

AWICS Housing News - October 2013

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Hijacking the HRA – Moral and Legal Implications

Some councils appear to be taking advantage of what they see as a loophole in the legislation regarding the Housing Revenue Account. But such attempts are not only morally wrong, they are legally questionable too

Many have scoffed at the behaviour of companies that have been earning good money in this country but have, by various means, been avoiding paying UK tax. Either they use loans sourced at high rates of interest from subsidiaries in countries that have low-tax regimes or they pay high franchise costs to parent companies based in tax havens. Such 'creative accounting' is hated by the ordinary person in the street. The cry is all about how unfair it is that those countries that are providing the profits are not receiving the tax due.

It is interesting then to note that the housing world has been abuzz recently with a rumour that a number of councils are taking advantage via 'creative accounting' of what they see as a loophole in the Local Government Act 1979. This states that 'a local housing authority to whom no Housing Revenue Account (HRA) subsidy is payable for any year may carry the whole or part of any credit balance shown in their Housing Revenue Account for that year to the credit of some other revenue account of theirs'.

As the subsidy system was abolished with the introduction of the self-financing regime in April 2012, for nearly all authorities there have been no subsidy payments in the 2012/13 year. Some are seeing this as an opportunity that has to be seized before 1 October, as the legislation is being changed to make it clear that it only applies in Wales.

Housing people have every right to be concerned about such a preposterous idea, especially where the proposal is to prop up an ailing General Fund. Have these people no shame or morals? They are taking money that the poorest in society have paid in rent to the HRA in the belief that their properties and the service they receive are funded from this ring-fenced money and this is the only way it should be used.

In reality, many authorities have been upping their charges to the HRA, transferring land and assets to gain cash, redefining services as things landlords would do to protect their assets and basically stretching the famed ring-fence to breaking point. It is morally wrong, but at least trying to stay on the right side of what is legal.

This latest suggested breach is not only morally wrong, it surely cannot be legally correct. The relevant bit of the legislation being relied on is part of a wider whole and should not be read in isolation or taken out of context. The provision to make the transfer was predicated on the subsidy system being in place and the provision was an exemption in certain extreme cases, such as when the HRA is being closed down after a large-scale voluntary transfer. So if there is no subsidy payable in general, then this provision surely cannot apply.

Moreover, attempting to raid the HRA to supplement the General Fund in one guise or another is wrong on a different level. Local government asked for self-financing of the HRA to be put in place and it took a great deal of persuading for central government to give up its control of what they saw as a national HRA. They placed their trust in us to run housing locally, back to how it used to be. We needed to run it responsibly to demonstrate that it is better to have resources applied locally to meet tenant and prospective tenants needs, rather than have a system that manipulated money around the country to meet central perceptions of need.

Then the first chance some have, they raid it, denuding the HRA of its resources and confirming to central government that some local authorities cannot be trusted. CIPFA, the Chartered Institute of Housing, the Local Government Association and a host of other housing groups have been working to produce a framework for self-regulation to assure central government that we can be trusted to manage this business locally.

This sort of raid would be in direct contravention of this framework and could destroy the work before it sees the light of day. In determining whether expenditure should be applied properly to the HRA or to the General Fund, the test should still begin with 'who benefits?'

Council tenants are also council taxpayers. They should not be paying twice for services – once via council tax and once via various inter-account exchanges. Most definitely, they should not incur a further burden, as those who seek to swipe the surpluses would imply. Local authority finance staff must not again take on the mantle of 'creative' accountants, as happened last century, and we should certainly not be the ones who open the door to central government to take back the hard-won self-financing HRA.

Ken Lee, Director of Finance at Wigan & Leigh Housing; and Chair of the Housing Panel of the Chartered Institute of Public Finance & Accountancy.

Eden District Council debates Declassifying bedrooms

Eden District Council is one of the six district councils in Cumbria. It has a population of just fewer than 50,000, is controlled by a Conservative-Independent coalition and has transferred all its housing stock to a housing association.

