

AWICS Housing News – May 2014

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Wellington Mills in Lambeth is managed by a Tenant Management Organisation.

A New Housing Policy to meet the Housing Crisis

Everyone appears to be agreed that there is a 'housing crisis' of which the main elements are considered to be the unaffordability of owner-occupation and market renting for many people and a shortage of housing that is especially pronounced in the case of social and affordable housing. Coupled with this there is increasing polarisation between parts of the United Kingdom where house values are high and rising and those where house values are stagnant or declining.

The housing crisis has very significant implications. It is clear that people need to be in decent and appropriate housing if they are to achieve their full potential as individuals and as members of society. The impact of poor housing on people's physical and mental health, education, employment and training prospects are well documented. There is considerable evidence that children who grow up in poor housing enjoy worse life chances than those who grow up in good housing. Solving the housing crisis would therefore 'unlock the door' to addressing many other social and economic problems. House building can also promote economic development. It is therefore essential that the housing crisis is addressed.

The number of council and social houses that are built in the United Kingdom should be increased. Principal measures to achieve this would include:

- Considering ways of reducing the costs of construction.
- Considering ways of reducing the costs of management, maintenance and major repairs.
- Increasing the Social Housing Grant budget
- Cross-subsidising social and affordable housing from market housing, other developments and partnerships.

An increasing number of mixed housing settlements that would include both rented and privately owned accommodation within single housing estates to improve community cohesion and social mobility could be created by:

- Building new social and affordable housing as part of mixed developments thus achieving mixed communities and allowing market developments to cross-subsidise social and affordable housing.
- Continuing with 'Right to buy' but with local authorities allowed to retain the capital receipts to invest in social and affordable housing.

There is a need to address the financial obstacles affecting the younger generation, which make home ownership increasingly less accessible, by developing new options for housing finance. This could be achieved by:

- Increasing the supply of social and affordable housing (see above).
- Long-term reform of the housing market to create a balance between housing demand and supply.
- Working with the banks and building societies to reduce the level of deposits that are required, especially from young people and first time buyers.

An alternative source of funding for local government could be created through the building and ownership of social and market housing to reduce the reliance on council tax. However, to achieve this, the question of legal powers would have to be addressed and cost structures examined to ensure that local authorities could develop a viable commercial housing model.

Opportunities exist within existing legislation that councils could use to support house building and finance. These include removing the 'borrowing cap' and allowing councils to retain all capital receipts and to use them to support investment in housing.

Some councils that have transferred their housing stock to a housing association may wish to re-enter the development market. To do this, they would have to consider their capacity to develop and manage new housing without an existing housing management service. This could be achieved through working in partnership with neighbouring local authorities or local housing associations.

It must be recognised that there is a housing crisis in the United Kingdom that is having serious consequences for society and the economy. In the long-term there is a need for a fundamental rebalancing of the housing market. In the short-term there is a pressing need for the construction of more social and affordable housing. Both objectives could be achieved with a new approach to housing policy.

There is a comprehensive briefing paper on this subject available on our website. It covers: Housing Markets and Policy; Owner-Occupation; Private Rented Sector; Social and Affordable Housing; Right to Buy; the Long-Term Housing Market, Economic Development and Environmental issues. It can be freely downloaded from: <http://www.awics.co.uk/dynamicdata/data/docs/new%20housing%20policy%20to%20meet%20the%20housing%20crisis%20-%20briefing%20paper.pdf>

One person who has read and commented on this briefing paper is Ken Lee, Chair of the Housing Panel at the Chartered Institute of Public Finance & Accountancy and Director of Finance at Wigan & Leigh Housing. He wrote to say:

"Like the paper, let's hope people are listening – local authority role in housing review, Lyons review etc..!"

"One area that you did not cover... is the need for more elderly friendly accommodation – lifetime homes etc. With Dementia on the rise and more of us living longer, I can see that in the next 20 years or so, many of us will be looking for a more, shall we say, cosseted / protected / caring environment from which we can dispense the wisdom that we will have acquired. The Sheltered accommodation of the 60's and 70's needs taking out now and a more thought through product needs to be set up."

Ken is correct. My paper does focus on the financial issues and does not look at the implications for housing of increased longevity. Increased and improved housing for the elderly with extra care is a necessity and something that is being addressed by Impact Housing (where I am Chair of the Board) and by many of my clients. Perhaps I will write something on this in a future briefing paper or a future edition of the 'AWICS Housing News'.

We are holding our seminar and workshop 'Developments in Local Authority Housing Finance in London on 8th July 2014. Further information is available on our website at: <http://www.awics.co.uk/devts.asp>

National Housing Federation publishes Research on Welfare Reform

The National Housing Federation published the results of its research on Welfare Reform on Wednesday 28th May 2014. It reveals that the under-occupation penalty is pushing households into debt and fear of eviction with a third of households cutting back on food and a quarter cutting back on heating.

