dated Sheltered Schemes are being progressed with the aim to improve the living environment for current residents and to attract new residents.

Re-let at Formula Rent

- 6.29 Since 2001, rents for properties let at 'social rent' have been based on a formula set by the Government. This creates a 'formula rent' for each property, which is calculated based on the relative value of the property, relative local income levels and the bed size of the property. The aim of this formula-based approach is to ensure that similar rents are charged for similar social rent properties.

The actual weekly rent charged is currently lower than the formula rent and has arisen due to policy changes from government in reducing/capping yearly rent increases but still increasing formula rent by CPI plus 1.00% plus the abolition of rent convergence in 2014 which was put in place to allow actual rents to align with formula rents.

NCC's current rent practice is that where a vacant dwelling is re-let, the tenant is to be charged the same weekly rent as the previous vacated tenant. However, where a property is re-let the Government's rent standard allows the new tenants to be charged a formula rent.

Going forward new tenants being charged a formula rent would be subject to the annual rent increase as per the rent standard.

If approved, the Housing Rent policy will be amended to reflect this. An implementation date of April 2025 is proposed, as changes to the Housing Management System will be required.

Annual Review

- 6.30 The HRA MTFP is subject to formal annual review and is part of existing budget monitoring arrangements, which allows any policy changes or impact upon the plan to be identified and any significant changes to be reported.

Summary

6.31 The proposed 2024-25 Housing Revenue Account budget and HRA MTFP 2024-28 is attached at Appendix 1. An indicative 30-year business plan, showing the projected position at five yearly intervals, is also included for information.

7. Implications

Policy	The HRA Budget and Medium-Term Financial Plan fully supports the priorities outlined in the Corporate Plan 2023-26 – Northumberland: Land of Great Opportunities.
Finance and value for money	The financial implications of the 2024-25 HRA Budget and the Medium-Term Financial Plan are detailed within this report.
Legal	The provisions of the Local Government Finance Act 1992 set out what the Council has to base its budget calculations upon and require the Council to set a balanced budget with regard to the advice of its Chief Finance Officer. The Act also states that the Council has got to set its budget before 11 March in the financial year preceding the one in respect of which the budget is set. The Housing Revenue Account, is governed by the Housing Act 1989. From 1 April 2020, registered providers must set rents in accordance with the government’s policy statement on Rents and Social Housing 2019. (updated December 2022).
Procurement	There are no specific Procurement implications within this report.
Human resources	The budget will have an impact on staffing levels across the HRA, with a proposed increase in staffing numbers. The Council will continue to manage its vacancies in a timely manner, to ensure continuity of service to tenants.
Property	All of the Capital Programme refers to HRA property and assets
The Equalities Act: is a full impact assessment required and attached?	Yes - required and attached The nature of the main HRA Budget proposal aims to ensure that the Council is able to provide services to all tenants, maintain existing homes to the decent home standard, and develop new housing to meet the needs of current and future tenants. The proposal does not therefore adversely impact on any member of staff, or public due to individual or multiple protected characteristics. Further, it has been recognised that for those tenants who are responsible for the payment in full of their rent, that any rent increase, coupled with the cost of living crisis, may have an adverse impact on them and their ability to pay their rent. To support those tenants, it is proposed that the hardship fund will be topped up to ensure support is available for those who really need support.
Risk assessment	The risks associated with the budget proposals will continue to be reviewed up to and including implementation of the detailed proposals.

Crime and disorder	There are no specific Crime & Disorder implications within this report.
Customer considerations	The individual proposals will carefully consider the impact upon both customers and residents of Northumberland.
Carbon reduction	The Council continues to develop proposals concerning the management of energy which are supported by the budget.
Health and wellbeing	The Council's budget is founded on the principle of promoting inclusivity.
Wards	South East Northumberland, Alnwick, Allendale

8. Background papers

Not Applicable

9. Links to other key reports already published

Not Applicable

10. Author and Contact Details

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