On 10th October 2013, Liberal-Democrat councillors on the authority proposed 'that bedrooms of under 50sq.ft. (4.65sq.m.) should be declassified' for purposes of assessing housing benefit. It is estimated that over 300 residents of housing association homes in the district are affected by the under-occupation penalty.

The under-occupation penalty means that since April 2013 social tenants who are deemed to be under-occupying their homes have their housing benefit entitlement reduced by 14% if they have one spare bedroom and 25% if they have two or more spare bedrooms.

Many local authorities and housing associations have re-examined their housing stock and have decided to treat rooms that are smaller than 50sq.ft. as not being bedrooms. This definition is taken from the statutory definition of overcrowding in the 1985 Housing Act. However, to date it has always been the landlord that has taken this decision and the local authority, in its capacity as the authority responsible for administering housing benefit, has always accepted the landlord's decision and has not sought to take the decision itself.

As far as I am aware this is the first time that councillors from a major political party have suggested that the local authority as the benefits authority should declassify all rooms that are smaller than 50sq.ft. from being bedrooms for purposes of assessing housing benefit.

The proposal was put forward by Councillor Neil Hughes (Liberal-Democrat) who said that he had 'great sympathy' for people affected by the under-occupation penalty. He said that his proposal would make sure that household income levels were unaffected; and take pressure off families trying to downsize into alternative accommodation which might not be available. He stressed that what he was seeking was simply that bedrooms under 50sq.ft. be declassified for housing benefit – but remain classed as bedrooms when it came to setting of rent. This would protect tenants without affecting the income of their housing association landlords. He said:

"This is a motion, which if passed, would assist the most vulnerable in our society here in Eden."

He was supported by Councillor Dorothy Spence (Liberal-Democrat) who pointed out that a 50sq.ft. bedroom was the same size as a double bedspread that was hanging in the council chamber and described the under-occupation penalty as a 'tax on the poor'.

However, Councillor Gordon Nicholson (Conservative) the Leader of the Council said:

"I recognise the feelings behind this motion. But if this were to proceed, the Council's finances would be in jeopardy."

He quoted a bulletin from the Department for Work & Pensions that advised councils to use the number of bedrooms as designated by the landlord when determining whether a house was under-occupied. He also quoted advice from the Chartered Institute of Public Finance & Accountancy that said:

"Although it may appear this is a solution to some of the problems being experienced by some of those tenants impacted by the spare room deduction, not only would it significantly increase the problems associated with administration and decision-making for local authorities, it may create problems with rent setting for social landlords."

In the event the resolution was lost by 21 votes to fourteen.

Following the decision, Councillor Mike Eyles (Liberal-Democrat) wrote in the 'Cumberland & Westmorland Herald' that:

"Your readers will no doubt have heard the heated arguments by national politicians as to whether to call the new cut to housing benefit a 'bedroom tax' or 'spare room subsidy'."

"While those politicians debate semantics real people, whom they are supposed to represent, are suffering tremendous hardships because of this draconian measure."

“Contrary to what national press and politicians claim by putting forward unusual, possibly unique, cases; benefits for most people are far from generous. When a person loses £60 a month, as in the case of one resident in my ward, out of this meagre amount, then it has a dramatic impact on their lives. If a person is disabled, and this cut is applied to them as well as those just unemployed, the impact is even more pronounced, meaning a cut in heating or food or the ability to get out of the house, or all three.

“While governments may last only five years, the devastating effect their actions from their cushioned ministerial ivory towers have on ordinary people lasts for longer. I only hope the next government repeals this attack on the most vulnerable members of our society.”

The proposal was voted down but it raises some interesting points:

- Is it now Liberal-Democrat policy that rooms of under 50sq.ft. should be declassified as bedrooms for purposes of calculating benefit entitlement?
- If so, will Councils that are controlled by the Liberal-Democrats (including South Lakeland District Council that neighbours Eden District Council) implement this policy?
- Will other Councils, many of which have spoken boldly against the under-occupation penalty, also declassify rooms under 50sq.ft?

