

# AWICS Wales News October 2017



Longmeadow Court, Cowbridge.

A sheltered housing scheme provided by Vale of Glamorgan Council.

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#### **Prosperity for All**

In September 2017, the Welsh Government published 'Prosperity for All' - a national strategy to deliver its key priorities for the rest of this Assembly term, and set the right foundations to tackle the big challenges faced by the nation. Building on the headline commitments in the Programme for Government, the strategy is designed to drive integration and collaboration across the Welsh public sector, and put people at the heart of improved service delivery.

#### It starts with the bold statement that:

"Prosperity is not just about material wealth – it is about every one of us having a good quality of life, and living in strong, safe communities."

The strategy sets out a vision and actions covering each of the key themes in the Programme for Government:

- Prosperous and Secure,
- Healthy and Active,
- · Ambitious and Learning, and
- United and Connected.

The strategy elaborates on each of the key themes as follows:

- Prosperous and Secure Our aim is to drive a Welsh economy which spreads opportunity
  and tackles inequality, delivering individual and national prosperity. We will enable people
  to fulfil their ambitions and enhance their well-being through secure and sustainable employment. We will break down the barriers many face to getting a job, and create the right
  environment for businesses to grow and thrive.
- Healthy and Active Our aim is to improve health and well-being in Wales, for individuals, families and communities, helping us to achieve our ambition of prosperity for all, taking significant steps to shift our approach from treatment to prevention.
- Ambitious and Learning Our aim is to instil in everyone a passion to learn throughout their lives, inspiring them with the ambition to be the best they possibly can be. A prosperous Wales needs creative, highly skilled and adaptable people, so our education from the earliest age will be the foundation for a lifetime of learning and achievement.
- United and Connected Our aim is to build a nation where people take pride in their communities, in the Welsh identity and language, and in our place in the world. We are building the vital links that make it easier for people to come together, for the economy to grow, and for us to become a confident nation at ease with itself.

The Strategy also identifies five priority areas: Early years, Housing, Social Care, Mental Health and Skills and Employability; that have the potential to make the greatest contribution to long-term prosperity and well-being. These are areas where it has been shown that earlier intervention and more seamless services can make a real difference to people's lives. The strategy elaborates on each priority area as follows:

- Early Years: an individual's experiences in childhood play a significant part in shaping their future, and are critical to their chances of going on to lead a healthy, prosperous and fulfilling life.
- Housing: the bedrock of living well is a good quality, affordable home which brings a wide range of benefits to health, learning and prosperity.
- Social Care: compassionate, dignified care plays a critical part in strong communities, ensures that people can be healthy and independent for longer, and is a significant economic sector in its own right.
- Mental Health: one in four people in Wales will experience mental ill health at some point in their lives, getting the right treatment at an early stage, coupled with greater awareness of conditions, can in many cases prevent long term adverse impacts.
- Skills and Employability: the better people's skills, the better their chances of getting fair, secure and rewarding employment, and the stronger the skills base is in Wales, the more chance we have of attracting new businesses and growing existing ones to improve prosperity.

The strategy identifies several specific actions in each priority area. In the case of housing, for example, these are to:

- Deliver the target of 20,000 new affordable homes by 2021, and make more homes available at affordable rent in every part of Wales.
- Make buying a home more affordable through the Help to Buy scheme and Rent to Own scheme and bring buying a home in high cost rural areas within reach of local people through Homebuy.
- Accelerate support for new and innovative housing designs to meet challenges including pressing housing need, fuel poverty, climate change and demographic change.
- End Right To Buy and Right to Acquire to protect social rented housing for those in need, and give councils and housing associations the confidence to build.
- Work with local authorities to begin council house building at pace and scale for the first time in decades.
- Significantly reduce the number of people forced to sleep on the streets by focusing on the individual support needs of rough sleepers, and deliver earlier and more effective interventions for those at risk of becoming homeless.
- Unlock the potential of SMEs to build homes and deliver local skilled jobs in all parts of Wales.
- Incentivise housing providers to build homes that respond to the challenges of an ageing population and that enable people to live independently and safely in their own homes for longer.
- Link new housing with major new infrastructure developments, for example the Metro and Wylfa Newydd.

The strategy states that these are by no means the limit of government's activities, and that the Welsh Government will not lose sight of the day to day running of vital public services, while adapting and improving them to reflect this new approach.