An Ipsos MORI survey carried out for the Federation found that 32% of people affected by the under-occupation penalty say they have cut back on food and 26% have cut back on heating as a result of the penalty. 46% of those affected have needed to borrow money to help to pay their rent since April 2013 when the under-occupation penalty was introduced compared with 12% who did so before then. Tenants who are not affected by the under-occupation penalty are not borrowing more money than they did before April 2013.

The research also found that:

- 76% of those affected are concerned about falling behind with their rent.
- 89% of those affected are concerned about meeting their living costs.
- 70% of those affected are concerned about eviction.

The National Housing Federation has identified three key messages from the research:

- The under-occupation penalty is pushing thousands of people into debt and fear of eviction.
- It is an unfair and unworkable policy that should be repealed.
- Housing associations are doing everything they can and spending millions to help their residents to cope, but it is not enough. We need politicians to take action.

The Federation reports that an estimated 190,000 housing association tenants in England are affected by the under-occupation penalty, equivalent to 9% of all general needs tenancies in England. Since April 2013, the sector has seen a rise in average arrears levels of 11% - this is money that can no longer be reinvested into building new homes and crucial neighbourhood services. The research shows the very real impact this policy is having on ordinary people. Two thirds of residents affected by the under-occupation penalty are in arrears and three quarters of those in arrears have seen their arrears increase since April 2013. 15% of those affected have been issued with a notice of intent to seek possession meaning that they are at risk of eviction.

The research found that most of the affected tenants who have borrowed money to help pay the rent have borrowed it from family or friends (87%) with mainstream credit such as bank overdrafts (7%) and credit cards (5%) the next most commonly used sources. However, 4% of affected tenants who have borrowed to pay their rent have used a 'pay day loan' and 3% have used a doorstep lender.

Contrary to what is often believed, many tenants who are affected by the under-occupation penalty are in employment. Of those affected 43% are disabled or long-term sick, 18% are in employment and 39% are job seekers. The research found that of all affected tenants who are currently employed or unemployed, 61% had looked for a job within the last year, 32% had undertaken new or extra training, 18% had looked for an additional job and 10% had sought to increase the hours they work in their current job. For each of these activities there are no significant differences with non-affected tenants suggesting that the introduction of the size criteria has not resulted in any significant changes in employment related behaviours.

The Federation found that housing associations are working incredibly hard to support residents affected by the under-occupation penalty. They have spent millions of pounds on providing support in budgeting, financial management, debt counselling and income advice, as well as helping people into training and jobs. However, the sad reality is that many tenants are facing real hardship as a result of these changes. There are simply not enough smaller homes available for people to downsize into and many will have to make up the shortfall.

The National Housing Federation has fought long and hard against the 'bedroom tax' on behalf of housing associations across the country. They consider that this is an unfair government policy which hits the most vulnerable the hardest and that it should be repealed.

David Orr, the Chief Executive of the National Housing Federation said:

"People stung by the 'bedroom tax' are being forced to make difficult choices on which bills to pay and which essentials to go without. They are living in fear that they will lose their homes and have resorted to borrowing from friends and family to try and get by."

"Housing Associations have spent millions of pounds working more closely with their tenants, introducing projects to tackle fuel poverty and working with food banks to help alleviate food poverty. But these services have costs, which leaves less money for building new homes."

"The results of our latest survey are depressing. As we feared and warned, the bedroom tax is having a disastrous impact. The only solution is to abolish this policy which fails on every level."

A full copy of the report is available on the National Housing Federation website at: www.housing.org.uk

'AWICS' is holding a seminar and workshop on 'The Implications of Welfare Reform for Housing and Local Government' in London in November 2014. For further information please contact Adrian.waite@awics.co.uk

