

AWICS Housing News

ISSUE 08

November 2012

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Housing and Growth

On 6th September 2012, Prime Minister David Cameron, Deputy Prime Minister Nick Clegg and Secretary of State Eric Pickles, set out a major housing and planning package that included:

- A £40billion guarantee for major infrastructure projects and £10billion to housing associations and developers for new homes.
- Up to 70,000 new homes, including affordable housing and opportunities for first-time buyers to get onto the housing ladder. The affordable homes will be supported with £300million in capital funding for 15,000 affordable homes and 5,000 empty homes
- An additional £280million for the Firstbuy scheme for first time buyers
- £200million for the private rented sector
- Developers to be allowed to renegotiate section 106 agreements to start stalled schemes and measures to reduce planning delays
- 140,000 jobs and a boost to the construction sector

This new package is said to include a series of measures aimed at supporting businesses, developers and first-time buyers, while slashing unnecessary red tape across the planning system.



Private Sector Housing Development in Camden

The private rented sector has grown rapidly in recent years and now houses 3.6million households, compared to two million in the early 1980s. The government considers that it already provides good quality homes for many young people, professionals and families; and that the provision of good quality rented homes is a fundamental part of supporting a young dynamic workforce and millions of other people, as well as increasing the overall supply of housing.

However the Government also considers that private rented sector growth has been constrained by the lack of large scale investment. The Government invited Sir Adrian Montague to report on the barriers to institutional investment and they intend to take up his key recommendation. On 6 September 2012 the Government announced that it will be investing £200 million in housing sites to ensure that the high-quality rented homes that are needed are available to institutional investors quickly.

The Government will establish a taskforce to bring together developers, management bodies and institutional investors to broker deals and deliver more rented homes.

The Government intends to issue debt guarantees to support the building of new build housing for the private rented sector

The Government will use its fiscal credibility to pass on lower costs of borrowing to support the long-term delivery of new rental homes. To give institutional investors the assurance they need to invest in this area they will be issuing a debt guarantee for up to £10billion. Under the scheme, the Government will enable providers to raise debt with a Government guarantee, where they commit to investing in additional new-build rented homes.

The Government intends to issue debt guarantees to support the building of new build housing for the private rented sector. The principles for this guarantee are:

- Funding that is raised through debt issues will be used to help purchase newly built homes
- Rental income will then be used to service the reduced borrowing costs available through the guarantee

The guarantee is designed specifically to attract fixed income investors, seeking a stable long term return on investment, but who desire to be insulated from property, commercial and wider market risk. The Government guarantee will provide this insulation, guaranteeing long term debt (up to 30 years).

From 6th September 2012, companies and potential joint ventures will be able to submit an expression of interest in advance of a formal bidding round to be launched this autumn. Subject to passage of legislation, it is expected that the guarantees proposed will be in place to enable borrowing from early 2013.

Scheme participants will commit to purchase an agreed number of new built rented homes in exchange for benefiting from the guarantee.

The Government intends that this proposal will work with the market and support institutional investment into the sector over the medium term, through the establishment of a new debt aggregator vehicle. Over time the Government anticipate that the performance of the aggregator body and its underlying borrowers will demonstrate the commercial attractiveness of investing in private rented housing and boost total investment in private rented housing in England.

The need for affordable housing remains high. The government will therefore be extending the use of guarantees to cover borrowing needed to deliver more affordable homes. Building on the success of the Affordable Homes Programme, the Government will invite bids to provide an additional 15,000 affordable homes through the use of loan guarantees, asset management flexibilities and some capital funding. The Government also intend to extend their successful refurbishment programme to bring an additional 5,000 existing empty homes back into use. In total the Government will invest another £300million.

The Government will announce further details in the autumn. Subject to passage of legislation, it is expected that the guarantee will be in place to enable borrowing from early 2013.

Scheme participants will need to commit to deliver an agreed number of new affordable homes in exchange for benefiting from the guarantee and other elements.

The Government will be inviting providers to put forward offers of new supply and proposals on how they will use new flexibilities. These include the guarantee, conversion of a proportion of existing social rent homes to affordable rent at re-let to unlock further financial capacity for investment in new supply, and some capital funding where necessary. While Government support will be available, the Government say that they would expect this to be lower than in previous programmes given the reduced costs of borrowing that participants will be able to access through the guarantee.