The Strategy says that there is a need for public services in Wales to work differently as follows:

"This strategy is far more than a list of actions that we will take. This represents a new way of working, one that recognises the challenges we face today, the Wales we want for the future and the steps that need to be taken to make it a reality. The Well-being of Future Generations Act acknowledges the contribution that everyone can make and gives us a basis for driving a different kind of public service in Wales.

"At the heart of this strategy is a recognition that public services and voluntary sector partners want to work together towards common objectives, to focus on the needs of people, at all stages of their lives and in all parts of Wales. There are already many innovations that support us working this way, such as the Public Service Boards which bring together all those delivering services in communities, to work with them to understand local needs and priorities and decide how they are best delivered."

In launching the strategy, First Minister Carwyn Jones said that:

"Yesterday we celebrated the 20th anniversary of the Yes vote that brought devolution to Wales. Devolution has been a journey of political maturity, a story of growing confidence and a firm determination to deliver for Wales.

"Today we publish a new national strategy designed to bring together the efforts of the whole public sector towards this Government's central mission of delivering Prosperity for All.

"Prosperity is about far more than material wealth and cannot be delivered by economic growth alone. It is about every person in Wales enjoying a good quality of life, living in a strong, safe community and sharing in the prosperity of Wales.

"This strategy takes our commitments in Taking Wales Forward, places them in a long-term context, and sets out how they will be delivered in a smarter, more joined up way that cuts across traditional boundaries, both inside and outside government."

Further information about 'Prosperity for All' is on the Welsh Government's website at: http://gov.wales/newsroom/firstminister/2017/170919-new-national-strategy-for-a-more-prosperous-wales/?lang=en

#### Welsh Government calls for more devolution after Brexit

The first ministers of Wales and Scotland wrote to the United Kingdom government in September 2017 urging it to work with them to ensure that further powers are devolved to them after Brexit.

Carwyn Jones (the First Minister of Wales, Labour) and Nicola Sturgeon (the First Minister of Scotland, Scottish National Party) have published 38 proposed amendments to the United Kingdom government's European Union Withdrawal Bill to protect the devolved powers currently held by the Welsh and Scottish administrations.

The Welsh and Scottish Governments both object to powers being transferred from Brussels to Westminster and then to Edinburgh and Cardiff. They want to see these powers move directly to Wales and Scotland despite statements from the United Kingdom government that its intention is that any powers that are not incorporated into United Kingdom-wide frameworks will be sent on to the devolved parliaments.

Carwyn Jones told 'Public Finance' that:

"An issue as important as Brexit requires us to put our political differences aside and work together to provide stability for the sake of our economy, jobs and public services. One government cannot simply hijack powers from the other two... We want a bill that works with, not against, devolution. Until that point is reached, we cannot give it our consent."

He insisted that the amendments are not an attempt to stop 'Brexit' but a measure to ensure the devolved nations were factored into the ongoing negotiations.

Damian Green MP, First Secretary of State, said that the United Kingdom government was 'ready to listen' to the devolved governments and that the Welsh and Scottish governments would receive more decision-making powers but that:

"The United Kingdom government will not risk our internal United Kingdom market, or make life more difficult or more expensive for United Kingdom companies, workers or consumers."



#### **Local Government under Financial Pressure**

The Leader of the Welsh Local Government Association has called for an end to the 'relentless cuts to public services' as a new report was published highlighting the scale of shrinking budgets on 21st September 2017.

The report 'Welsh Budgetary Trade-offs' is published by Wales Public Services 2025. It describes the impact that eight years of austerity have had on local public services. It concludes that, at best the consequences of political decisions to protect some services means that others barely have the resource they had in 2009/10.

The reductions in the budgets of the smaller but vital services that act as the bedrock of any civil society are significant. The report concludes that it is local government services that have become the 'Cinderellas' of Welsh public services. Functions like Transport, protection, culture, libraries, environmental services have carried the weight of budget reductions. They have been hollowed out by anything between 20% to 40%. This impacts across communities. For example, at a time when national economic growth is anemic, local authorities have had to reduce spending on economic development by over 60%.

Wales Public Services 2025's projections of future Welsh Government budgets show that it will still experience reducing budgets after adjusting for inflation but in cash terms they will increase. Under certain assumptions the Health budget could increase to 55% of the whole budget and this would have massive implications for those services that remain unprotected. As the report argues there is little point in pretending that their sustainability is not in question.