Value for Money and Performance at Impact Housing Association

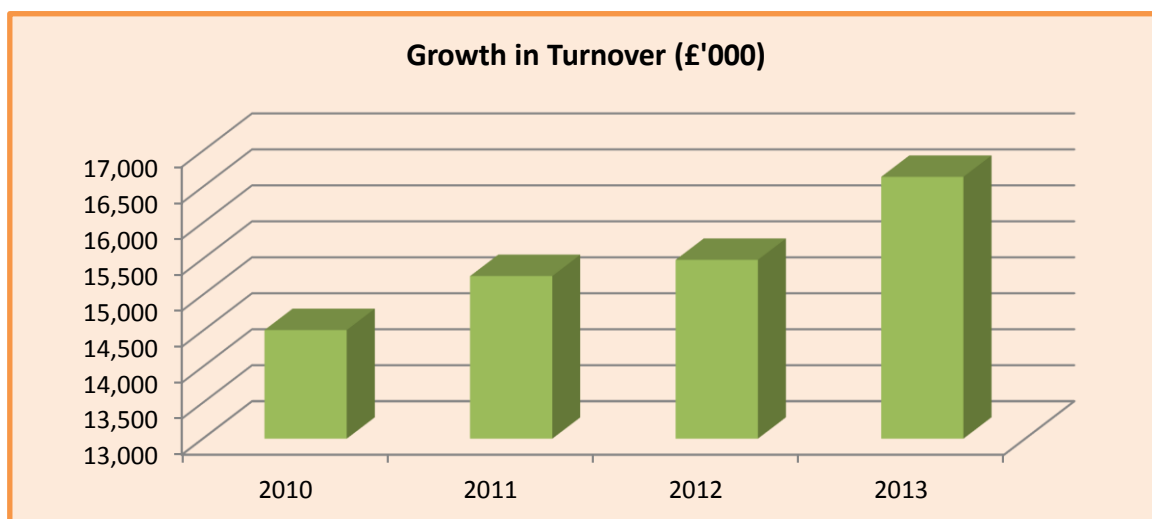
Shortly after I became Chair of Impact Housing Association in June 2011, we worked together with a group of staff and tenants to create a new approach to Value for Money in the context of the new 'light touch' regulation regime. We arrived at the following statement about our approach:

"We will achieve our aims in the most efficient manner at the best possible price and be able to demonstrate it."

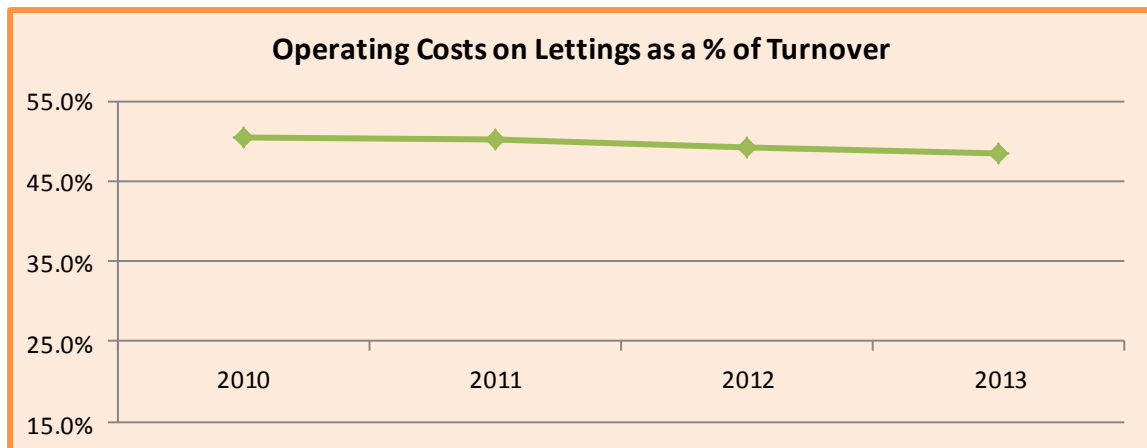
Impact Housing Association has developed a 'customer focused' approach rather than a 'command and control' approach in which whole systems are considered that provide services to tenants and other service users. Impact uses benchmarking, identifies the cost and value of important items, highlights profits and reinvestments, shows the social benefits of the work, drives down costs, drives up standards and makes best use of assets.

Three years later it is appropriate to review what has been achieved and the results are impressive as shown below.

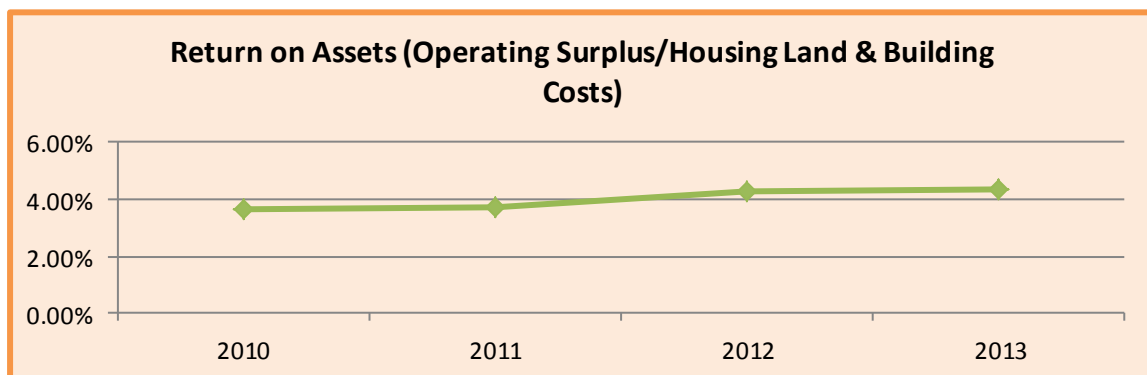
Impact Housing Association continues to be a viable business with long term prospects and steady growth as shown below:



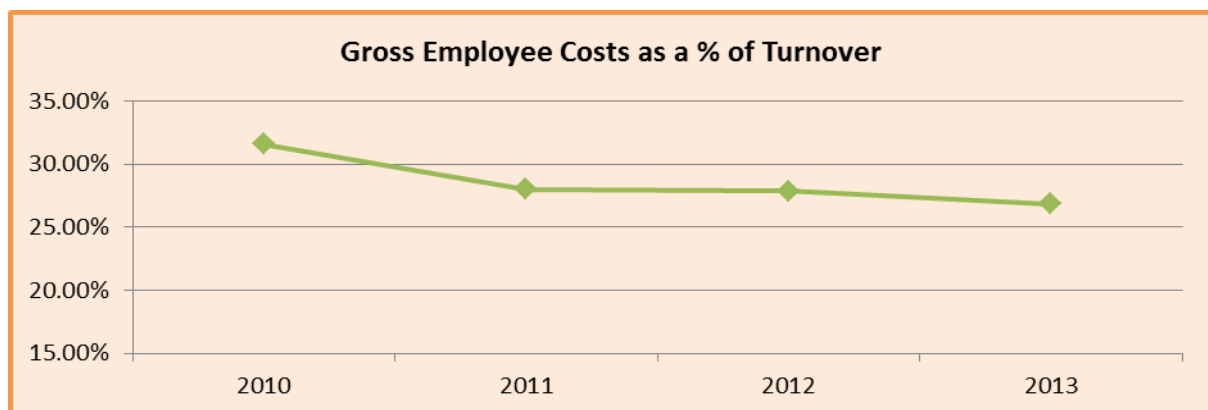
While Impact Housing Association is growing, the costs of running the business are reducing which shows that lean operations are being run:



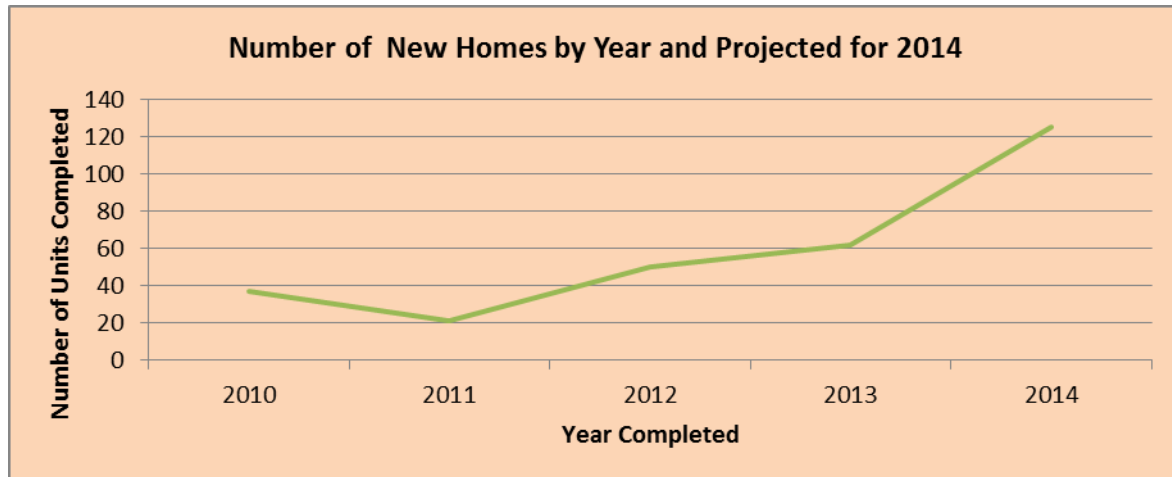
Impact Housing Association is also getting an increasing return on the main investment that is social rented housing:



Although the business continues to grow, staffing costs have gone down, indicating that Impact Housing Association is being economic, and working more efficiently and effectively than previously, delivering more at a reduced cost:



Because Impact Housing Association has increased the business and reduced the costs, this has enabled increased investment in the provision of new homes, and the number of homes that have been built or purchased has increased:



All Teams in Impact are expected to look at their performance in three ways:

- Quantitative – the hard performance data (What happened)
- Qualitative – the soft data (What customers think)
- Intuitive – reality checks (What is actually happening)

Impact Housing Association aims to deliver excellent performance in all areas and this can be demonstrated with reference to performance data:

- General Needs Current Arrears 2.5%
- Times to re-let a General home thirteen days
- % of Repairs done one time 98.6%
- % Satisfaction with Repairs 97.8%
- % of Anti- Social Behaviour cases closed & resolved 94%
- % of Anti-Social complainants satisfied with how their complaint was handled 96%
- Impact Housing Association also records high rates of satisfaction with new homes, the condition of re-let homes, and the Positive Impact and Let Go Services.