The Government have stated that they will prioritise bids that offer best value for money, utilising the guarantee to minimise the need for government support, and where development can be delivered within this spending review period.

The Government guarantee will cover the repayment of both the coupon and principal of debt used to support investment in new affordable housing. From the fixed income investor's perspective, this guarantee is not influenced by the performance of the scheme in terms of the performance of the properties, rental yields or void rates. The guarantee is subject to European Union state aid clearance.

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The government clearly sees the expansion of the private rented sector as the main way in which housing supply can be increased in the medium term

Registered providers that will deliver and be the owners and managers of new build rented property could benefit from:

- Lower costs of borrowing;
- Attracting long term, low risk investment; and
- A debt aggregator platform which could help smaller organisations access capital markets and institutional investment over longer term

Only a quarter of the £10billion guarantees that will be offered will be available for affordable housing. The remainder is expected to be made available for developers to drive the expansion of the private rented sector. However, registered providers will only be expected to pay an administration fee above the cost of the bonds whereas private developers will be expected to pay an appropriate commercial fee. The government is inviting bids from financial institutions to administer the scheme: one for social landlords and the other for private developers.

The government clearly sees the expansion of the private rented sector as the main way in which housing supply can be increased in the medium term with most of the guarantees being available for private sector development. Increased affordable housing is seen as playing a supporting role.

The government also sees planning restrictions and 'red tape' as constraints on the development of new housing. However, others are unconvinced by this argument and point out that many housing developments have already received planning permission but have not been started for economic reasons. There are also fears that the relaxation of rules surrounding section 106 agreements will result in a reduction in affordable housing and may not result in an increase in market housing.

However, everyone seems to be agreed that there is a need to increase housing supply. Whether these proposals will be sufficient remains to be seen.

Adam M. Waite

Full briefing paper and analysis available [here](#).

Tenant Empowerment – Giving Tenants a Voice to Challenge Local Decisions

The government has unveiled a new fund of £1.3million to help give more power to communities over their social homes. They hope that the scheme will help bring the passion of the Olympic volunteers and last year's broom armies to local communities by giving housing association and council tenants a voice to lead change in their area.

Mr Shapps, the former housing minister, said the Tenant Empowerment Programme would offer a "springboard for success" to communities across the country that want to see their local needs reflected in the services they receive.

This could be by helping tenants learn the skills they need to engage and negotiate confidently with their landlords; forming tenant panels to come together to demand the best value-for-money services; or even to take control of local services themselves if they feel that they could deliver more for less.

The Minister also highlighted the benefits to landlords of getting their tenants involved, from community involvement in scrutinising new repairs contracts or tenants working together with local authorities to tackle anti-social behaviour.

A new Community Cashback scheme will also be at the heart of the Tenant Empowerment Programme - allowing groups of tenants who choose to take on the management of services, such as maintenance and repairs, to reinvest any savings they make from running these services themselves into other community priorities.

A new Community Cashback scheme will also be at the heart of the Tenant Empowerment Programme

The Government say that they are committed to creating a Big Society. They say that this means giving local people more say, influence and control over local services.

Through measures in the Localism Act 2011, power has been transferred to local people to take more control over local decisions and exercise new rights to take over and run local services.

Social housing plays a crucial role for around four million households in the social housing sector in England, providing stability and security, and delivering key local services. Although some tenants play an active role in deciding how those services are delivered, many others may be unaware of the new opportunities to participate in the decision making process.

The Government's Review of Social Housing regulation announced that, from April 2012, the regulation of the social housing sector would be based around robust self-regulation by housing boards and councillors and an enhanced role for tenant panels in scrutinising performance, challenging landlords and shaping housing priorities and policies.

For this approach to operate effectively, tenants need to be aware of their rights and opportunities; understand the benefits of getting involved in the

decision making process; and be confident in engaging with their landlord. Crucially, they need to be inspired to seize opportunities to get involved, whether this is through tenant panels, scrutiny groups, local dispute resolution or taking advantage of opportunities such as tenant cashback and housing management.