Councillor Debbie Wilcox, Leader of Newport City Council (Labour), and Leader of the Welsh Local Government Association, said that:

"Since becoming Leader of the Welsh Local Government Association I have consistently stated that austerity is a busted flush and its impact on our services, our communities that use them and the workforce that provide them has been devastating. My consistent message is that our services are a force for good, they are the cement which lock communities together. But they are struggling, and it is our duty to campaign for them and protect them.

"The belief that austerity works has collapsed, to the point where hardly anyone still believes it. In effect, for some services, we have witnessed a prolonged seven-year "closing down sale". The Chartered Institute of Environment Health for example recently warned that their ability to deal with worsening air pollution and E-coli outbreaks are hugely compromised if further cuts to environmental health services are forced through. It is worth pointing out that it is preventative services like these that keep people out of the National Health Service."

Councillor Anthony Hunt, Leader of Torfaen Council (Labour), and Welsh Local Government Association Spokesperson for Resources said that:

"This report shows that local services are at a crossroads and there are difficult times ahead. My belief is that further reductions will lead to further diminution and withdrawal of services that will impact on everyone including the most vulnerable in society. There is already an emerging public backlash against cuts. As a local government community, we are asking for parity of treatment for local services and the National Health Service.

"We are arguing that our funding arrangements are made more flexible and that we are given a multi-year deal. There is a passing reference in the report to the public service pay and cap. The Welsh Local Government Association wants this to end. We want the hard-working people who work in our services to be fairly rewarded. Equally this must be fully funded by Westminster. We are calling on all Assembly Members in advance of the Welsh Government Draft Budget in October to reflect on the findings of this report, recognise the stark decisions councils have made and act to start to redress the damage done to local public services."

#### **Welsh Government to Review Social Rents**

The Welsh Government has brought forward a review of its social housing rent policy as it looks for ways to offset the impact of the capping of housing benefit at the level of the local housing allowance from 2019 that is based on the lowest 30% of market rents in an area.

However, in Wales social rents can be higher than this benchmark, especially in areas with low local housing allowance rates. The country has 110 local housing allowance rates, with 64% of them set below the 30% threshold according to government figures. This means that tenants' housing benefit will not cover rents when the cap is introduced, with several Welsh sector leaders previously warning that hundreds could be unable to pay.

Under the Welsh Government's current rent policy, social landlords can charge differing rents across their portfolios within 'target rent bands' based on factors including the location, size and quality of homes. Each is given a 'high end' and 'low end' figure, but these flexibilities have rarely been used, with councils and housing associations tending to prefer to stick to 'mid-point' levels.

A spokesperson for the Welsh Government said that:

"Our policy for social housing rents was due for review in 2019/20 but this has been brought forward for a number of reasons, not just to consider the impact of local housing allowance... The rent review will examine the various components of the rent policy, how it is being applied by social landlords, how well it is working and how it could be improved... The review will also consider external influences such as the application of Local Housing Allowance to the social sector, the supported accommodation review and potential implications including those for the under-35s and older persons."

The Welsh Government has established a working group involving housing sector leaders to examine potential ways to manage the impact of the housing benefit cap.

Meanwhile, 'Inside Housing' has reported that Pobl Group, the largest housing association in Wales, is considering a pilot scheme to utilise flexibilities in the current policy.

Clarissa Corbisiero-Peters, Deputy Chief Executive of Community Housing Cymru, told 'Inside Housing' that:

"We're pleased Welsh Government is looking at the rent policy. It has certainly got a part to play to manage the impact of welfare reform. Housing associations are independent businesses which don't have any real influence over their income stream. To help them manage those impacts they need flexibility to help them to invest in building new homes." It is not easy to see what solutions the Welsh Government could consider as part of its review. If it continues with the current rent policy, there will be tenants whose housing benefit will not fully cover their rent and service charges and the problem will be especially acute in supported housing where service charges are significant.

However, a policy that reduces rents to the level of the local housing allowance would result in a significant loss of income to local authorities and housing associations. A 'third way' that resolves the problem satisfactorily is not easy to see.

This issue demonstrates one of the problems with the present devolutionary settlement in Wales. Housing policy is a devolved matter; yet as long as welfare is reserved to the United Kingdom government, the Welsh Government will not have a free hand to determine rent policy and without that it doesn't have a free hand to determine other aspects of housing policy.

or medaling period.

## **De-Pooling Service Charges**

Valleys to Coast Housing Association was formed following a stock transfer in 2003 from, Bridgend Council with commitment not to introduce service charges for four years. From 2008, the Association has charged a global service charge for all new tenants and 'right to buy' cases after clause was entered.