Adrian Waite

More Bedroom Tax Developments

The Department for Work and Pensions has published a circular to try to end confusion over what constitutes a bedroom in the wake of four successful first-tier tribunal bedroom tax appeals by tenants in Fife, in Scotland. However, the guidance has been described as ‘bizarre’ by many in the sector.

The Department for Work & Pensions also plans to appeal two of the rulings on the grounds that the judge referred to minimum space standards set out in the Housing Act (Scotland) 1987 when making his decisions. The bedroom tax regulations do not define a bedroom. The guidance states:

“The only consideration [in under-occupancy cases] should be the composition of the household and the number of bedrooms as designated by the landlord”.

Sam Lister, policy and practice officer at the Chartered Institute of Housing, said the guidance had ‘got to be wrong’. He said:

“It is the local authority that is the decision maker, and not the landlord [according to established principles]. It can use the information the landlord provides, but it is not bound by it”.

The circular states that landlords should consider ‘a number of factors’ including whether the room is big enough for a single bed. It also says that rooms should be classified as bedrooms, ‘notwithstanding that the tenant may argue that it has been habitually used for something else’.

Giles Peaker, Partner at Anthony Gold Solicitors, said:

“The circular is downright bizarre. The Department for Work & Pensions shouldn’t determine what a bedroom is, or say that a landlord’s decision is determinative. This guidance does both.”

Following the guidance would not protect local authorities from being taken to tribunal over how the landlord classified a bedroom.

A spokesperson for the Department for Work & Pensions said landlords had always designated bedroom numbers to charge rent, and the guidance did not change anything.

The Department for Work & Pensions are to appeal a 'ground breaking' 'bedroom tax' judgment. The United Kingdom Government is seeking leave to appeal against landmark rulings exempting tenants from the 'bedroom tax'. The department is also considering appealing a further bedroom tax tribunal decision in Westminster.

The Department of Work and Pensions does not accept the view of QC Simon Collins that size matters when it comes to defining a bedroom. It maintains the opinion that if a room can accommodate a bed, then it is a bedroom.

The decision was met with disappointment but not surprise, with critics claiming the Government would do anything to save its policy. Following test cases in Kirkcaldy last month, Mr Collins ruled that size and usage should be taken into account when deciding what constitutes a bedroom.

In a submission which had the potential to open the floodgates for thousands of appeals across the United Kingdom, the first-tier tribunal judge said a room measuring less than 50 square feet is not a bedroom. He also stated that a room measuring between 50 and 70 square feet could only be used by a child aged under 10.

The decision on size followed an appeal by Glenrothes man David Nelson, 57, against a 14% cut in his housing benefit because he was deemed to have a spare bedroom. His case was on the grounds that the room in question measured 66 square feet and was therefore a box room and not a bedroom.

Fife Council have said that it would not contest the decision and was taking legal advice on the position of 2,000 households in the region with similarly sized rooms with a view to exempting them from the spare room subsidy.

However, Mr Rowley said yesterday that the announcement the Government intended to seek its own appeal and had issued fresh guidance to all British local authorities meant its hands were tied. He said:

"The Department for Work & Pensions has issued an urgent bulletin saying that councils can't take the ruling on size criteria and apply that to any other cases... My view is that anybody who has a room that is below 70 square feet should be looking at reasons for appeal."

"If the Department for Work & Pensions lost an appeal to the second-tier tribunal then that would be the precedent to rule out bedroom tax completely for anybody whose rooms fall below the space standards defined by Mr Collins... The Department for Work & Pensions were probably never going to accept this position so we will need to see what happens at the second tier... In the meantime, this bad piece of legislation will continue to cause anxiety and drive people further into poverty."

Mr Nelson said he would be prepared to fight the DWP at any further appeal. He said:

"The council have already downsized my house to a two-bedroom and as far as I'm concerned it's a two-bedroom not a three-bedroom... I'm not surprised by what the Government has said because they'll do anything to find a way out. I'll be prepared to fight it at another tribunal if it comes to it."

Unlike a first-tier tribunal, the decision of a second-tier judge could set a legal precedent.