Tenant empowerment also makes good business sense for landlords, since it provides effective challenge about service delivery and reassures lenders that the organisation is listening to customers.

Whilst some tenants play already an active role in their local community others may:

The government has announced a new programme to give social tenants a voice to challenge local decisions

- be unaware of the benefits/ opportunities of getting involved
- not feel they have the skills or confidence to play an enhanced role
- not receive support from their landlord in gaining the skills and confidence
- benefit from independent advice and support

As a result, many tenants are missing out on opportunities to have their say about local housing or play an enhanced role in their local community.

The government has announced a new programme to give social tenants a voice to challenge local decisions. This is to be achieved through a budget to support tenants' panels and the tenant empowerment programme. Grants are available. The National Federation of Tenants' Management Organisations has broadly welcomed the proposals.

'AWICS' provides Independent Tenants' Advice from an objective viewpoint for housing stock options appraisals, housing stock transfer and other projects.

Adam M. Waite

Full briefing paper and analysis available [here](#).

Havering Borough Council Brings Housing Management In-house

In 2006, Havering Borough Council appointed Homes in Havering to manage its homes. At the time, all councils had to pass the management of their homes over to 'Arms Length Management Organisations' to qualify for extra Government money to fund the decent homes standard.

However, this is no longer the case and, while funds available for the decent homes standard are much reduced, Councils can access them regardless of whether they have an arms length management organisation or not. Havering was recently awarded £62million of this 'Decent Homes' money – which is now being spent on council homes across the Borough.

Havering Council therefore asked tenants and leaseholders whether Homes in Havering should continue to manage and maintain council homes, or whether the Council itself should be responsible for managing and maintaining council homes, as it was before 2006.

The consultation began in January 2012 and ended in April 2012. The two choices for residents were:

- to continue with Homes in Havering as manager of the Council's homes
- for the Council to manage its homes directly

AWICS were appointed to provide residents with access to Independent Advice. This advice was provided by Adrian Waite, Managing Director of AWICS.

Whatever the result, many important things would stay the same. Here are some examples of things that would not change:

- The way rent and service charges are set would not change
- Service standards would not change
- Tenancy and rights including the right to buy would be the same
- Havering Council would still be the landlord
- The amount of money to improve local homes would stay the same

The main thing that would change would be that the Board that governs Homes in Havering at present would be replaced by the Council's elected councillors and senior officers. This meant that there would be one organisation responsible for all aspects of council housing in Havering, rather than two.

It was calculated that, if management of housing was brought back under the Council, there would be the chance to merge some systems and processes and save over £300,000 a year to be invested back into frontline housing services. The Council believes this is more than could be achieved by making efficiency savings at Homes in Havering.

AWICS were appointed to provide residents with access to Independent Advice

48.3% of responding tenants and leaseholders expressed the view that they would prefer the management of Council houses and flats to move back in-house to Havering Borough Council

A total of 48.3% of responding tenants and leaseholders expressed the view that they would prefer the management of Council houses and flats to move back in-house to Havering Borough Council. The survey found that 32.1% believed that housing management should remain with Homes in Havering and 19.6% indicated they did not have a preference. Overall 5,832 people sent in a valid questionnaire - 39.4% of all tenants and leaseholders.

The opinions expressed by residents formed the basis of a report to Havering's Cabinet that has made the decision to bring the management of the housing service in-house. Councillor Lesley Kelly, Cabinet Member for Housing, said:

"I'd like to thank all of the tenants and leaseholders who have taken the time to provide their views and let us know who they would like to manage their homes in the future.

"Residents have indicated that they want the housing service to be provided by Havering Council. This is not a criticism of the work that Homes in Havering has done but we simply no longer need a separate organisation to access the funds from the decent homes programme."

Further information is available on the 'AWICS' website [here](#).

Adam M Waite

Portsmouth City Council – Reorganising Repairs Service

At Portsmouth a quiet revolution in service provision is taking place. Residents in Portsmouth City Council's housing can get a repairs and maintenance contractor appointment exactly when they want one. Not half-day slots. Not two-hour slots. Not even fifteen-minute slots. Instead the customer calls, getting quickly through to a real person, someone who actively listens and dispatches the right workman who turns up at exactly the time the customer has requested. The focus is on doing the whole repair right-first-time, and doing any other repairs that need doing. There's no increase in costs. In fact, costs have gone down and the number of repairs that are being done has increased significantly. And the number of people missing appointments has plummeted.