Impact Housing Association knows that things can always be done better, and during 2013 eighteen Reviews and four Creative Workshops were held to identify what was working well and what could be improved on. As a result a number of changes were made that resulted in the following:

- Quicker turnaround of empty properties in Positive Impact by six days
- A £70,000 saving in the operation of the Furniture Services
- Ways to promote Student Accommodation more effectively
- Different, cheaper and more effective ways to communicate internally and externally using Facebook, Skype, Texting, I pads – and one for the future, an Impact App.

Impact Housing Association has identified some key areas to concentrate on with respect to reviewing and maximising Value for Money outcomes during 2014. These are:

- Looking at alternative sources of capital financing from 2014 and beyond

- In depth analysis of return on assets on a geographical basis – This means looking closely at what is spent and needs to be spent to keep homes in a good condition and whether these will be cost effective or there are other options available – but for whole neighbourhoods
- Reviewing what is spent on day to day repairs and what is spent on planned works such as window replacements and get smarter about shifting the balance with more on planned
- Implementing changes to marketing Furniture Services and increasing income
- Remodelling the Brewery Student housing to improve facilities and secure its future
- Continuing with the programme of Reviews and Creative Workshops in 2014
- The Plan is ambitious and includes looking at what is paid for Information Technology equipment, room hire and what is charged, and the range of services to be provided for older people in the future.

Impact Housing Association has also seen an increase in resident engagement with the establishment of a thriving Tenants' & Residents' Association that has real influence on the association; and four tenant board members who make a major contribution at board.

'AWICS' is holding a seminar and workshop on 'Value for Money and Performance Management in Housing and Local Government' in London on 8th October 2014. Further information is available on our website at: <http://www.awics.co.uk/vfm2014.asp>

Welsh Local Authorities to build New Council Houses

One of the key priorities of the Welsh Government is increasing the supply of affordable homes in Wales. This is underlined by the fact that they have recently increased the target from 7,500 additional affordable homes to 10,000 over the period of the current administration. On a number of occasions the Welsh Government has made it clear that councils have a key role to play not only in facilitating an increase in supply, but also in building again.

The increased delivery of new homes is central to the White Paper 'Better Lives and Communities' that was published in May 2012. The paper supported a range of measures that were designed to support this objective including:

- A range of innovative funding mechanisms
- A new scheme to provide 95% mortgages for first-time buyers of new build homes – the welsh mortgage guarantee scheme
- A Welsh Housing Bond.
- Enabling a new co-operative housing tenure.
- Revisions to the planning system

The White Paper remained committed to the principle of social housing, but placed greater emphasis on the use of private rented accommodation, especially intermediate rental housing, which is seen as part of the solution to the shortage of housing. The White Paper promised more flexibility to local authorities, housing associations and private landlords.

The Welsh Government has always seen self-financing as a way of enabling local authorities to construct more council houses. However, there are still some matters regarding the Welsh Government's ambitions on new build council housing that require clarification as follows:

- What are the ambitions of the Welsh Government for local authority new build?
- Will the Welsh Government release land for local authority new build?
- Whether Social Housing Grant will be available to local authorities, and if so, on what conditions?
- Whether additional major repairs allowances will be paid for new council houses.

It is often considered that Social Housing Grant will be available for new houses but that the Major Repairs Allowance will not be.

Flintshire County Council is already building outside the housing revenue account and others, particularly the eleven authorities that will become self-financing in April 2015, are actively planning to build new affordable homes.

In May 2014, Jane Hutt, Welsh Finance Minister told a Welsh Government conference that the Welsh Government would continue to deliver growth and jobs whilst providing safe, secure and affordable homes for those in need. She said the Welsh Government would make the best use of all available resources to invest in new infrastructure, including housing:

"Housing is a key priority area in the Wales Infrastructure Investment Plan. This is why I have generated additional investment of £600million since the plan was published in 2012 to support a range of initiatives which will contribute to increasing housing supply and boosting the construction industry in Wales."

"As well as investing traditional capital in schemes such as the Social Housing Grant we have also looked for new ways of delivering additional homes. This has included the Housing Finance Grant, which will deliver around 1,000 additional affordable homes, and the Welsh Housing Partnership, which will result in around £100million of investment in affordable housing."