In 2012, a consultation with tenants found that charging service charges to only some tenants was seen as unfair; and in 2014 the Welsh Government required all social landlords to introduce service charges.

The accounts for 2015 show that the Association did not recover its service costs fully as follows:

	Income	Expenditure	Balance
	£,000	£,000	£,000
General Needs	121	1,002	881
Sheltered Housing	472	878	406
Total	593	1,880	1,287

In 2016 the Association reviewed its position on service charges. They are not able to charge about 50% of leasehold houses as they were bought prior to 2008 with no clause. However, the association went through consultation roadshows during February 2016 and implemented some charges from April 2016. They introduced charges to the Pre transfer tenants and the cases post transfer 2003-08 including charges for grounds maintenance.

In calculating service charges, social landlords should:

- Decide what to charge for based on statute, case law and the provisions of leases and tenancy agreements
- Decide between fixed and variable charges
- Identify all appropriate costs
- Apportion costs between schemes and tenants based on the best available information
- Ensure charges represent Value for Money
- Keep it Simple
- Consult and provide complete information



If carrying out a service charges 'health check', landlords should ask the following questions:

- Is income maximised?
- Does the service offer value for money?
- How good is the property data?
- How good are the charging mechanisms?
- How good is the input and monitoring from residents?
- Could further charges be de-pooled?

We are holding a seminar on 'All You Want to Know about Service Charges in Social Housing in Wales' on 14<sup>th</sup> February 2018. For further information or to make a booking, please click here: http://awics.co.uk/all-you-want-to-know-about-service-charges-in-social-housing-in-wales-2018

Other assistance that we provide with service charges includes:

- Management advice and assistance: http://awics.co.uk/schsadvice
- In-House Training: http://awics.co.uk/in-house-service-charges
- Publications: http://awics.co.uk/all-you-want-to-know-about-service-charges-in-social-housing-in-wales-publication-1
- Briefing Papers: http://awics.co.uk/ServiceCharges

## Increased Housing Association Development

Statistics released in September 2017 by the Welsh Government and the Office for National Statistics show that house-building by Welsh housing associations increased by 56% to 450 during the first quarter of 2017/18. These accounted for 22% of the total homes built. Local authorities are also building an increased number of new homes – Flintshire County Council for example completed twelve. Local authorities in Wales completed no new houses between July 2013 and March 2017.

However, the Welsh Government's target to build 20,000 affordable homes by 2020 with 13,000 of them being provided by housing associations implies that housing associations would build about 650 new homes a quarter. On this basis, housing associations are still only building about 70% of the number of new homes that are required. The 'real big push' that Carl Sargeant, Minister for Housing in the Welsh Government, asked for in May still appears to be required.

Overall house building increased by 27% compared with the previous year with 2,066 homes completed and 1,853 homes started. The number of new starts represented a 37% increase on the previous year and is the highest figure since April to June 2008 that was before the 'financial crash'.

Matt Dicks, Director of the Chartered Institute of Housing Cymru told 'Inside Housing' that:

"While the statistics capture an encouraging picture of progress, this momentum must be supported to continue. This must include looking at land availability and well resourced planning departments in addition to construction skills and capacity."

In a move to encourage more development, the Welsh Government announced in September 2017 that it would commit an extra £30million to small and medium-sized house builders through its Wales Property Development fund. It is expected that the loan fund, that enables Small to Medium Enterprises to access affordable finance, will help more local companies to build new homes. The Cabinet Secretary said that innovation and an increased role for Small to Medium Enterprise home builders will help identify alternatives to the existing model for house building.

The loan fund will be managed by Finance Wales, a Small to Medium Enterprises investment vehicle set up by the Welsh Government. Cenydd Rowlands, property fund manager at Finance Wales, said that:

"The additional £30million is a real boost to the fund and with an expanded team in place we're excited to support even more small to medium-sized developers. The mixed-use and residential projects we can fund have direct impact on their local communities through direct and indirect employment opportunities as well as providing much needed quality housing."

Carl Sargeant, the Communities and Children Secretary for the Welsh Government, said that the loan fund would give local companies greater access to affordable finance and help them to build more homes. Her said that:

"Small to Medium Enterprise house builders were hit particularly hard by the global economic crisis and continue to be affected. I hope the expansion of the Property Development Fund will have a significant impact in helping Small to Medium Enterprises who are building homes, and encouraging more local companies to become developers.