Portsmouth City Council has been using systems thinking to review its housing services for almost three years, and the repairs service (once a key source of concern for residents and councillors) was an early focus for improvement. Significant transformation has been achieved in both the time it takes to complete a repair, and the number of repairs that are carried out right-first-time. The natural progression for a systems thinking authority was to ensure that repairs contractors working for Portsmouth understood and delivered what was required (a service costing in excess of £25million). Of the five contractors working for Portsmouth, two have undergone a systems thinking transformation, with a further two to follow.

Trevor Jacobs and Nick Ralls are Directors of Comserv (one of the contractors) and are the first to admit that they once believed that their organisation was delivering excellent service to the council. When they delved into the work their firm was doing, working with the workers to understand and learn, they discovered that the service being provided was actually poor. By listening to calls from customers making requests for service, they soon understood that up to 60% of the demand into the organisation was failure demand. That is, a customer calling-in because of a failure to do something, or to do something right. It's a powerful lesson and a good indicator of the true nature of an organisation's performance. It often presents a picture totally at odds with the traditional management reports.

The next shock for Trevor and Nick was the realisation that there was nothing that told them how they were performing from the customer's perspective. Their business was effectively out of control – processes were unstable and unpredictable. This meant that management decisions about the direction of their business were being taken based on opinions and gut-feelings about how the organisation was performing, without reliable data. Worse still, when they began to follow the work through their system, they came to understand that most of it provided no value for their customers.

Residents in Portsmouth City Council's housing can get a repairs and maintenance contractor appointment exactly when they want one

The control and knowledge that Comserv and Environmental Property Services now have over their businesses has allowed them to predict into the future, allowing them to respond swiftly to changes in the pattern of demand

Trevor and Nick quickly realised that as the business had grown they had inadvertently created a traditional 'management factory', based on command and control thinking. They quickly understood that what they had created needed to be undone, with a new system put in its place. This new system would be one that was designed and configured against customers' needs. For systems thinkers, knowledge supported by data that tells the truth about how your system works is highly valued. No blame is ascribed to systemic failures, and instead knowledge is always a useful guide to action. This insight allowed Trevor and Nick to understand that, for their business to improve, their thinking as leaders had to change.

In the second repairs contractor, Environmental Property Services the learning was no less profound. Matthew Sturmer, Building Maintenance Director and Paul Woodham, Regional Manager at Hayling Island, had to abandon many of their most cherished management beliefs in the face of what they learnt by studying the actual work. What both Environmental Property Services and Comserv found was that to operate effectively, the unrelenting focus on delivering what matters to customers require changes to how tradesmen and sub-contractors work. They found that there is no shortcut to solving these problems and there is a requirement for responsiveness and co-operation up and down the supply chain.

Giving customers what they demand places a demand for control and a need for resources to be provided in a way that aligns with demand. What can sometimes happen can be demonstrated with an example of sub-contractors providing tradesmen. In the repairs trade, like many other service providers, some times are busier than others, and therefore at times, more workers are required than at other times. For example at the busiest time ten sub-contracted tradesmen may be required. Some sub-contractors demand that work must be provided so that the ten tradesmen are kept busy all of the time. A different perspective, based on a different set of assumptions, is that sub-contracted tradesmen should only be required when there is work to do, and only that work. It means workers turning-up to do work when the customer wants the work done, and not at some vague 2-hour slot. Companies providing sub-contracted tradesmen are left with a clear choice: provide us with the labour we need, or else we will find another sub-contractor who will.

The control and knowledge that Comserv and Environmental Property Services now have over their businesses has allowed them to predict into the future, allowing them to respond swiftly to changes in the pattern of demand. This control has allowed the contractors to understand what materials and stock are required, and where and when it will be needed.