"These initiatives are representative of a successful programme of work that has been undertaken by this Government to generate significant additional investment in housing in Wales. Given the success of these initiatives we are ambitious to expand our involvement in the innovative financing of investments in housing."

"What we have to remember is the wider impact that investing in housing can have. By investing in housing we are investing in jobs, skills and communities. Growth and jobs is right at the top of the Welsh Government's agenda and by investing in housing we can deliver growth and jobs whilst providing safe, secure and affordable homes for those in need."

Social Housing Grant is a grant given to Registered Social Landlords (housing associations) by the Welsh Government. The grant aims to provide new affordable housing for rent or low cost home ownership. Social Housing Grant funds housing schemes that meet local needs and priorities as identified by local authorities. Since the 1980s nearly all new social housing has been provided by Registered Social Landlords. One of the reasons is that registered social landlords can raise private finance to contribute towards the cost of new schemes.

Social Housing Grant can be used to provide housing for rent or low cost home ownership through new build or the use of existing buildings. Social Housing Grant can be used to support:

- Schemes to increase the supply of affordable housing for rent
- Schemes for older people including Extra care schemes
- Home buy - to assist people to purchase a home
- Schemes to address low demand and to support community regeneration
- Schemes for people who need support with independent living.

The Welsh Government's innovative 'Housing Finance Grant' scheme will fund the building of over 1,000 affordable homes throughout Wales during the next two year period using an alternative form of finance. With the assistance of the Welsh Government, twenty Welsh Registered Social Landlords have worked together to bring a new source of finance to the sector. The Welsh Government has made available a £4million yearly funding stream that started in 2013/14 to assist Registered Social Landlords with the repayment of this finance over the next thirty year period. This will fund the development of seventy projects delivering affordable housing across Wales. 'M&G Investments' and 'Affordable Housing Finance' are the chosen funding providers who are supporting the building of over 1,000 affordable homes over the next two years with £130million of investment. The successful building schemes were chosen by local authorities to help meet the housing needs in their areas. These new homes will be a mix of social rented, intermediate and extra care schemes therefore providing for a variety of needs.

The aim of the new project, the Welsh Housing Partnership, is to increase the supply of quality affordable homes to families who can't afford to buy their own homes. The Partnership will offer long term quality rental packages to tenants keen to rent one of these affordable homes in north or south Wales. This exciting and innovative venture sees Coastal Group, Hendre Group, Seren Group and Cymdeithas Tai Clwyd work together to buy affordable homes for people to rent under one banner, the Welsh Housing Partnership.

It is considered that the Welsh Government, in view of its stated intention to encourage local authorities to build new council homes, will extend Social Housing Grant or a similar scheme to local authorities at the same time as self-financing is introduced.

'AWICS' is currently working with Denbighshire County Council on business planning, self-financing, new build and service charges.

The popular 'AWICS' seminar and workshop 'All You Want to Know about Welsh Social Housing Finance' will be held in Cardiff on 10th September 2014. Further details can be found on our website at: <http://www.awics.co.uk/walesfin.asp>

Regeneration and Insulation in Lambeth

Lambeth Council are considering buying back former council homes sold off in Waterloo. The proposal is part of a package of measures agreed by Lambeth's cabinet in May 2014 to expand the borough's housing stock. Councillor Peter Robbins, Cabinet member for Housing and Regeneration told the 'London Housing News' that:

"We're exploring whether we are able to buy back former right to buy properties, which I think is a powerful statement, but we will only do it where it actually makes economic sense – i.e. where we can get a higher number of units."

According to the officers' report prepared for the cabinet meeting:

"This might be particularly sensible in areas with high land values, such as Waterloo, where the significantly higher costs of subsidising a new affordable home mean developers offer fewer affordable units due to viability costs. In these instances the council may secure a significantly higher number of units – and at lower target rents – by instead purchasing former right to buy units that are being offered for sale in the immediate area."

In April 2014, urban regeneration specialist Muse Developments signed a development agreement with Lambeth Council to deliver a £135million regeneration scheme, at no cost to the council. The deal paves the way for Morgan Sindall construction to build a 125,000 sq. ft. of offices in Brixton town centre and up to 275 new homes. The 'Your New Town Hall' project will also preserve the historic town hall while reducing the council's core office buildings from fourteen to two, saving at least £4.5million a year. Muse will now press ahead with the detailed design of the project and carry out widespread consultation with Lambeth residents. Michael Auger, development director at Muse Developments, told the 'London Housing News' that:

"We are very excited to be on board with such a major regeneration project; we want to create something that everyone in the borough can benefit from and which adds even greater vibrancy to Brixton's thriving community."

Cllr Paul McGlone, Cabinet Member for Finance, said:

"This development agreement gives the green light to a project that will bring enormous benefits for all Lambeth residents. Your New Town Hall is a great deal for Lambeth taxpayers and businesses."