A spokesman for the Department for Work & Pensions said:

"The Department for Work & Pensions will seek to appeal two of the first-tier tribunal cases. Guidance will be issued shortly to local authorities to clarify applying the size criteria and determining whether or not a property is under-occupied... Consideration should be the composition of the household and the number of bedrooms as designated by the landlord, but not by measuring rooms."

The guidance issued to councils includes that landlords must consider a number of factors when determining whether a room is a bedroom, one of which must be whether it's large enough to accommodate at least a single bed.

Giles Peaker said the appeal was a risk for the Department for Work & Pensions because it could also open the door for an upper tribunal to set a precedent that judges can determine what bedrooms are, and take size into consideration.

Adrian Waite

AWICS has recently published some briefing papers on welfare reform that can be freely downloaded from our website:

- Under-Occupation Penalty – United Nations Special Report - <http://www.awics.co.uk/dynamicdata/data/docs/under-occupation%20penalty%20-%20un%20special%20report%20-%20briefing%20paper.pdf>
- Under-Occupation Penalty – Update - <http://www.awics.co.uk/dynamicdata/data/docs/under%20occupation%20penalty%20update%20-%20briefing%20paper.pdf>
- The Impact of Welfare Reform on Claimants, Landlords and Local Authorities - <http://www.awics.co.uk/dynamicdata/data/docs/impact%20of%20welfare%20reform%20on%20claimants,%20landlords%20and%20local%20authorities.pdf>

We have also published a book 'Welfare Reform: The Implications for Housing & Local Government'. It runs to 100 pages, is fully up to date and contains the following sections: Introduction and Overview of Welfare Reform; Under-Occupation Penalty (Bedroom Tax); Total Benefits Cap; Universal Credit; Other Welfare Benefits; Discretionary Housing Payments and Other Welfare Support; The Impact of Welfare Reform on Claimants, Landlords and Local Authorities; Case Study: Impact Housing Association; Specific Implications in Scotland and Wales; Practical Steps to Manage the effects of the Reforms; and Potential Future Reforms. The price is £30 plus £3.25 postage and packing. Details are posted on our website at: <http://www.awics.co.uk/welfarebook.asp>

Community Infrastructure Levy

In January 2013, Nick Bolas MP, Minister for Planning, announced that communities are to be given cash incentives to approve the construction of new homes. Neighbourhoods that approve residential development in their local plans will receive up to 25% of the revenues from the Community Infrastructure Levy on subsequent construction projects. The levy is set to replace Section 106 'planning gain' obligations on new developments (excluding any requirement for social or affordable homes), and is intended to pay for improvements such as parks, schools and health centres.

A quarter of Community Infrastructure Levy funding from housing developments will be paid directly to parish and town councils that approve developments, to be used to fund community priorities.

Under the Localism Act, parish and town councils have been given a responsibility to establish forums to draw up neighbourhood development plans. Areas that have not yet approved a neighbourhood development plan, but where the levy is still charged, will receive a capped 15% share of the revenue arising from development. Communities without a parish or town council will also be able to benefit from this incentive, as the local planning authority will now be obliged to spend the funds in accordance with local wishes. The incentive programme, which he hopes to have in place from this spring, forms a key part of moves to get housing schemes approved.

The minister said:

"This government is determined to persuade communities to accept more house building by giving them a tangible share of the benefits it brings," he said. "By undertaking a neighbourhood plan that makes space for new development, communities can secure revenues to make the community more attractive for everyone."

The Community infrastructure Levy is designed as a simpler system for planners and developers. Under the scheme each council draws up a charging schedule per square metre of development that is implemented after it is approved by the government's planning inspectorate. The funds raised are not necessarily used to fund affordable housing.

The Local Government Association said the levy was vital to funding 'the underpinning building blocks that allow areas to thrive and grow, such as roads, railways and schools'. Environment and housing board Chair Mike Jones added:

"Local people already have a say in how this funding is spent via democratically elected councils who represent their residents and therefore already work closely with communities to do this."

