



Autumn Newsletter 2011



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Continuing to Deliver Excellence

Since its very inception, Wessex has always been known for the excellence of its service delivery. Despite the impact of the government's decision to abandon ring-fenced funding for Private Sector Housing Renewal, that reputation continues to flourish.

It is true that many local authorities are expressing concern about the availability of future capital and there is inevitable pressure on revenue budgets. In light of these realities, Wessex Home Improvement Loans has responded positively by reviewing its processes, procedures and resources in order to further enhance the cost-effectiveness of its service. As a result, our systems have been upgraded and, unfortunately, we have had to say goodbye to three members of the team. This has been a difficult time for us but we are now well shaped to face the challenges of the future with confidence.

Our client satisfaction survey results demonstrate an outstanding performance and the value of loans being released each month continues to average around £150,000. Work is underway in identifying and securing new sources of capital and a

recent audit on behalf of the Consortium could not identify a single shortcoming in any aspect of our work. This is an exceptional achievement and one which highlights the enthusiasm, commitment and professionalism of every member of the team. Without their dedication, WHIL would not be able to deliver the excellence which defines us, and I pay tribute to their superb efforts.

Evolution rather than revolution has characterised the development of our business in the past and I anticipate that the same will be true in the future. One thing's for sure - we cannot rest on our laurels and think that our past success gives us the right to always be here. We are committed to securing a sustainable future for ourselves and for those we serve by listening carefully, developing effectively and working hard. I hope you enjoy the updates in

this newsletter which reflect those priorities.



Andrew Wallace

Working in Partnership with Somerset



Alasdair Bell of South Somerset District Council has updated WHIL on our shared progress in Somerset.

'The Somerset local authorities continue to work successfully in partnership with WHIL. With the recent expansion in loan products we are now helping a wider range of clients. In recent weeks we have agreed loans for a number of local gypsy and traveller families to provide amenities to their sites. This is part of an initiative to help such families provide for themselves and is being

watched closely by Central Government. If successful it is hoped to apply this model more widely across the country.

In addition to this two 'Hard to Treat' schemes have recently been rolled out across the County. These schemes use a combination of grants and loans provided by WHIL to provide insulation to hard to treat properties. Properties that fall within this category include mobile homes and isolated cottages with solid wall construction. They can often be occupied by people on low income and the availability of loans can be a lifeline.'

New Members of the Team



Deb Cornish is our new Home Loans Administrator.

"My name is Deb Cornish and I am the new Home Loans Administrator. This is my second foray into the world of WHIL having been employed on a temporary assignment for six weeks

last May to help populate the new database. I returned in February this year and am now a permanent member of staff. I am involved with the loan process literally from start to finish, from loading the initial referral onto the database, preparing the loan paperwork and requesting the drawdown of funds. I work with the three loan advisers who all have differing needs in line with their local authorities' working practices.

Best bit about the job? Every working day is different making my job very enjoyable.

Best bits about working for WHIL? Working with an enthusiastic and dedicated team and I have to mention the fantastic rural view from the office window!"

Anna Rae has also joined the team in January as an Admin Assistant.



"My job role is incredibly varied, and no two days are the same.

We have a fantastic team here, and the work that we do here is vital for many people and communities. I count myself very lucky to be a part of the work that WHIL does.

The icing on the cake at WHIL is that we are based in a great location, with amazing views."

Business as usual in West of England



Andrew Meldrum, Home Loans Advisor, comments on his work in the past 8 months.

“What a difference 8 months make!

The past 8 months in the West of England area has been a time of mixed emotions, from anxiety and uncertainty, through to excitement and a future to look forward to.

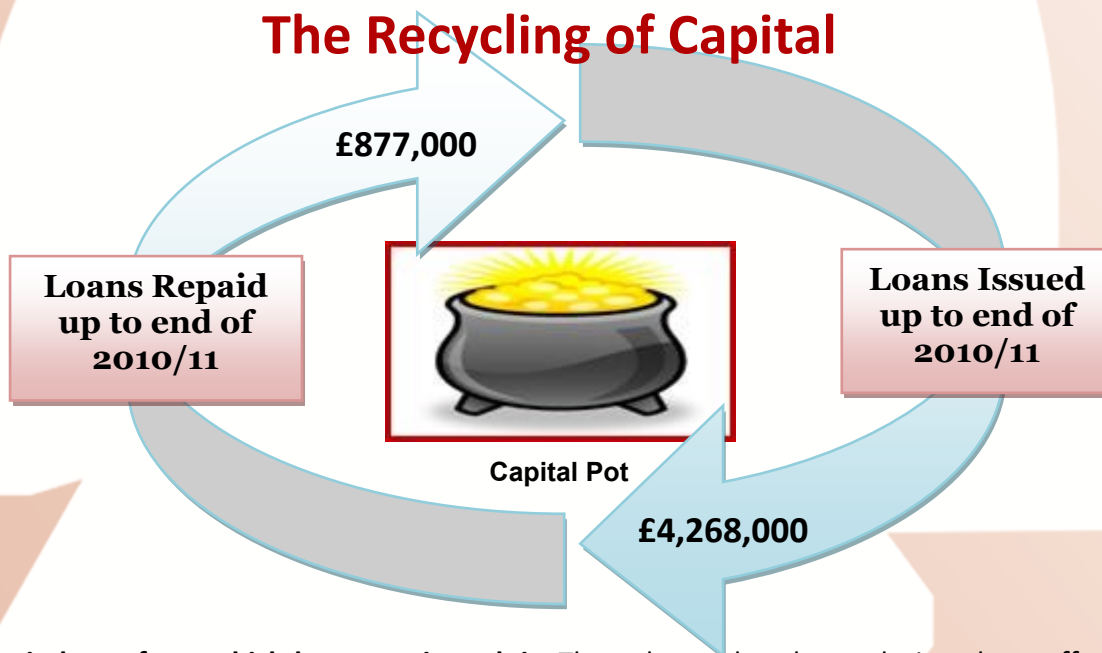
Firstly we saw the closure of the Bristol office and it's relocation to our Head Office in Taunton. We then said some fond farewells to some old faces and welcomed in some new faces as we re-structured. With the re-structure now complete I'm really pleased to report everything has

settled down and now the future really is looking exciting!

