

All You Want to Know about Scottish Housing Association Finance 2020

April 2020

This seminar is a useful introduction and overview of Scottish Housing Association Finance. If you are not an expert but would like to understand the basics this is the seminar for you!

Social housing is becoming increasingly important in Scotland at a time of rising demand for affordable housing. The Scottish Government has reformed the Scottish Housing Regulator, ended the 'Right to Buy' and is promoting and funding an ambitious development programme. The Scottish Housing Regulator's new approach emphasises 'Value for Money'. The United Kingdom government is 'reforming' welfare with significant implications for Scottish tenants and landlords, but some welfare powers have now been devolved to Scotland.

Scottish housing associations therefore face significant challenges. There is a need to meet the Scottish Government's aspirations for development despite reduced 'financial headroom' while managing a range of issues such as rent affordability, pension provision and welfare reform. Housing Associations are using their assets more intensively to invest in existing and new housing stock.

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 or even a member of the Housing Finance Team, you will need some knowledge of housing association finance.

The session will answer the following questions:

- What financial environment are Scottish housing associations working in?
- How do the finances of Scottish Housing Associations work?
- How is the development of new social housing funded?
- What are the financial opportunities available to housing associations?

The session is accompanied by a very useful book that is designed for reference after the session entitled:

'All You Want to Know about Scottish Housing Association Finance 2020'

Venue and Date:

Edinburgh: Novotel Central Hotel – Tuesday 28th April 2020

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Company Number: 3713554. VAT Registration Number: 721 9669 13.



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Hebridean Housing Association offices in Stornoway.

The Programme

- 10.00 **What financial environment are Scottish housing associations working in?**
- Political, Economic, Social & Technological Context; Financial Structures & Governance; Housing (Scotland) Acts 2010 and 2014; Housing Beyond 2021; Trends in Scottish Housing Association Finance; Statements of Comprehensive Income (formerly known as Income & Expenditure Accounts); FRS102 and Component Accounting; Role & expectations of the Scottish Government & Scottish Housing Regulator; Cash Flow.
- 11.15 BREAK
- 11.30 **How do the finances of Scottish housing associations work?**
- Rent policies, plans, trends & affordability; Bad Debts & Arrears; Service Charges; Management & Maintenance costs; Remuneration & Pensions; Major Repairs; Capital Financing costs; Supporting People; Housing Benefit & Universal Credit; United Kingdom Government's Welfare 'Reforms'; Devolution of welfare to Scotland; the Economic Impact of Social Housing.
- 12.30 LUNCH
- 13.30 **How is the development of new social housing funded?**
- Statements of Financial Position (formerly known as Balance Sheets); Capital Programmes; Scottish Housing Quality Standard; Development & New Build; Asset sales; the end of 'Right to Buy'; Affordable Housing Supply Programme; Housing Infrastructure Fund; Rural and Islands Housing Fund; Building Scotland Fund; National Housing Trust; Innovative financing models; Private Loans including availability and conditions; Gearing; Treasury Management; Borrowing Strategies; Regeneration; Stock Transfer.
- 14.45 BREAK
- 15.00 **What are the financial opportunities available to housing associations?**
- Devolution; Opportunities & Threats; Links between Housing, Health and Economic Development; Business & Financial Planning; Development in the current economic climate; Mergers; Value for Money; Performance Management; Risk Management, Sensitivity Analysis and Stress Testing; the potential impact of 'Brexit'; Asset Management; Performance Management; Roles of Board Members.
- 16.00 CLOSE

The session 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.



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'. He is known for his expert knowledge of financial and management issues that affect Scottish 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 social housing. 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 (CIPFA).

Adrian's recent work has included: Housing Inspection for the Scottish Housing Regulator; Providing Training for the Scottish Government, Local Government and Housing Associations on housing finance and welfare reform; Preparing Business Cases and Business Plans for Housing Association mergers; Setting up a new housing association; Reviewing Value for Money in Housing Associations; Carrying out and Evaluating Housing Stock Options Appraisals; Preparing Housing Business Plans and financial 'health checks' of housing accounts; Developing Procurement and Value for Money Strategies; Financial Modelling of New Build schemes; Reviewing leaseholder and tenant service charges; Reviewing complaints policies and procedures; Preparing postgraduate course materials for a University; and acting as an Independent Tenants' & Residents' Advisor. He is therefore well placed to explain Scottish housing association finance as it is seen in Central Government, the Regulator, Local Government, Housing Associations and among Tenants.

After graduating from Oxford University with a First-Class Honours degree, Adrian joined West Yorkshire County Council as a Trainee Accountant. Appointments at Leeds City Council and Newcastle on Tyne City Council followed. In 1990, he was appointed Assistant County Treasurer at Staffordshire County Council. As Finance Director, and then Strategic Director, at Copeland Borough Council between 1993 and 1998 he became conversant with every aspect of the finance and strategic management of housing. He left Copeland Council in 1998 to work as an Independent Consultant. Since then he has worked with central government, local authorities, housing associations, tenants' associations, universities, professional bodies and others in Scotland, England, Wales and South Africa on a variety of financial and strategic issues that affect housing. From 1999 to 2000 he was an interim management accountant at East Dunbartonshire Council.

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. 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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How to reserve your place

- On line: You can book online at: <https://awics.co.uk/all-you-want-to-know-about-scottish-housing-association-finance-2020>
- On line: You can download this form from: <https://awics.co.uk/all-you-want-to-know-about-scottish-housing-association-finance-2020> fill it in electronically and forward to: adrian.waite@awics.co.uk
- By post: Complete this form and send it to: AWICS' Limited, Post Office Box 17, Appleby in Westmorland, Cumbria. CA16 6YL.

Do not send any payment: We will confirm your booking and send an invoice.

Delegate fees:

The cost of this seminar 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 £190 plus VAT making a total of £228. The fee includes lunch* and book – 'All you Want to Know about Scottish Housing Association Finance 2020'

Delegate Name Position and Department

To enrol additional delegates, please photocopy this form.

Please state which venue and date you require _____

Name of person booking _____ Tel.No. _____

Dept and Organisation _____ Order No. _____

Full Address _____

Post Code _____ E-mail _____

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

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.
- No refund will be given for non-attendance, but delegates may substitute another delegate at any time.

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