"If parish and town councils are to be given a greater share of the levy, it will be essential that they work closely with local authorities to ensure that the total amount of funding available is used to the best effect for the whole community. The nature of these major infrastructure schemes means they reap benefits across a much larger geographical area than the immediate vicinity of the development."

In March 2013, 'Inside Housing' reported that major tensions were beginning to emerge as councils attempted to match their plans to increase revenue through the Community Infrastructure Levy with the need for affordable housing. This followed the planning inspectorate's rejection of two Community Infrastructure Levy schemes.

In March 2013 the planning inspectorate rejected Mid Devon District Council's Community Infrastructure Levy charging plan because it assumed that fewer affordable homes would be provided than were envisaged in the local plan. The Community infrastructure Levy charge was based on 22.5% of housing being affordable, whereas the local plan was based on 35%.

At the same time the planning inspector rejected Norwich City Council's Community Infrastructure Levy charging plan and advocated reducing the charge for residential development from £115 to £75 a square metre. His report said:

"The evidence shows that the rates proposed for residential development are too high and would pose a significant threat to the viability of housing development in the area."

There are fears that because the Community Infrastructure Levy is non-negotiable, developers will attempt to negotiate down the amount of affordable housing that they must provide through section 106 agreements. Councillor Guy Poultney, Cabinet member for Housing and Planning at Bristol City Council was quoted in 'Inside Housing' as saying:

"(Developers) will scrimp and save on all aspects of the development – I suspect we will end up losing everything else, like sustainability standards, and eventually probably a fair amount of social housing as well."

And Ashley Lane, Partnership Director at Persimmon Group (a developer) stated:

"If (Community Infrastructure Levy) is improperly applied then it will cause a viability issue, which in turn is bound to cause us to look at still making the site viable. It could have a bearing on the level of affordable housing delivery."

'AWICS' has published a briefing paper on 'Local Authorities and Housing Development' that includes reference to the Community Infrastructure Levy. It can be freely downloaded from: <http://www.awics.co.uk/dynamicdata/data/docs/local%20authorities%20and%20housing%20development%20-%20briefing%20paper.pdf>

Adrian Waite

Impact Housing Association Board Conference

On 20th October I chaired Impact Housing Association's annual Board Conference that was held at the Oval Centre in Salterbeck, Workington. It is a useful opportunity for board members to spend the day with the senior management team and members of the Tenants' and Residents' Associations to consider strategic issues. On this year's agenda were: Welfare Reform, Development and Volunteering.

Our main concern about welfare reform is to ensure that, as far as possible, it does not result in a significant increase in poverty in the communities where we work. To this end we are providing support and advice to tenants and are seeking to reduce the 'cost in use' of our homes by addressing energy and utility costs as well as rent levels.

563 of our tenants are affected by the under-occupation penalty. However, arrears have not yet increased. This is probably due to the work that staff have done with the affected tenants although tenants' representatives are of the view that more work will need to be done as the welfare reform agenda is implemented. This will become especially important when discretionary payments cease to be made or if the local authorities change entitlements under their council tax reduction schemes.

We have a significant development programme but are relying less on funding from the Homes & Communities Agency and more on our own resources and planning gain. This is changing the nature and location of the new homes that we develop with most of the opportunities now in urban areas where the economy is buoyant rather than in rural or deprived areas. I am sure that we will return to the challenges that this creates in due course as we would wish to continue to develop housing for those in need in deprived and rural areas.

Impact Housing Association has always had a significant number of voluntary workers, many of whom use voluntary work as a way of gaining experience before moving on to paid employment. Volunteers also 'add value' to what we do, enabling us to make a broader 'offer' to the communities where we work. We are now planning to increase the number of voluntary positions that we offer to over 200.

We will now move on to a review of our volunteering policy. This will build on our commitment to assisting people to volunteer. The Review will ensure that we are ambitious in using our skills and resources to maximum individual and community benefit. We will draw an ambitious picture of an organisation that has volunteering fully embedded at its core and set out the transformational roles that Impact will have with volunteers into the future.