Tony Dixon, Managing Director of Morgan Sindall's London and Aviation businesses, said:

"The combined capabilities of Morgan Sindall Group offer elegant, cost effective solutions for our customers. We are committed to providing exceptional assets for Lambeth Council."

A planning application is expected to be submitted by January 2015, and if planning consent is granted, work is due to start in summer of 2015.

Planning permission has already been granted for External Wall Insulation to clad more buildings that were built without cavity walls by Lambeth Living. More than 350 Lambeth Living homes in Clapham will get free energy-efficient insulation works with work starting on this spring and summer. Since Autumn 2013, Lambeth Living's multi-million pound Energy Companies Obligation (ECO) partnership with British Gas – working in the north and centre of the borough - has added free cavity wall insulation to over 1,200 Lambeth homes.

ECO Project Manager, Nick Simons, told the 'London Housing News' that:

"There are 370 homes in Cedars Road that were surveyed and identified as ideal candidates for External Wall Insulation... There's so much heat loss we could be helping to prevent. They're single brick construction with single flat roofs. All the flats have individual boilers, so we will be able to measure the ECO benefits and fuel bill savings much more accurately than in some of the projects so far where people pay their share of communal heating... We've been in talks about planning permission to clad them. At first we thought we might not be able to change the appearance because they might be classified as 'historically interesting' – they're not listed buildings, but they're such an unusual design for London homes. They almost look like holiday homes somewhere in the Mediterranean... We met on site and agreed a balance of keeping original features and investing in keeping them liveable... I think it's a positive thing we're seeing now, that environmental improvements can be seen as an investment in preserving interesting architecture."

Lambeth Borough Council and Lambeth Living are both 'AWICS' clients. We have recently acted as Independent Residents' Advisors in the 'LATMOS' housing stock transfer; carried out housing stock options appraisals and provided advice on accounting for hostels in the housing revenue account and general fund. Lambeth Borough Council and Lambeth Living both send delegates to our seminars and workshops.

Growth and Infrastructure Act 2013 and Affordable Homes in Oldham

A planning inspector has agreed to waive an obligation requiring the developer of a scheme near Oldham to pay nearly £300,000 towards the provision of affordable homes after the firm used a new appeal mechanism to challenge the requirement.

Under a clause in the 'Growth and Infrastructure Act 2013', developers can appeal to the Planning Inspectorate if they believe that the affordable housing requirement made as part of a section 106 agreement renders a scheme unviable.

Developer Tamewater Developments Limited used the new mechanism to challenge the affordable housing element of the section 106 agreement for a scheme to convert a former mill into nineteen flats and build 25 homes at Dobcross, near Oldham.

Under the terms of the section 106 agreement, agreed with Oldham Metropolitan Borough Council, Tamewater Developments had been required to make a payment of £383,525 in lieu of the provision of affordable housing on site, to be paid in four instalments. The developer paid the first instalment, of £100,000, but sought to have the affordable housing requirements of the planning obligation modified to discharge the outstanding three payments totalling £283,525.

Inspector Paul Clark, in finding for the developer, produced a decision note in which he said that he had concluded that the scheme is:

"Not economically viable and that the removal of the remaining contributions to affordable housing provision is necessary to move it towards viability... Even the removal of all the outstanding affordable housing contributions would not return the scheme to full economic viability... It would however allow the developer to cover his losses and allow the scheme to be fitted out and completed."

Earlier this month, it was revealed that the developer of two housing schemes totalling more than 600 homes in Lancashire had used the appeal mechanism to renegotiate planning deals requiring it to pay more than £10million in affordable housing contributions.

Some consider that the 'Growth and Infrastructure Act 2013' enables schemes to go ahead that would otherwise not be viable because of the recession. Critics, however, say that it waters down the obligation of developers to provide affordable housing and exacerbates the shortage of affordable homes.

'AWICS' has recently completed a project with Oldham Borough Council, reviewing service charges. Representatives of the Council also attend our seminars and workshops.

The AWICS Housing News is published by 'AWICS' Limited. Articles are written by Adrian Waite unless otherwise stated. However, the views expressed in articles are not necessarily those of 'AWICS' or Adrian Waite unless expressly stated.

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

- Management Consultancy – <http://www.awics.co.uk/ManagementConsultancy.asp>
 - Interim Management – <http://www.awics.co.uk/interimmanagement.asp>
 - Regional Seminars - <http://www.awics.co.uk/seminars2014.asp>
 - In-House Training - <http://www.awics.co.uk/inHouseCourses.asp>
 - Independent Residents' Advice – <http://www.awics.co.uk/IndependentTenantAdvice.asp>
 - Technical Books - <http://www.awics.co.uk/TechnicalBooks.asp>
 - Free Information Service - <http://www.awics.co.uk/information-service.asp>
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All You Want To Know About Service Charges

April & November 2014

Following the success of our seminar and workshop 'All You Want to Know about Service Charges' in April we are holding another in November. This seminar and workshop is designed to give an introduction and overview to this important subject and is fully up to date with all developments.

