

## All You Want to Know About Housing Association Finance 2019

July 2019

Housing Associations face significant financial challenges because of which it is now more important than ever that everyone involved in the governance, management and operations of housing associations has a working knowledge of housing association finance.

These seminars provide a solid grounding in the basics of housing association finance including:

- The financial environment in which housing associations work
- Regulatory requirements including Viability and Value for Money
- Statements of Comprehensive Income
- Statements of Financial Position
- Statements of Cash Flow
- How Development and other Capital Expenditure is financed including through grants and loans
- Managing Opportunities, Threats and Risks
- Budgeting and Budgetary Control
- Asset Management and Treasury Management
- Developments in government policy including welfare reform and the social housing green paper of 2018

The seminars will be presented by Adrian Waite, an accountant and former Housing Association Chair, who is well known for his ability to explain complex financial issues clearly.

Delegates will gain an overview of the finances of housing associations and will keep up to date with developments. There will be opportunities for networking. The session is also accompanied by a very useful book that is designed for reference after the session entitled:

**“All You Want to Know about Housing Association Finance 2019”**

### Venues and Dates

- **North:** Novotel Hotel, Leeds – Tuesday 2<sup>nd</sup> July 2019
- **London:** Novotel Hotel, Waterloo – Tuesday 9<sup>th</sup> July 2019

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Managing Director: Adrian Waite MA CPFA CIHM FInstLM. Registered Address: c/o Butterworths, 3 Walker Terrace, Gateshead, Then & Wear. NE8 1EB. Company Number: 3713554. VAT Registration Number: 721 9669 13

Housing associations are innovative in their response with many developing new sources of income including increased service charges and having ambitious new build and regeneration schemes.



**Bramble Court at Brampton, an Extra Care Elderly scheme developed by Impact Housing Association while Adrian Waite was Chair.**

Do you think that a working knowledge of housing association finance gained at our interactive seminar would put you in a position of advantage? If so, whether you are a Housing Manager, Board Member, Tenant Representative or even a member of the Finance Team; whether you are in a housing association or in a council that has partnerships with housing associations you should attend one of our seminars.

## The Programme

### 10.00 How do the finances of Housing Associations work?

Economic and Political Context; the Housing Market; Demographic Change; Budget 2018; Social Housing Green Paper 2018; Government Funding; Other Sources of Finance; Financial Growth; the implications of Brexit for Housing Associations; Regulation and Governance; the Viability Standard and Value for Money requirements; Statements of Comprehensive Income; Global Accounts; Trends in Income and Expenditure; Cash Flow Statements; Statements of Financial Position; Taxation; Pensions.

### 11.15 BREAK

### 11.30 What is happening to Housing Association Income?

Rent Influencing regime; Social, Affordable and Market Rents; Shared-ownership; Rent reductions of 1% from 2016/17 to 2019/20; Rent Policy after 2020; Service Charges; Housing Support and Supporting People Grant; Housing Benefits; Welfare Reform including the Welfare Reform & Work Act and Universal Credit; Managing rent arrears; Commercial income; Community investment.

### 12.30 LUNCH

### 13.30 How do Housing Associations fund new development and regeneration?

Capital Expenditure; Component Accounting; Decent Homes Standard; Development of New Homes; Sources of Capital Finance; Capital Contributions; Use of Reserves; Capital Receipts; Affordable Housing Programme 2016 to 2021 (Homes England and Greater London Authority programmes); Private Loans; Borrowing strategies and Treasury Management – including ‘gearing’; Diversification of Borrowing - including bonds; Regeneration schemes and how they are financed; Development of Affordable and Market housing.

### 14.45 BREAK

### 15.00 How are the finances of Housing Associations managed?

Setting Budgets; Budgetary Control and Monitoring; the role of Boards, Managers and Accountants; Financial Structures; Business and Financial Planning; Internal and External Audit; Financial forecasts; Value for Money; Procurement; Asset Management; Risk Management; Performance Management; Place shaping; Housing Association Mergers; What residents need to know about finance.

### 16.00 CLOSE

This seminar is also available in-house. For further information about in-house courses, please contact Adrian Waite on 017683-51498 or [adrian.waite@awics.co.uk](mailto:adrian.waite@awics.co.uk).