This control extended into the deliveries of materials. Both Comserv and Environmental Property Services realised that they wanted deliveries of stock to site on a daily and sometimes hourly basis. Local Materials suppliers had either refused to supply these materials in this way, demanded significant price increases, or were unable to provide what was asked for. They had become complacent in the belief that their service

provision was performing at its peak. Comserv has now formed its own materials supplier called MTS to provide the service that others were unable to do. MTS is expanding rapidly, to the point where it is now able to deliver small regular batches of exactly what is wanted when and where it is wanted.

Environmental Property Services realised that their existing 'off the shelf' Information Technology packages added no value whatsoever and needed to be discarded. They learned that the first thing that they had needed to do was to understand their service as a system and re-design it against demand. Once the system had been redesigned, only then was it clearly understood that some software could be designed against purpose, one that supported the service. And because managers and staff understood clearly what information was required, it was possible to design a system that took the exact information, in a way that reduces errors. The new IT software at Hayling Island keeps the organisation focused on purpose, by taking information cleanly and supporting the dispatch of the right workman to the right place at the right time. This was delivered for just a few thousand pounds, in simple programming language in just a few days. Comserv have come to a similar solution that meets purpose.

The transformation that has taken place in both Comserv and Environmental Property Services only came about because of the way that their thinking about their work changed. There has been an improvement in service quality with substantial increases in the number of repairs and a subsequent decrease in costs is forecast.

Adam M. Waite

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£10billion Welfare Cut Announced

Chancellor George Osborne told the Conservative Party conference that the government is determined to fight the deficit. In his speech in Birmingham, the chancellor made clear he was not planning to change course and said a further £16billion of savings must be found by 2015/16 to meet his target of balancing the budget within five years. He said:

"Let the message from this conference be clear: we will finish the job we have started... The economy is healing... (But that) healing is taking longer than we hoped, because the damage was greater than we feared".

This, he said, would include cutting £10billion more from the welfare bill by 2016/17, on top of the £18billion announced in 2010.

Mr Osborne spelt out ideas for cutting the welfare bill, such as limiting housing benefit for the under-25s, so that young people without a job have to live at home; possible further curbs on child tax credits; and allowing benefit increases to be lower than the rate of inflation.

Another idea that the Chancellor suggested was to limit the number of children in a family that would be supported on benefits.

Grant Shapps MP, former Minister of housing, elaborated on these ideas on BBC Question Time, saying that they were proposals for the future and that if people are not in work they should not be at an advantage in getting a flat. He said:

"The bill for benefits and pensions is £200billion - that's £1 in every £3 that the government spends... I do think it's right on the balance of fairness to the taxpayer overall that we do check the welfare bill and don't let it rise inextricably."

He added that 'sensible exemptions' would apply - one of which will be for children coming out of care and people with other troubled backgrounds.

However, Simon Hughes MP, Deputy Leader of the Liberal Democrats said that:

"It's not a done deal across the coalition and I... would not agree to it."

"I have a mate who works for Centrepoint which is the big charity working with young single people who can't stay at home and I've done a lot of work with him. I asked him for four figures today and he gave me these figures: There are about 385,000 youngsters under 25 claiming housing benefit - 17% are employed - so they use it to top up their employment and if they didn't have it they probably couldn't afford to stay"

where they are living and they would probably have to give up their work. So on that basis, it seems unintelligent.

"Seven percent are sick or disabled so they're not going to be able to go to work and half of them have dependent children. Are you really saying that we should be depriving a 23-year-old mum of the money she needs to keep a roof over the head of her two little ones? Lastly, I'm for collecting more money from the people who are very well off in this country.

"If we want a society where we pay off our debts and cut the money, let's collect money from those that can afford to pay, not take money from youngsters who are struggling with all the other pressures when they're trying to bring up kids and survive.

"We have not signed up to cutting housing benefit for the under-25s and I don't imagine for a moment we will."

Deputy Prime Minister Nick Clegg told the Liberal Democrats' conference in September that he would not allow 'wild suggestions' of a £10billion cut in welfare and Chief Secretary to the Treasury Danny Alexander told delegates:

"We simply will not allow the books to be balanced in a way that hits the poorest hardest."

Caroline Flint MP (Labour), said:

"I'm afraid this is another one of those ill-thought through policies on the back of an envelope which is about disguising the fact that their economic plan is failing. (With a million young people unemployed) if they think this is the answer it's an absolute joke".