Adrian Waite

Social Landlords will not be required to Ring Fence

Social landlords will no longer be required to ring-fence their social housing assets from riskier commercial ventures elsewhere in their business as had been planned, the English regulator has said. Matthew Bailes, Director of Regulation for the Homes and Communities Agency, said housing providers would instead need to 'stress-test' their business models. He said:

"Ring-fencing is not the only solution and we have moved on in terms of our thinking... Risk-taking is not wrong. If no-one took risks we wouldn't build any homes. The issue is about the level of that risk... Instead of asking providers to ring-fence, we will ask them to stress-test their business over a 20, 30, 40 year period."

An earlier Homes & Communities Agency discussion document in which the ring-fencing option had been set out received a poor reception from social landlords that were worried it would hamstring their efforts to diversify their businesses and generate alternative sources of income to the traditional areas of rent, service charges and grant funding.

Mr Bailes said the type of issues the regulator would expect organisations to test for included interest rate spikes and variations in house prices and added:

"We will seek reassurance that businesses are prepared for these eventualities."

Also commenting on the issue of ring fencing assets has been Afzal Ismail, Executive Director of the Orbit Group. Mr Ismail said Service Matters had successfully sold its back office services such as its contact centre to other organisations for the past ten years. As a result of increased demand it was targeting turnover of £4million by 2020, up from £1million at present.

Victoria Jardine, partner, Anthony Collins Solicitors highlighted issues that providers face in ensuring lenders, that still 'hold the whip hand', are on-side with their diversification plans. She suggested that finance for future more commercial ventures may be funded by lenders at different rates than existing social housing businesses, as these present a different level of risk.

I also understand that the Homes & Communities Agency is not happy with the standard of Value for Money returns that they have received from housing associations! I am told that a number of associations can expect to be contacted soon!

Adrian Waite

Welsh Housing Associations eye £10 Billion

A group of Welsh housing associations could be the first organisations to use the United Kingdom government's £10billion guarantees scheme to build more than 1,000 social homes over the next two years.

Such a deal is long-awaited as it will enable landlords to access cheap borrowing. Twenty associations across Wales are planning to club together to raise £32million from the Housing Finance Corporation that administers the guarantees scheme. The consortium has also raised an additional £98million from institutional investor M&G Investments. The landlords intend to use the low-cost debt to fund upfront development costs alongside existing Welsh Government grant funding.

Jane Hutt, Welsh finance minister, announced in May 2013 that the Welsh Government would use £4million of revenue funding each year for thirty years to act as grant subsidy, initially helping meet its target of building 7,500 social homes by 2016.

The deal is the first time Welsh social landlords have used a collective borrowing product after banks withdrew long-term funding. It could also be the first time any organisation has used the guarantees scheme, which was outlined in June and consists of £3.5billion for affordable homes, £3.5billion for the private rented sector and an extra £3billion for either tenure.

While using the guarantees to reduce the cost of issuing a 'club' bond is the cheapest means of raising funds, the 2013 terms and conditions require landlords to commit a high level of properties as security. The guarantees also require landlords to borrow a minimum of £5million each, which is too much for some of the smaller associations. As a result, the group turned to M&G for development loans.

These loans would be more expensive than the bond, but would require fewer properties to be used as security on the debt – making it a more popular option. The long-term debt is the first large-scale lending provided in Wales by M&G.

Collective terms were negotiated, but housing associations will enter individual deals with M&G. The applications for funding from the guarantees scheme have been made and are undergoing normal due diligence procedures.

Adrian Waite

Further Investment Needed for Scottish Housing Associations

The Scottish Federation of Housing Associations called for further investment in affordable housing and energy efficiency, ahead of the evidence session to the Scottish Parliament's Finance Committee on the Scottish Government's Draft Budget 2014/15.