"We have a challenging target of delivering 20,000 affordable homes over this term of government. In working to meet our target, I want as many homes as possible to be delivered by Small to Medium Enterprises, creating new capacity in this sector. I want to see people thinking innovatively about how we can do things differently to address the challenges we all face."

## Vale of Glamorgan Council - Community Infrastructure and Affordable Housing

Vale of Glamorgan Council has secured £9.8million for Community Infrastructure and Affordable Housing.

Between April 2016 and March 2017, 23 planning permissions have been granted that have been subject to Section 106 agreements. Section 106 agreements are agreed to address the impact of housing developments and in many cases to help improve the schemes themselves and include the provision of funding by developers for community infrastructure and affordable housing.

Once received, this money will be spent on public transport, walking and cycling, educational facilities, open spaces, children's play areas and improvements to community facilities near development sites. The Council also secured 'in kind' obligations, that developers will be required to deliver on-site, such as the implementation of public open space, affordable housing and public art.

Between April 2016 and March 2017, £1.4million was spent on Section 106 schemes across the Vale of Glamorgan. These included the Port Road Footway / Cycle Scheme in Barry, the Plassey Square play area improvements in Penarth, nursery provision at Gwenfo Primary School and the purchase of equipment for Murchfield Community Centre in Dinas Powys and Heol Llidiard Community Hall in Llangan. At the same time, 217 new build affordable housing units were built by developers as a result of Section 106 agreements and were made available to local residents who would not otherwise have been able to afford housing on the open market.

Councillor Jonathan Bird (Conservative), Cabinet Member for Regeneration and Planning told 'Business News Wales' that:

"In recent years the Vale has developed a very effective approach to maximising the contributions required from developers and pooling this money to fund schemes that make a big difference. Only last month it was announced that a new village hall will be built in Ogmore by Sea thanks to £287,000 of \$106 funding. This is an approach that works and one that we will continue to use to improve and develop facilities across the county."

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#### Pobl builds 'Power Station Homes'

Pobl have received planning permission to build sixteen 'Power Station Homes' in Neath. There will be eight houses and eight flats in the scheme all available for social rent. There will be phot-voltaic panels on the roofs and walls to generate electricity and solar heat collectors on south-facing walls to heat water. The electricity generated will be held in shared batteries. Waste heat will be recycled by a heat pump.

Pobl is now out to tender. It is expected that construction will start in March 2018 and that the homes will be complete around March 2019.

It is estimated that energy bills for tenants could be reduced by more than 60%, saving the average household about £600 a year. This is significant as, in Wales, 23% of households live in fuel poverty. It would also help landlords to ensure that homes are affordable 'in use' when rent, service charges and utility costs are all considered. In turn, this would assist landlords in collecting rents and service charges considering the United Kingdom government's welfare reforms.

The scheme is being developed in partnership with Neath Port Talbot Council and is supported by the Welsh Government's £20million Innovative Homes Programme. It is part of the Swansea Bay City Deal that was agreed between the United Kingdom government, Welsh Government and local authorities (including Neath Port Talbot Council) in the Swansea area in March 2017. The deal includes a £1.3billion investment programme. The scheme is a 'pilot' that would be repeated elsewhere and at a greater scale if successful and funding for a further 1,200 dwellings is included in the City Deal.

Elfed Roberts, Head of Projects at Pobl, told 'Inside Housing' that:

"We are very excited about it... We want to learn from it so that we can try and do this as a norm in the future.

"The person living in the property will have a grid connection but for eight months of the year, you're not going to need it... That money they save will help offset service charges or be a fund to help them pay for the rent."



The environmental benefits of adopting this approach across Wales could also be significant. It is estimated that there is a potential to reduce carbon dioxide emissions by almost 80million tonnes over forty years and to reduce peak generating capacity by about 3,000 megawatts.

However, it seems that any further development of 'Power Station Homes' will depend on the continued political and financial support of both the Welsh and United Kingdom governments.

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#### **Tenants to have stronger role in Newport City Homes**

The way in which Newport City Homes is governed is to change, giving tenants more control following a decision by Newport City Council in September 2017 to renew Newport City Homes' board structure.

Newport City Council currently casts 33% of all votes cast at Newport City Homes' shareholder meetings. However, under the plans approved by full council, the authority's voting rights will be reduced to count for just one vote, equal to any other single board member or shareholder. At the same time, the board of the organisation will be reduced from fifteen to twelve.

