

# AWICS Housing News

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## Concerns Grow about Universal Credit

My work takes me to all parts of England, Scotland and Wales to meet with a wide range of people who are involved in social housing including tenants, staff, board members, councillors and regulators.

Wherever I go I find people expressing increased concerns about Universal Credit and especially about Direct Payments. At a recent meeting with housing association tenants in Cumbria I was told by the Chair of a Tenants' Association that this was the biggest problem facing tenants; while a 21 year tenant was emphatic that she did not want to receive direct payments. In a meeting with officers of housing associations and local authorities in London I was told that they anticipated the introduction of Universal Credit will lead to increased administration costs, arrears and evictions. Concerns were expressed about the Information Technology systems (known as Real Time Information) that it is proposed to use and the support and advice that will be available to claimants. In a similar meeting in Cardiff the message was the same

Universal Credit will replace six benefits and tax credits - including housing benefit - from October 2013 and will be paid directly to individuals monthly in arrears. Demonstration projects are currently underway and it is rumoured that they are demonstrating that the introduction of Universal Credit will be problematical.

It now appears that these concerns are shared by the Work & Pensions select committee in Parliament. In November 2012 they completed an enquiry into Universal Credit and called for a delay the direct payment of housing benefit to social tenants under Universal Credit and recommended that, during the initial phases of the programme, claimants who currently have their housing costs paid to their landlord should have the option to continue with this arrangement.

The MPs concluded that many of the principles underpinning Universal Credit are positive, but getting the implementation of the system is critical in order not to disadvantage low income households. They concluded that while the new system will be effective for the majority of claimants it has concerns for some of the more vulnerable benefit claimants.

The committee said time needs to be allowed for a proper evaluation of the Government's demonstration projects - currently half way through - that are testing the direct payment of housing benefit to a sample of tenants. The report said:

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*400,000 low income working families will be worse off in 2015 than they were under the benefit system in 2010*

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*"We believe that time needs to be allowed for a proper evaluation of the pilots which the Government is running on direct payments to tenants, followed by a phased implementation of direct payments, after appropriate safety net arrangements for vulnerable people have been developed and tested.*

*"We therefore recommend that, during the initial phases of Universal Credit implementation from April 2013, claimants who currently have their housing costs paid to their landlord should have the option to continue with this arrangement. It is also important for the Government to move quickly to publish a clear definition of 'vulnerable' groups within Universal Credit for whom it will not be appropriate to include housing costs in their benefit payment. It also needs to establish a robust process for proactively identifying claimants who are struggling to manage their housing costs so that they can be properly assisted before they fall into arrears and face eviction.*

*"The Department for Work & Pensions must also clarify how the administration of supported exempt accommodation rental charges will operate within the Universal Credit system, and in particular, whether or not housing costs will be paid direct to landlords."*

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Many housing organisations have expressed their concerns about Universal Credit and Direct Payments and have called for the Department for Work & Pensions to accept the recommendations of the select committee.

The Chartered Institute of Housing welcomed the report. Their research estimates that 400,000 low income working families will be worse off in 2015 than they were under the benefit system in 2010, if Universal Credit is implemented in its current format.

David Orr, National Housing Federation Chief Executive said in the Housing Newsletter that:

*"The Work and Pensions Committee is right that the move to pay housing benefit direct to residents could hurt the most vulnerable claimants. The Department for Work & Pensions must listen to MPs and delay these plans and give residents the choice to continue have it paid direct to their landlords.*

*"Our research shows that one million social housing residents risk falling into debt if all their benefits are paid to them directly in a single monthly payment<sup>1</sup> and will need extra support to manage their budgets when Universal Credit is phased-in next year. A delay would give time for a full evaluation of the Government's trials before the system is rolled-out nationally, and enable safety nets to be arranged for the most vulnerable.*

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*"We agree with the Committee's call for a robust process for identifying people who are struggling to manage their housing costs so they can be helped before they fall behind in their rent and face eviction."*