David Stewart, policy manager for the Scottish Federation of Housing Associations, said it would not only benefit the nation's health and well-being but would also stimulate the economy and create jobs. He said:

"While we are encouraged at the Scottish Government's investment of £1.35billion in affordable housing, we are concerned that this amount, spread over four years, will not be enough to build affordable and energy efficient homes for tenants, improve existing housing stock and provide tenant services – especially with the current financial pressures which the sector is facing due to welfare reform.

"Adequate government investment is essential to the continued supply of genuinely affordable social housing. Housing is expensive to build, to live in and to manage and maintain. With adequate government subsidy Scottish housing associations can ensure that rents are set at levels that are genuinely affordable to low income households.

"We were disappointed at the £79million announced for energy efficiency measures in the draft budget by the finance minister. This needs to be increased to at least £100million if fuel poverty is to be ended and climate change targets met. Investing in energy efficiency measures can have the subsequent effect of improving tenants' health and well-being. Investing in energy efficiency can also have a positive impact on the economy. A report for Consumer Futures showed that investing in an energy efficiency programme is a more effective way to stimulate the economy and create jobs – compared to alternatives like cutting VAT, reducing fuel duty or investing in capital infrastructure projects such as building roads.

"Energy standards are soon to be introduced for housing associations which could prove expensive and it would help if the Scottish Government could support social landlords to achieve these.

"Investing now in affordable housing, community regeneration and energy efficiency can also save funds at a later stage from other budgets, such as health, social care and education. This is essential for tackling poverty, deprivation and ill-health."

Adrian Waite

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**NATIONAL
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Service Charges – An Introductory Workshop

2nd December 2013, Renaissance Hotel, Manchester.
1.00pm to 5.00pm.

Attend this workshop to get up to speed on key issues in service charges including providing value for money, great customer service and identifying key challenges for you and your team. It will also give you an excellent grounding in the legal issues, how to bring case to the Leaseholder Valuation Tribunal (LVT), and the alternatives.

Speakers include:

- Adrian Waite Managing Director, AWICS
- Lucy Walsh Senior Associate, Trowers & Hamlin
- Emma Duke Senior Associate, Anthony Collins Solicitors

Who should attend the workshop?

Finance managers and directors, Leasehold services managers, Heads of housing and directors of housing, Housing managers and senior housing officers, Members of audit committees, Senior accountants, Chief executives, Company secretaries, Auditors, Accountants, Rent managers, Service charges managers, Care and support managers, Leasehold accountants, Operations managers and directors, Section 20 managers, Commercial services managers, Sales and marketing staff.

Fees: Member £99; Associate member £115; Non-member £125.

To download a programme for the conference and workshop go to <http://www.housing.org.uk/events/browse/service-charges-an-introductory-workshop-1>

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All You Want to Know about Local Authority Housing Finance 2013

The next session of 'All You Want to Know about Local Authority Housing Finance' will be held in London on 12th November 2013. This seminar is designed to give an introduction and overview to this important subject and is fully up to date with all developments.

Do you think that a working knowledge of local authority housing finance, acquired at our fully up to date seminar, would put you and your colleagues in a position of advantage?

Whether you are in a Local Authority, Arms Length Management Organisation, Central Government or other organisation; whether you are a Housing Manager, Tenant Representative, Elected Member, ALMO Board member, a member of the Housing Finance Team or are otherwise interested in local authority housing, you could benefit from one of our courses at which you will learn 'All You Want to Know about Local Authority Housing Finance'.

What the Seminar Covers:

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.

The course is accompanied by a very useful 100+ page book entitled:

"All You Want To Know About Local Authority Housing Finance 2013"

Many people – officers, elected members, tenants and others with an interest in local authority housing have already benefited from this course.

Venue and Date:

London: Novotel Hotel, Waterloo – 12th November 2013

Further details can be found at:

http://www.awics.co.uk/local_authority_housing_finance_2013_training_course.asp

The seminar is also available in-house.

The book: 'All You Want to Know about Local Authority Housing Finance 2013' is available to buy separately from the seminar. It runs to 100 pages, is fully up to date and sells for £30 plus £3.25 postage and packing. Further information is available at: <http://www.awics.co.uk/TechnicalBooks.asp>

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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!

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