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 landlords, leaseholders and tenants facing increased financial challenges and with increased legal complexity

there is an increased need to understand how service charging works.



Flats in China Walk, Lambeth.

This seminar and workshop is presented mainly from a financial point of view and is designed 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, finance staff, tenant representatives, members of the service charges team who have limited experience and others who realise that an understanding of service charges can place them at an advantage!

We believe in quality rather than quantity and so numbers at each session are limited to twenty people to permit the maximum possible interaction and participation.

What the Session Covers:

The session will answer the following questions:

- How do Service Charges work:
 - In Housing Associations and Local Authorities?
 - For Leaseholders and Tenants?
- How are service charges calculated?
- How to de-pool service charges?
- When are service charges eligible for housing benefit?
- How to ensure excellent customer service?

The session includes a participatory case study and is 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"**

Venue and Date:

London: Novotel Hotel, Waterloo – 29th April 2014.

London: Novotel Hotel, Waterloo – 12th November 2014.

For more information or to book a place, please visit: <http://www.awics.co.uk/schs.asp>

This seminar and workshop is also available in-house. For further information about in-house sessions, please contact Adrian Waite on 017683-52165 or adrian.waite@awics.co.uk

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CAPITA CONFERENCES

Social Housing Finance Conference

14th July 2014, Central London

With the Government making an **additional £300 million available through the HRA borrowing programme** and launching a review into **how more social housing can be built**, this event is ideally timed to update you on **innovative ways to invest** in affordable housing.

Key speakers include:

- **Simon Smith**, Assistant Director of Financial Consultancy, **CIH**
- **Jim Bennett**, Head of Corporate Strategy, **Homes and Communities Agency**
- **Caroline Green**, Senior Advisor, **Local Government Association**
- **Stephen Flowitt-Hill**, Director of Housing and Finance, **Saffron Housing Trust**
- **Simon Price**, Head of Housing, **Wokingham Borough Council**

Benefits of attending:

- Hear from the HCA on how to **access grant funding and borrowing**
- Gain insight into common **strengths and challenges** in local authorities' **progress with self-financing**
- Take away findings from the **Lyons Housing Review** on **maximising house building**
- Learn how **pension-fund-backed financing** enables the efficient use of assets to **create new homes**
- Understand how the **issuing of a bond can diversify funding sources** and enable the provision of **high quality and affordable housing**
- Explore **how one council has set up a company** to build homes **at low social rents and invest the dividends** to fund other areas of investment

Who should attend:

- Chief executives
- Finance directors and managers
- Housing directors and managers
- Asset management teams
- New homes and housing investment teams

Readers of the 'AWICS' Housing News will receive a 20% discount off the published rates when using booking source code DISCAW - Does not apply to concessionary rate; discounts cannot be combined

For more information:

<http://www.capitaconferences.co.uk/public-sector-conferences/housing/full-conference/article/social-housing-finance-conference.html?code=DISCAW>

**IF YOU WOULD LIKE TO PLACE AN ADVERTISEMENT IN THE AWICS HOUSING NEWS
PLEASE CONTACT Adrian.waite@awics.co.uk**

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Registered Address as above. Company Number: 3713554. VAT Registration Number: 721 9669 13

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Wanted Voluntary Audit Committee Members

Impact Housing has been providing services to Cumbrian Communities since 1975. We are a charitable housing association that also provides a whole host of other services, including supported housing, support for young people, domestic violence services, specialist elderly accommodation and community businesses.

Following the retirement of existing Members of our Audit Committee, we are looking for capable new Members.

The role of an Audit Committee is to look at the affairs of the organisation and how it is run, with an objective and questioning stance. It is good practice to have some members on Audit Committee who are not on the Board and have not been involved in the organisation in the past.

We are particularly keen to recruit members who have some experience of Audit. Financial and/or business skills would also be useful. You would not need to know anything about housing associations, but it would be useful if you knew something about third sector organisations (i.e. how charities operate).

Have a look at our website to find more about us. If you like what you see, let us know. Our Audit Committee Meetings are held quarterly, usually in Workington, Carlisle or Penrith.

We currently pay your travel and other out-of-pocket expenses.

For an informal chat, ring

Adrian Waite	Chair	07502 142 658
Mike Muir	Chief Executive	07813 858 905

More information can be found at: www.impacthousing.org.uk

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