*"The Government must pause in its rush to implement this major change to the benefits system for people living in social housing. Otherwise it could undermine what it wants to achieve with Universal Credit and push people into financial hardship."*

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Gavin Smart, Director of Policy and Practice at the Chartered Institute of Housing said in the Housing Newsletter that:

*"The Department for Work & Pensions select committee has identified important issues that risk the successful implementation of Universal Credit. Of most concern is the risk to low income working families who stand to be worse off with Universal Credit than they would have been in 2010. Getting the design of Universal Credit right now is critical to its success."*

*"The committee also rightly identifies that government can most effectively ensure the success of the Universal Credit pilots by making relevant information available in a more timely and transparent manner. Doing so would enable households and organisations to prepare properly for the changes that Universal Credit will usher in. We understand the challenges of interpreting data from the projects, but we think government could have significantly benefited from being more open earlier. There is a wealth of experience at hand to help them with the data interpretation and the industry would be happy to help."*

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Anthony Thomas, chairman of the Low Incomes Tax Reform Group (LITRG), said in the Housing Newsletter that:

*"We want both universal credit and Real Time Information to succeed. Yet both HM Revenues & Customs and the Department for Work & Pensions, in their rush to get the systems ready for the majority, are seemingly in total denial about the very substantial problems facing a very significant minority. The success of two major government systems could founder on a lack of realism about the extent of digital exclusion among the business community. There are far-reaching consequences for claimants and small businesses alike of erroneous data creeping into the systems which could seriously impact their operation in practice."*

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*Most people consider that Universal Credit is an excellent concept and that its introduction is long overdue*

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*"The Committee's observation that the Real Time Information timetable leaves little opportunity for dealing with any issues that may arise is very much to the point. It is significant that they feel they did not receive satisfactory answers to their questions from the Department for Work & Pensions and HM Revenues & Customs officials. More worrying was a failure to consider any contingency plans, which could seriously bite HM Revenues & Customs if things do not proceed as planned. Adequate preparation and sufficient lead-in time is essential to protect the interests of the more vulnerable claimant, whether as employee, micro-employer or business start-up.*

*"We also welcome the way the Committee endorsed our concerns about the significant additional burden for the self-employed. As the Committee says, the Government needs to look at this issue as a matter of urgency."*

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Jacqui McCluskey, Director of Policy and Communications for Homeless Link said in the Housing Newsletter that:

*"We hope the Government will implement these recommendations and take action to prevent the most vulnerable being hardest hit by the biggest welfare change in a generation.*

*"Many people may need significant support to apply for Universal Credit and manage their finances on a tight budget. Some of the principles behind Universal Credit are right but change is being introduced so fast that vulnerable groups, such as the homeless, risk being left behind. There are just too many questions that remain unanswered and a lack of detail about how Universal Credit will work. We need to allow enough time for homeless people and those that support them to prepare and urge the Government to rethink their timescales."*

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Most people consider that Universal Credit is an excellent concept and that its introduction is long overdue. It is unfortunate that this is being done at the same time as there is a recession and government is seeking to make significant reductions in expenditure on welfare benefits. Opinion on direct payments is more divided. Perhaps it would be wise for the Department for Work & Pensions to proceed with caution and to heed the advice of the select committee and those in the sector.

Welfare Reform will be among the topics that we consider in our 2013 seminars on housing finance. More information about them can be found on our website at: <http://www.awics.co.uk/RegionalSeminars/Overview/>

**Adrian Waite**  
**December 2012**

## Service and Estate Charges at Thamesmead

The population of Thamesmead is currently about 40,000. There were 400 leaseholders and 1,500 freeholders on the estate in October 2010.

Thamesmead is located partly in the London Borough of Bexley and partly in the London Borough of Greenwich. Gallions Housing Association is the landlord, has responsibility for the public realm at Thamesmead and levies service charges on residents (including owner-occupiers) who live on the estate. It is understood that this may be a unique situation. There are small often affluent estates where residents pay service and a maintenance charge for things including grounds maintenance, but it is unusual for this to occur on a large estate where there is significant deprivation.