Councillor Debbie Wilcox, Leader of the Council (Labour) said that:

"We have to be responsive to the changing needs of the city and ensure that we make decisions that will have a lasting positive impact in our communities. Supporting this proposal puts Newport City Homes in a strong position to deliver on its promises to the city and contribute to Newport's growing housing need."

The existing board includes five council nominees, five tenant representatives and five independent members. However, the new plans will give Newport City Homes an opportunity to appoint board members based on the skills needed by the housing association.

A spokeswoman for Newport City Homes said that:

"With ambitions of developing new homes and regenerating communities becoming a reality, Newport City Homes recognised that new skills were needed to support the corporate governance of a complex social business."

Councillor Jane Mudd, Cabinet member for housing and regeneration (Labour) said that:

"This is a milestone in Newport City Homes' history and will see them move from a traditional stock transfer organisation to one that will work hand-in-hand with residents to regenerate communities and crucially, build new homes."

#### **Editorial Note**

The AWICS Wales News is published by AWICS Limited. This edition was edited by Adrian Waite. Articles are written by Adrian Waite unless otherwise stated. However, the views expressed are not necessarily those of Adrian Waite or AWICS unless expressly stated.

## **AWICS Surveys**

At AWICS we value feedback from our clients and from users of our website. This is for two reasons:

- We actively seek feedback from clients so that we can evaluate what we are doing now and use the information to improve our services in future.
- We like to have a dialogue with clients and users of our website so that we can understand their developing needs and provide services to meet them as part of a long-term commercial relationship.

We have therefore developed a series of surveys and questionnaires that can be found at: http://awics.co.uk/questionnaires-and-feedback

These include a survey about our seminars. Whether or not you have attended one of our seminars recently, I would be grateful if you could assist us by completing our short survey. It can be found at: https://form.jotformeu.com/71926426584364

# **AWICS Seminars:**

## All You Want to Know about Service Charges in Social Housing in Wales

We are holding our seminar on 'All You Want to Know about Service Charges in Social Housing in Wales' in Cardiff on 14th February 2018. This seminar is designed to give an introduction and overview to this important subject and is fully up to date.

Service charges are an integral part of landlords' work in financing value for money services and sustaining customer satisfaction. They have always been relatively complex but with increased financial challenges and legal and financial complexity there is an increased need to understand how service charging works.

Traditional Housing Associations have usually levied service charges but most local authorities and stock transfer associations in Wales have usually 'pooled' their service costs. However, local authorities and stock transfer associations have recently introduced service charges as part of the Welsh government's new rent policy. The rolling out of Universal Credit is having an impact on benefit entitlement for service charges.

This seminar is suitable for people who are not experts in service charges, but who need to understand the basics and achieve an overview of what is going on. It is suitable for councillors, board members, housing managers, legal staff, finance staff, tenant representatives, members of the service charges team with limited experience and others who realise that an understanding of service charges can place them at an advantage!

What the Session Covers:

 How do Service Charges work in Housing Associations and Local Authorities and for Leaseholders and Tenants?

- How are service charges calculated?
- How to de-pool service charges?
- Legal obligations, accounting guidance and good practice
- When are service charges eligible for housing benefit / universal credit?
- How to ensure excellent customer service?

The sessions are accompanied by a very useful 100-page book that is designed for reference after the session entitled: "All You Want to Know about Service Charges in Social Housing in Wales 2018"

Venue and Date: Novotel Hotel, Cardiff – 14th February 2018

**Price:** The price of this seminar is £195 plus Value Added Tax, a total of £234. **However, there is a £20 discount for people who book a month or more in advance** making the cost £175 plus VAT, a total of £210.

For further information or to make a booking please click here: <a href="http://awics.co.uk/all-you-want-to-know-about-service-charges-in-social-housing-in-wales-2018">http://awics.co.uk/all-you-want-to-know-about-service-charges-in-social-housing-in-wales-2018</a>

Information about all our seminars can be found at: <a href="http://awics.co.uk/seminars2017">http://awics.co.uk/seminars2017</a> and <a href="http://awics.co.uk/seminars2018">http://awics.co.uk/seminars2018</a>

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'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 our services and us please visit our website at www.awics.co.uk or contact Adrian Waite at Adrian.waite@awics.co.uk\_Services that we offer include:

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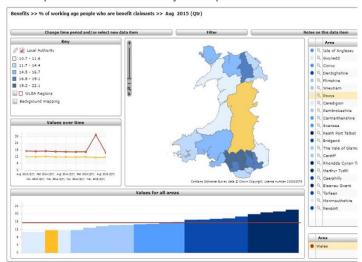
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