Please note that there are free briefing papers on housing association finance posted on the ‘AWICS’ website at: <http://awics.co.uk/HAFinance>



**Adrian Waite (Independent Consultancy Services) Limited**

**Our speaker **Adrian Waite** is well known for his in-depth knowledge of this subject and for his ability to present information clearly.**

Adrian Waite is Managing Director of 'Adrian Waite (Independent Consultancy Services) Limited'.

Adrian is known for his expert knowledge of financial and management issues that affect housing associations and his ability to explain complex matters in a clear and understandable manner. He provides training and consultancy on all aspects of the finance and management of housing associations. He is a former Chair of the Board of Impact Housing Association; a former member of the Board of Calico Housing Association; and a former member of the National Council and Housing Panel of the Chartered Institute of Public Finance & Accountancy. He has experience in training, management consultancy, housing inspection and independent tenants' and residents' advice.

Adrian has worked with housing associations, central government, local authorities and professional bodies in England, Scotland, Wales and South Africa on a variety of financial and strategic issues that affect social and affordable housing. His recent work includes: Preparing Business Plans; Preparing Business and Financial cases for Mergers; Value for Money reviews; Advice on the implications of collapsing a group structure; Advice on service charges including service charge reviews, de-pooling, and for intensive housing management; Reviewing housing association complaints policies and procedures; Setting up a new housing association; Independent Residents' Advice during a partial stock transfer; and advising local authorities on providing support to housing associations in development including extra care elderly schemes. He has provided training to the Homes & Communities Agency and to Board members and officers of many Housing Associations – most recently on service charges, risk management, right to buy and rent reductions; and has spoken at conferences of the National Housing Federation and Chartered Institute of Housing.

As Chair of Impact Housing Association, Adrian steered the Association through a period of significant change throughout which the association retained a top V1 / G1 rating from the regulator. This involved developing an approach based on a customer focus and value for money. Specific achievements include winning an increased number of Housing Support contracts, increasing the size of the development programme by developing models to deliver new build without grant and increasing resident involvement.

### **About 'AWICS'**

'AWICS' is a management consultancy and training company. We specialise in providing support in finance and management to clients in housing and local government. 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 training 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! We are big enough to make a difference – but are small enough to care!

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Adrian Waite (Independent Consultancy Services) Limited

## All You Want to Know About Housing Association Finance 2019

### How to reserve your place

- **On line:** You can book online at: <http://awics.co.uk/all-you-want-to-know-about-housing-association-finance-2019-seminar>
- **On line:** You can download this form from <http://awics.co.uk/all-you-want-to-know-about-housing-association-finance-2019-seminar> fill it in electronically and forward to: [orders@awics.co.uk](mailto:orders@awics.co.uk)
- **By post:** Complete this form and send it to: AWICS Ltd, PO Box 17, Appleby in Westmorland, Cumbria. CA16 6YL.

**Payment:** It is possible to pay online at the time of booking. In the case of customers with an existing account, public bodies and housing associations we are happy to confirm your booking and send an invoice.

**Delegate fees:** The cost of this seminar in London is £260 plus VAT making a total of £312. The cost of this seminar in Leeds is £210 plus VAT making a total of £252. **However, there is a £20 discount for people who book a month or more in advance** making the cost £240 in London and £190 in Leeds. The fee includes lunch\* and book – ‘All you Want to Know about Local Government Finance 2019’.

Delegate Name                      Position and Organisation

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Please state which venue and date you require \_\_\_\_\_

Name of person booking \_\_\_\_\_ Tel.No. \_\_\_\_\_

Dept and Organisation \_\_\_\_\_ Order No. \_\_\_\_\_

Full Address \_\_\_\_\_

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Post Code \_\_\_\_\_ E-mail address: \_\_\_\_\_

Please let us know if your delegate has any particular needs.

### Booking conditions:

- **Cancellations and substitutions:** A full refund will be given up to 28 days before the seminar. There after a 50% refund up to 14 days before the seminar. We regret that no refund can be given 14 days or less before the seminar. Cancellations must be made in writing or by email and be acknowledged by AWICS.
- **Refunds:** No refund will be given for non-attendance, but delegates may substitute another delegate at any time.

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