Residents are dissatisfied with the situation principally because they consider that they are paying Council Tax but services that are usually provided by the local authority are instead being provided by Gallions at an additional cost. Some consider that Gallions Housing Association is levying charges but is not carrying out the services adequately. Residents therefore consider that they are paying twice for a service that they do not receive.

Because of this a new Thamesmead protest group has demonstrated against "rip off" charges levied by the housing association. Around 100 residents picketed a Bexley Council public cabinet meeting on behalf of the Thamesmead Homeowners' Association (THA) on 15th November 2012. Many held placards and banners attacking Gallions Housing Association's "unjust" estate charges.

The company owns and manages much of Thamesmead's housing stock and charges some tenants in Southmere nearly £600 a year for the upkeep of the area. THA committee member and Portmeadow Walk resident John Wroe praised the "brilliant" event and said:

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*"We made our views clear and it's up to Gallions now."*

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The retired TV news librarian claims many residents have been summoned to court by Gallions for being up to £2,400 in arrears for charges dating back to 2009 and he has refused to pay a £434 bill for the same period himself. He added:

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*"People can't see value for money and are pretty angry. It's Big Brother tactics... You wouldn't go and have your car serviced without an itemised list of what was done."*

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All Gallions tenants are required to pay estate charges covering such areas as drain refurbishment and road, footpath and bridge maintenance while leasehold tenants also have to pay service charges for the upkeep of their buildings. The THA argues bills vary considerably from year to year and

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*Residents are dissatisfied with the situation principally because they consider that they are paying Council Tax but services that are usually provided by the local authority are instead being provided by Gallions at an additional cost*

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Gallions does not provide adequate proof how money is spent.

Erith and Thamesmead MP Teresa Pearce, who has commissioned advice on this matter from AWICS said:

*"Clearly this is a great concern for a significant number of Thamesmead residents... What needs to happen now is that there is a serious level of engagement between all parties and I will personally be seeking a meeting with the chair of Gallions to discuss the matter"*

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AWICS has established that when the Thamesmead estate was transferred to Gallions Housing Association, the stock valuation took account of the estate management and service costs and assumed that the Association would fund these costs without levying service or estate charges.

A Statement from Gallions said that:

*"We recover estate charges from freeholders who signed a covenant to pay this charge when they purchased their home and do acknowledge that some homeowners are dissatisfied with this and the amounts being requested."*

*"The charges cover the costs of managing such things as sewers, roads, estate lighting, lakes, canals, green spaces and parks. Each homeowner is given a detailed breakdown of how their charge is worked out. We encourage individuals to get in touch with us if they have any concerns, queries or difficulties paying so that we may look at their individual cases."*

*"Although they pay council tax and may assume that this covers the upkeep of all parks and other public areas in Thamesmead, this is not the case. We manage these areas as part of our business with no extra funding from government bodies Charges vary from area to area and from homeowner to homeowner."*

*"The amount a homeowner is liable for is determined partly by the terms in their Transfer Deeds. For the 2012–13 financial year, the highest charge for a Southmere homeowner is £576.41 per annum."*

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## Plans progressing for Whitehaven Foyer

A former YMCA building in Whitehaven is set to be transformed into a young people's Foyer after Impact Housing Association and Howgill Family Centre (who own the Whitehaven Foyer Company) were awarded crucial funding to enable plans to progress. The scheme is fully supported by the local authority – Copeland Borough Council.

Copeland Community Fund and the Francis C Scott Trust have given the Whitehaven Foyer Company vital funding to allow them to draw up the detailed plans for the building's renovation.

The property, originally built around 1720 by James Milham, a local merchant, was bought by the YMCA in the early 1900's. They made a number of alterations to the site including building a sports hall at the rear. The YMCA ran youth activities from the premises for over a hundred years.

When the site was put up for sale a few years ago Impact Housing Association and Howgill Family Centre formed the Whitehaven Foyer Company and purchased the site specifically to convert the building into a young people's Foyer.

