

## All You Want to Know About Housing Association Finance 2016

May 2016

Housing Associations face significant financial challenges as a result 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
- Income & Expenditure Accounts, Balance Sheets and Cash Flows
- How Development and other Capital Expenditure is financed
- Budgeting, Budgetary Control and Risk Management
- Asset Management and Treasury Management
- Developments in government policy including 'right to buy', rent reductions, pay to stay and welfare reform
- The implications of the Housing & Planning Bill – including low cost home-ownership
- The future funding of sheltered housing and community investment

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



**Ridley Court in Penrith, Cumbria. A recent development by Impact Housing Association.**

Do you think that a working knowledge of housing association finance gained at our interactive seminar and workshop 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.

Delegates will gain an overview of the finances of housing associations and will keep up to date with developments in housing association finance. 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 2016"**

### Venues and Dates

**London:** Novotel Hotel, Waterloo – Tuesday 17<sup>th</sup> May 2016

**North:** Novotel Hotel, Leeds – Tuesday 24<sup>th</sup> May 2016

Unit 3, Shire Hall, The Sands, Appleby in Westmorland, Cumbria. CA16 6XN.  
Telephone: 017683-52165. Mobile: 07502-142658. E-Mail: [Adrian.waite@awics.co.uk](mailto:Adrian.waite@awics.co.uk).  
Website: [www.awics.co.uk](http://www.awics.co.uk) Twitter: @AdrianWaite Skype: [Adrian.waite@awics.co.uk](mailto:Adrian.waite@awics.co.uk)

Managing Director: Adrian Waite MA CPFA CIHM FInstLM  
Company Number: 3713554. VAT Registration Number: 721 9669 13

## The Programme

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

Economic and Political Context; the Housing Market; Demographic Change; Government Funding; Other Sources of Finance; Financial Growth; Regulation and Governance; Viability and Value for Money Standards; Income and Expenditure Accounts; Global Accounts; Trends in Income and Expenditure; Cash Flow Statements; Balance Sheets; Taxation; Pensions.

### 11.00 BREAK

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

Rent Influencing regime; Social, Affordable and Market Rents; Shared-ownership; Rent reductions of 1% for the next four years; Near-market rents for high income tenants (pay to stay); Service Charges; Housing Support and Supporting People Grant; Housing Benefits; Welfare Reform including the Welfare Reform & Work Bill and capping of housing benefit at the local housing allowance rate and Universal Credit; the funding of sheltered housing and 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 and Social Housing Grant; Private Loans; Borrowing strategies and Treasury Management – including ‘gearing’; Diversification of Borrowing (including bonds); Regeneration schemes and how they are financed; The ‘voluntary’ Right to Buy scheme; the Implications of the Housing & Planning Bill including low-cost home-ownership.

### 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; What residents need to know about finance; Conclusions.

### 16.00 CLOSE

This seminar is also available in-house. For further information about in-house courses, please contact Adrian Waite on 017683-52165 or [adrian.waite@awics.co.uk](mailto:adrian.waite@awics.co.uk).

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



**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: A Value for Money review for Severnside Housing Association; Advice on the implications of collapsing a group structure for Community Trust Housing; Advice on introducing service charges for intensive housing management for Calico Homes; and Independent Residents' Advice during the transfer of the Ethelred, Magdalen and Thorlands estates from Lambeth Borough Council to WATMOS. He has provided training to the Homes & Communities Agency and to Board members and officers of many Housing Associations – most recently on service charges, 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. This has 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.

Adrian is a full member of the Chartered Institute of Public Finance & Accountancy, an Associate Member of the Chartered Institute of Housing and an Honorary Fellow of the Institute of Leadership & Management.

### **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!

Unit 3, Shire Hall, The Sands, Appleby in Westmorland, Cumbria. CA16 6XN.  
Telephone: 017683-52165. Mobile: 07502-142658. E-Mail: [Adrian.waite@awics.co.uk](mailto:Adrian.waite@awics.co.uk).  
Website: [www.awics.co.uk](http://www.awics.co.uk) Twitter: @AdrianWaite Skype: [Adrian.waite@awics.co.uk](mailto:Adrian.waite@awics.co.uk)

Managing Director: Adrian Waite MA CPFA CIHM FInstLM  
Company Number: 3713554. VAT Registration Number: 721 9669 13

Adrian Waite (Independent Consultancy Services) Limited

## All You Want to Know About Housing Association Finance 2016

### How to reserve your place

- **On line:** You can book online at: <http://www.awics.co.uk/hafin16.asp>
- **On line:** You can down load this form from <http://www.awics.co.uk/hafin16.asp> 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, Unit 3, Shire Hall, The Sands, Appleby in Westmorland, Cumbria. CA16 6XN.

### Delegate fees:

The cost of this seminar in London is £250 plus VAT making a total of £300. The cost of this seminar in Leeds is £195 plus VAT making a total of £234. The fee includes lunch\* and book – 'All You Want to Know about Housing Association Finance'. Payment can be made online by PayPal, credit or debit card. Alternatively, we can send an invoice.

\* Please let us know if you have any special dietary requirements

**Delegate Name**                      **Position and Department**

---

---

---

---

To enrol additional delegates, please photocopy this form.

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

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

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

---

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

Please advise us if you would like your invoice sending to a different 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. No refund will be given for non-attendance, but delegates may substitute another delegate at any time. No refund will be given for non-attendance, but delegates may substitute another delegate at any time.

Unit 3, Shire Hall, The Sands, Appleby in Westmorland, Cumbria. CA16 6XN.  
Telephone: 017683-52165. Mobile: 07502-142658. E-Mail: [Adrian.waite@awics.co.uk](mailto:Adrian.waite@awics.co.uk).  
Website: [www.awics.co.uk](http://www.awics.co.uk) Twitter: @AdrianWaite Skype: [Adrian.waite@awics.co.uk](mailto:Adrian.waite@awics.co.uk)

Managing Director: Adrian Waite MA CPFA CIHM FInstLM  
Company Number: 3713554. VAT Registration Number: 721 9669 13