As with other areas, the West of England is facing a challenging time economically, but referrals continue to come through to us and it's very much business as usual.

In fact, against the grain, South Gloucestershire Council recently began a new initiative to help the Gypsy Traveller community find funding to install utilities such as electricity and running water, into their sites. I was recently invited to a Gypsy Traveller forum ran by South Gloucestershire Council to help promote the scheme. Whilst it's early days, the initiative was well received by the Gypsy Traveller community and I look forward to building new relationships within the community and making a difference.”

The Recycling of Capital



The capital pot, from which loans are issued, is continuing to recycle capital as our existing loans are being repaid.

WHIL hold a pot of capital for each local authority partner. Capital repaid from monthly repayments and settled loans is added back into the local authority pot for future lending.

The scheme has been designed to offer long term sustainable finance by recycling the repaid capital to lend again and again. To date WHIL has recycled £877,000 and it won't be long until £1,000,000 of repaid capital is achieved!

Our ultimate goal is to build a self-sustaining capital pot where the value of loans issued is met by the value of repaid capital.

Working in Partnership with Exeter



Keith Williams of Exeter City Council shares his thoughts on remaining 12% as 'Good'. This is despite the fact that many of their clients have previously received grants.

WHIL.

"We have been working with Wessex since 2009, when loans replaced the grants that we were previously offering.

Working with Wessex has been very straightforward from the outset. The service they offer to clients is second to none, with 88% of customers rating them as 'Excellent', and the

Wessex have proved to be very flexible with the range of their loan products, and in Exeter we have signed up to the full range to ensure that there is a loan type for everybody, even the worst off householders.

Exeter CC will continue to work with Wessex and will continue to add funding to our loan pot whenever we can."

Gypsy and Travellers Loans



Martine Duncan, Home Loans advisor, provides an update on her area.

"I have received a steady number of referrals from my local authorities to keep me busy.

Mendip District Council have been offering their Disabled Clients the opportunity of a loan in order to have the adaptations on their homes completed. This is not taking away the mandatory grant but some clients could be waiting a while before they would become a priority on the list. This way, if they choose they can obtain a quicker result. It is providing an alternative which they may wish to consider.

I have also just completed a Gypsy/Traveller

Loan for the installation of electricity to land owned by the clients in the Mendip Area. They will no longer be buying fuel for the diesel generator.

South Somerset have also been promoting the loan scheme among the Gypsy/Traveller community, it has allowed me to visit clients on site and hopefully Wessex will be able to provide more support for the community in obtaining utilities to the sites where required but also helping with the purchase of new homes and possibly even the land.

In Sedgemoor Wessex have provided funding for adaptations to a static home, making the bathroom more user friendly for the client.

My work is varied and always interesting."

Renewable Energy in Devon



Rebecca Caley, Home Loans Advisor for the Devon area gives an update on renewable energy in her area.

"Since August 2010 I have been working with a group of clients in the South Hams

area providing them with finance in partnership with both the Local Authority and Transition Town Totnes for installation of Solar Photovoltaic Panels at their homes.

In 2009 Totnes received grant funding for an energy research programme called Transition Streets which sees a street by street approach to energy efficiency. Participants of the Transition Streets scheme would meet locally at each others houses in their local neighbourhood and work through the 7 session programme.

Suitable households would then be referred to Wessex Home Improvement Loans through South Hams District Council and a detailed financial assessment would be carried out. Providing the client met the relevant Wessex criteria they would then be financially supported with a loan of up to £2077 (although sometimes higher depending on the size of the PV System).

An additional grant of £2500 per household

would then be offered from Transition Town to cover the difference in cost of the system.

The scheme has proved hugely popular with positive feedback from clients and word is getting around to others who are enquiring whether a similar scheme is available in their area.

Comments received from clients:

There is a growing community within Totnes concerned about future energy resources and when we were offered the chance to participate with this scheme and having met with others who already had panels we decided it was a no brainer!

Since our installation we have generated an additional £115 which has been sold back to the national grid and generated 270 k/w of free electricity. Not enough information is provided about renewable energy and we certainly would not have known about the scheme in Totnes without word of mouth. Every opportunity should be taken to help get the renewable message across and the fact there is help and guidance out there. It has now become part of the family daily routine to see what and how much is being generated via our Sunny Beam Display.

We would never have been able to afford the initial outlay associated with the panels without the help of Wessex Home Improvement Loans and would like to thank everyone involved who has helped us realise our vision.

This scheme is now coming to the end with only a couple of properties awaiting completion of the installation. I have thoroughly enjoyed working with this group of clients, their passion and commitment to renewable energy has been amazing and I am proud to have been part of something so important to them."



A new solar panel system is installed.



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Home Improvement Loans

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