Jenny Russell, the officer co-ordinating the Foyers development, said:

*"Foyers are projects for young people that provide a springboard to independent living, training and work. Based on a French model, Foyers in Britain contain accommodation and a range of support facilities in one building."*

*"The Whitehaven Foyer will also have a community resource centre so we can extend the Foyers services to the wider community. We intend to renovate the main building to blend the best characters of the original building with contemporary, attractive features, creating a welcoming, vibrant space. This will be used to deliver a range of services. The poorly constructed building at the rear will be replaced with flats providing integrated support and accommodation for young people."*

There are 140 Foyers in Britain, including two in Cumbria, the recently opened South Lakes Foyer and the nationally acclaimed Eden Rural Foyer – both developed and run by Impact Housing Association.

In June 2012 Cumbria Community Foundation awarded Whitehaven Foyer Company a grant for site surveys and the initial planning application. The further funding from Copeland Community Fund and the Francis C Scott Trust will support the organisation to undertake the detailed drawings required.

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*Copeland Community Fund and the Francis C Scott Trust have given the Whitehaven Foyer Company vital funding to allow them to draw up the detailed plans for the building's renovation*

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Russell Norman, Chief Executive of Howgill Family Centre said:

*"For over 100 years this magnificent building has been used for youth activities, we are proud to be continuing this legacy and securing the building for future community use."*

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Mike Muir, Chief Executive of Impact Housing Association said:

*"We have seen the Foyers in Eden and South Lakes make a big difference to the lives of many young people and we're delighted to be developing a similar Foyer in West Cumbria. I would like to thank all the organisations that are helping us to take this project forward"*

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Tim Knowles, Chair of the Copeland Community Fund said:

*"The Copeland Community Fund sees this as a constructive way to support young people in Copeland whilst bringing new life to well known building in the centre of Whitehaven. The Board are very pleased to be supporting the development phase of this project."*

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Adrian Waite is Chair of Impact Housing Association and a former Strategic Director at Copeland Borough Council.

**Adam Waite**  
**December 2012**



## Impact Housing completes new Building Project in Penrith

Impact Housing Association has completed the final stage of its £16.2million construction project on Old London Road Penrith.

The final phase contains 29 houses and flats for affordable rent and four houses for sale to first time buyers. These were completed in October 2012 with a total scheme cost of £3.9million with £1.6million from the Homes and Communities Agency.

The whole project covers nearly two acres of land and ten years of development, consisting of The Eden Rural Foyer, office suites, Children's Centre, and a total of 83 homes for rent and four houses for sale.

The final phase was opened in December 2012 by Adrian Waite (Chair of Impact Housing Association) and Gordon Nicholson (Leader of Eden District Council). Lots of people braved the freezing conditions, including Impact staff, Eden Foyer residents, elderly residents from Merlin Court, Eden District Council, Builders and funders. They saw the Christmas Tree lights being switched on, after which gifts were given to each household and to the children before everyone moved to the Eden Rural Foyer for warm drinks, cookies and mince pies.

**Adam Waite**  
**December 2012**

## The Autumn Statement 2012 – Implications for Housing

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*The Government's economic strategy is focussed on reducing the deficit, restoring stability, rebalancing the economy and equipping the United Kingdom to compete in the global race*

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The Chancellor of the Exchequer George Osborne delivered his Autumn Statement to Parliament on 5th December 2012, alongside the publication of the Office for Budget Responsibility's updated forecasts for growth and borrowing.

The Government's economic strategy is focussed on reducing the deficit, restoring stability, rebalancing the economy and equipping the United Kingdom to compete in the global race. In his statement, George Osborne set out how this strategy will be maintained by taking further action in three areas: Protecting the economy; Growth; and Fairness.

Osborne was prompted to take action after the Office for Budget Responsibility confirmed that the weak economic performance over the past two years meant the government was set to miss his target for debt to be falling by the end of the current Parliament in 2015/16. According to OBR forecasts, debt is set to continue to rise over the next three years, peaking at 79.9% in 2015/16 before beginning to fall again.