"An awful lot of these young people have been in situations where they've come out of the care system or they're leaving abusive situations at home. A large number are parents, some of them are young people that have got on their bike and moved away from home to find work but because the work is so lowly paid, they're actually having to get supplemented with housing benefit."

A government advisory committee has published a report that concludes that the cuts to benefits are not only 'high risk', but will increase child poverty and harm social cohesion while being 'completely out of step' with the government's objective to make work pay.

Housing charity Shelter's Chief Executive Campbell Robb said:

"The devastating impact of cuts to housing benefit both on individuals and wider society is now beyond doubt. Combined with cuts to funding for welfare advice and affordable house building, the future looks extremely bleak for those in the greatest housing need."

"On the same day as regulations are being laid in Parliament to cut the housing benefit of over a million of the poorest households in Britain, a report published by the government's own advisory committee has recommended that the changes should not go ahead."

"We are pleased to see that the government has increased the powers of local authorities to make direct payments of local housing allowance straight to landlords, which we know can help tenants stay in their homes, and the delay the introduction of the cap will help some claimants better cope with the cuts."

"But this will not change the fact that when these changes will come into force, 134,000 households will be uprooted from their homes. It is extremely disappointing that the government has ignored the advice of both its own advisory committee and voices across the housing sector in ploughing ahead with these damaging proposals."

Grainia Long, Interim Chief Executive of the Chartered Institute of Housing said:

"These findings are astonishing. Welfare reforms will see for the first time more people chasing homes than the market currently provides. The only feasible option for many families who want to stay in their communities will be to borrow more or to spend less on essential items such as food."

"This could mean that more than 1.3 million private tenants face the New Year with dread, confronted with an uncomfortable prospect of homelessness or debt. Low income families could move to more affordable areas, creating "benefit ghettos", and resulting in increased social disorder and a breakdown in community cohesion."

Adam M. Waite

All You Want To Know About Local Authority Housing Finance 2013

We are running our 2013 series of 'All You Want to Know about Local Authority Housing Finance' at venues in all parts of England from February to November. This course is designed to give an introduction and overview to this important subject and is fully up to date with all developments.

Do you think that a working knowledge of local authority housing finance, acquired at our fully up to date seminar, would put you and your colleagues in a position of advantage?

Whether you are in a Local Authority, Arms Length Management Organisation, Central Government or other organisation; whether you are a Housing Manager, Tenant Representative, Elected Member, ALMO Board member, a member of the Housing Finance Team or are otherwise interested in local authority housing, you could benefit from one of our courses at which you will learn 'All You Want to Know about Local Authority Housing Finance'.

The course covers:

Housing Revenue Account, Ring-Fencing, Rent Restructuring, Service Charges, Self-Financing and the redistribution of housing debt, Depreciation and Major Repairs, Treasury Management with Self-Financing, Capital Programmes, Decent Homes Standard, Distribution of Capital Grants by the Homes & Communities Agency, Housing Business Plans, Comprehensive Spending Reviews, The Big Society, Reform of Social Housing, Affordable Rent Scheme, New Homes Bonus Scheme, the Right to Buy initiative, the National Housing Strategy, New Build, Value for Money, Procurement, Shared Services, Strategic Housing responsibilities, Private Sector Housing, Homelessness, Supporting People, Housing Benefit – including the recent and planned reforms, Regulation, Options Appraisals, Private Finance Initiative, Arms Length Management, Stock Transfer, the Council Community (CoCo) housing model and much more.

Many people – officers, elected members, tenants and others with an interest in local authority housing have already benefited from this course.

The Venues and Dates are:

- London: Novotel Hotel, Waterloo – 12th February 2013.
- North: Cedar Court Hotel, Huddersfield – 20th June 2013
- Midlands: Novotel Hotel, Coventry – 2nd October 2013.
- London: Novotel Hotel, Waterloo – 12th November 2013

Please find the booking form for this seminar on our website [here](#).

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 or contact Adrian Waite at adrian.waite@awics.co.uk

Contact Us

Phone

017683 52165

Fax

017683 54005

Email

enquiries@awics.co.uk

Twitter

@AdrianWaite