Rather than impose further cuts of £17billion a year, the chancellor said he had chosen to continue the austerity programme for one more year.

George Osborne ignored calls to lift local authority borrowing caps to give them more money to invest in developing new homes.

Future increases in the Local Housing Allowance will be limited to 1% per year.

Very little of the promised £5billion capital investment that was promised by George Osborne is looking likely to head for new affordable housing, and it's unclear whether there is any fresh money for the promised 120,000 new homes over the next three years.

Any new money for social housing development will not compensate for the two-thirds cut based on the 2010 comprehensive spending review. Since then, there has been a virtual collapse in social housing starts which has contributed to growing housing waiting lists, homelessness and a generation of young adults condemned to living in their childhood bedrooms.

George Osborne also used his autumn statement to continue the government's programme of reducing work-related benefits. Many claimants are social housing tenants or their dependants. Increases in these benefits have been capped at just 1% a year, although benefits for disabled people and carers will rise with inflation, as will state pensions.

Social tenants have taken the brunt of austerity since the credit crunch hit in 2008. With low-income households banking less than £9,000 per annum on average, they have lost at least 10% of their purchasing power since 2008, equating to a total loss in real terms of income circulating in their communities of more than £3billion over the intervening four years. This loss of purchasing power has resulted from above-inflation increases in necessities, such as food and fuel, which take up disproportionate amounts of tenants' incomes.

The chancellor's modest increase in work-related benefits will see tenants' incomes eroded further and may bring into question the viability of many tenancies. Loss of purchasing power has to be considered alongside reforms of welfare that will remove an estimated £2billion from tenants' pockets by 2015.

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welfare*

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**Adam M. Waite LL.B LLM R.Inst.PA**  
**December 2012**

For full briefing paper and analysis please go to;

[http://awics.co.uk/documents/briefing\\_papers/public\\_administration/The  
Autumn\\_Statement\\_2012 -  
\\_Implications\\_for\\_Housing\\_and\\_Local\\_Government\\_07-12-2012.pdf](http://awics.co.uk/documents/briefing_papers/public_administration/The_Autumn_Statement_2012_-_Implications_for_Housing_and_Local_Government_07-12-2012.pdf)

## Funding Boost to Stop UK's Empty Housing Problem

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*The funding is intended to bring thousands of additional empty homes back into use across England*

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Don Foster MP, Parliamentary under Secretary of State for Communities & Local Government, has announced the opening of bidding for a share of £300million. The funding is intended to bring thousands of additional empty homes back into use across England.

The communities minister pledged to “stop the rot” that empty homes can bring to blighted neighbourhoods and said that he “wants to go much further” in tackling the problem. Under the scheme 5,000 empty, and in many cases derelict, properties will be refurbished and put back onto the market over the next three years.

Latest figures show the number of empty homes dropped from 300,000 in 2009 to 259,000 in 2012, and this recent funding is in addition to the £160million ministers have already committed to bringing empty homes back into use.

The government has also given councils greater powers to tackle empty homes locally including:

- Allowing councils to charge up to 150% of the normal Council Tax rate on owners of the most problematic neglected homes from April 2013
- Applying the ‘New Homes Bonus’ to empty homes, with government matching Council Tax proceeds from newly inhabited properties pound for pound, doubling councils’ revenue from these
- In the most severe cases, enabling councils to take over the most problematic neglected homes through the use of Empty Dwelling Management Orders

Speaking at the beginning of Empty Homes Week Don Foster said:

*“Empty homes blight communities, attract crime and rats and deprive people of available housing. What’s worse this is a vicious circle - one derelict home brings an area down and can lead to more and in places whole communities have been destroyed. I am determined quite literally to stop the rot.*

*“This extra money will help communities refurbish empty and abandoned homes, bring in new residents, provide desperately needed extra affordable housing for families and regenerate communities.”*

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The government considers that this significant cash injection will help thousands of families in housing need, but will also support local economic growth by providing work for local building firms.

A range of organisations including councils, housing associations, community and voluntary groups as well as high street regeneration groups - prioritising the 27 'Portas pilot' towns and 326 town team partners - will be able to bid for a share of the funding.

Ministers are also considering future measures to bring not just homes but empty buildings generally back into use including making it easier to convert commercial into residential property and making more use of space above shops as homes.

TV presenter, architect, and Independent Empty Homes Adviser George Clarke said:

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*"Empty homes are a very serious problem for communities - they cause a loss of housing, produce an increase in crime and bring entire areas down. The government has shown it is equally serious about tackling this problem and I welcome this massive injection of extra cash that will help towns across the country tackle the blight of empty homes and regenerate communities."*

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David Ireland, Chief Executive at the Empty Homes Agency, said:

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*"The huge effort people have made this year to get empty homes back into use has been truly inspiring and created a major contribution to housing supply. This week we are celebrating what they have achieved and pushing for changes to make it possible for even more to be achieved next year."*

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Homes and Communities Agency Chief Executive Pat Ritchie said:

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*"Tackling empty homes remains a key priority for the Agency. I welcome this additional funding, which has an emphasis on helping to bring empty commercial and non-residential back into use as affordable housing, and will build on the work we are already doing to bring long-term empty homes back into use through our Affordable Homes Programme."*

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*"We will be working with our local partners to help meet local need and in doing so, support their efforts to tackle homelessness and regenerate neighbourhoods that are suffering from the blight of empty homes and help to prevent neighbourhood decline."*

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*Ministers are also considering future measures to bring not just homes but empty buildings generally back into use*

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## Multi Million Pound Boost to Help Buyers onto the Property Ladder

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*The FirstBuy scheme reduces the amount of deposit first-time buyers have to find by offering an equity loan of up to 20%*

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First time buyers will benefit from a multi-million pound boost to help them onto the housing ladder said Housing Minister Mark Prisk. The Minister has announced the first allocations from a £280million pot to help a further 16,500 first time buyers benefit from the FirstBuy scheme.

Mr Prisk confirmed that £40million will go to 41 developers to help 2,500 first-time buyers this year - and called on them to go further, and bid for a share of £240million to help deliver thousands more new homes under the scheme next year.

The FirstBuy scheme reduces the amount of deposit first-time buyers have to find by offering an equity loan of up to 20% provided by the Government and developers.

The Minister said that the extension of FirstBuy would provide help to thousands more first time buyers across the country, offering an alternative to the 'Bank of Mum and Dad'.

The scheme has already helped thousands of buyers across the country, with 3,000 sales made by March this year and developers reporting more than 8,000 FirstBuy reservations by the end of August.

The £280million boost to FirstBuy forms part of the Housing and Growth Package announced by the Prime Minister and Deputy Prime Minister in September 2012, one of a range of measures designed to get Britain building and kickstart the economy.

This package builds on the suite of options available for aspiring homeowners who want to get onto and up the housing ladder. This includes the NewBuy Guarantee and the reinvigorated Right to Buy, which will give thousands of council tenants the opportunity to buy their home.

Mark Prisk said:

*"Firstbuy has already proved hugely successful, providing a practical alternative to the Bank of Mum and Dad for thousands of first-time buyers across the country. The scheme has become a major player in helping people onto the property ladder and getting Britain building again - and I'm determined to maintain that momentum."*

*"That's why today just a month after the Prime Minister confirmed this funding boost, I'm asking developers to start putting this money to good use - and giving them the chance to start planning for how they can help first-time buyers in the coming year."*

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Homes and Communities Agency chief executive Pat Ritchie said:

*“We welcome the additional £280million of FirstBuy funding, which will make a major difference to the lives of prospective homebuyers and keep momentum for affordable home ownership going, not only for this financial year but for the year after.*

*“We are pleased to be able to allocate some of the funding for this financial year, and anticipate a strong bid response to the remaining £240million, and we look forward to working with our developer partners to bring these homes forward.”*

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**Adam Waite**  
**December 2012**



## AWICS Housing Seminars

As usual, AWICS is holding a series of seminars on housing issues in all parts of Britain during 2013. Details are as follows:

### Local Authority Housing Finance 2013

This seminar will cover a range of topics including; 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. Dates and venues are as follows:

- London: Novotel Hotel, Waterloo - 12 February 2013
- North: Cedar Court Hotel, Huddersfield - 20 June 2013
- Midlands: Novotel Hotel, Coventry - 02 October 2013
- London: Novotel Hotel, Waterloo - 12 November 2013

### Housing Association Finance 2013

Housing Association Finance 2013 is designed to address these issues and the course will cover; Income and Expenditure Accounts, Cash Flow Statements, Balance Sheets, Financial Framework of Housing Associations and Economic Context, Social and Affordable Rents, Capital Finance and Development and sources of Capital Finance, National Affordable Housing Programme and Private Loans, Providing support with reduced Supporting People Grant, Housing Benefit Reform and its Implications, Business and Financial Planning, Component Accounting and Treasury Management, Value for Money and service re-design, Developments in Regulation including the Viability and Value for Money standards, Financing of Stock Transfers and much more. The course will be held at;

- London: Novotel Hotel, Waterloo - 12 March 2013

### Developments in Local Authority Housing Finance In England 2013

We are holding our 2012 seminar on 'Developments in Local Authority Housing Finance in England' in London on 3rd July 2012. This seminar is designed to look in depth at current developments in local authority housing finance in England – especially the implications of the introduction of self-financing and the government's other reforms. It comes at a critical time with self financing being introduced in April; a shortage of capital resources for the Decent Homes Standard following the Comprehensive Spending Review; new challenges for Strategic Housing services to deliver new build and other outcomes with minimal funding; government linking the funding of new build with the introduction of new affordable rents at 80% of market levels; reforms to the welfare system; the new initiative on Right to Buy and uncertainty surrounding the future of Stock Transfer and Arms Length Management. It will be held at:

- London: Novotel Hotel, Waterloo - 03 July 2013

### Scottish Social Housing Finance 2013

Social housing is becoming increasingly important in Scotland at a time of rising demand for affordable housing and constrained resources. Scottish housing associations and local authorities face significant challenges. The economic background is one of recession. Terms on which loans are available are less favourable than in the past. The Scottish Government has reduced the Affordable Housing Programme, reformed the Scottish Housing Regulator and is considering ending the 'Right to Buy'. The United Kingdom government is 'reforming' housing benefits. Whether you are in a Housing Association, Local Authority or another organisation with an interest in Scottish housing; whether you are a Housing Manager, Tenant Representative, Board Member, Councillor or even a member of the Housing Finance Team, you will need some knowledge of social housing finance. You could benefit from our seminar at which you will learn: 'All You Want To Know about Scottish Social Housing Finance 2013'. The seminar will be held at:

- Falkirk: Best Western Park Hotel - 07 May 2013

### Welsh Social Housing Finance 2013

This course will cover a range of topics including; Income and Expenditure Accounts, Cash Flow Statements, Balance Sheets, Local Authority Housing Revenue Account, Housing Subsidy and Self-Financing, Rents and Service Charges, Capital Programmes, Welsh Housing Quality Standard, Prudential Borrowing and Major Repairs Allowance, Development – Private Loans, Social Housing Grant and other sources of funding, Strategic Housing including Private Sector Renewal, Homelessness and Supporting People, Housing Benefit including the changes introduced by the United Kingdom government and the reactions in Wales, Financial and Regulatory framework, Business and Financial Planning and Thirty-year Forecasts, The Efficiency Agenda – Procurement and E-Technology, Community Mutual Housing Associations and the financing of Stock Transfers. The seminar will be held at:

- Cardiff: Novotel Cardiff Central Hotel - 05 June 2013

For information on all courses please visit [www.awics.co.uk/RegionalSeminars/Overview/](http://www.awics.co.uk/RegionalSeminars/Overview/) email [adrian.waite@awics.co.uk](mailto:adrian.waite@awics.co.uk) or telephone 017683-52165

## About 'AWICS'

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

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

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

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