

AWICS Housing News - November 2013

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Flats at Tamworth, Staffordshire.

Oldham Council consults on Service Charges

Oldham Borough Council's former Arms' Length Management Organisation, First Choice Homes Oldham is now a Housing Association to which the bulk of the Council's former council housing was transferred in 2012. The remaining stock is covered by two Private Finance Initiative contracts – one with Housing 21 that started in October 2006 and the other with Great Places that started in November 2012.

At 31st March 2013, the Council's stock included 986 houses and bungalows, 828 flats & maisonettes and twenty hostel bed spaces. Oldham Retirement Housing Partnership (a wholly owned subsidiary of Housing 21 established solely for the purposes of this contract) manages 818 houses & bungalows and 613 flats & maisonettes (now 616). 900 general needs units are under construction. Great Places manages 168 houses & bungalows and 215 flats & maisonettes.

The Council has nineteen sheltered housing schemes of which eight have been re-modelled potentially to deliver 'extra care' elderly schemes. Although there is no single definition of extra care housing or schemes they normally include the following components

- Self-contained specialist housing units (with either owner occupiers, shared ownership or tenancies – or a combination of these different types)
- Access to communal facilities on site (that could include hairdressing, library, restaurant, communal lounge - facilities)
- Access to care services, normally based on site that can provide 24 hour care, 7 days per week

Historically, the Council has chosen to increase property rents to offset inflationary increases only. The Council has not taken the opportunity to 'un-pool' from this rental income other costs to do with communal and property-related management costs. However, the Council recently commissioned 'AWICS' to advise on this matter and to carry out financial modelling for various options for the introduction of service charges.

Most councils have introduced greater flexibility to their rent setting structures through un-pooling service charges to minimise long-term risk to their business plans and to help to establish a more stable financial environment in which to manage their housing stock. Following receipt of advice from 'AWICS' the Council is now out to consultation on introducing service charges in a phased way.

The consultation is running through October 2013. The proposal is to phase in a new service charge over a five year period (1st April 2014 to 1st April 2019). This would mean the introduction of the weekly charge at 20% in the first year, then phased in each financial year until the full service charge is payable in 2019/20. Only Housing 21 tenants in group schemes and / or flats would be affected and not tenants in bungalows.

The Council will consider responses to the consultation between 1st November and 2nd December 2013 before taking a decision. If service charges are to be introduced tenants will receive a notice of variation on 17th February 2014 prior to the charges being introduced on 1st April 2014.

The service charges would cover:

- Grounds maintenance to external / sitting out areas, where the external / sitting out area is for the exclusive use of an individual occupier or a group of occupiers.
- Landlord's lighting in communal areas.
- Landlord's heating costs for communal areas.
- Fixture and fitting improvements within communal areas.
- Cost of community alarm monitoring equipment.
- Minor repairs in communal areas.
- Installation, monitoring and servicing of CCTV cameras.
- Monitoring and servicing door entry systems.
- Monitoring of safety equipment within communal areas such as door alarms and fire panels.
- Servicing communal facilities such as fire safety equipment.
- Cleaning of communal areas including the cost of materials.
- Decoration of communal areas.
- Window cleaning of communal areas and hallways.

Service charges would be calculated using the actual costs that the Council has paid to Housing 21 for the previous year to estimate the costs for the following year. This would take into account rises or falls in inflation, utility costs and other factors. The full cost of providing a service would be evenly split between all tenants in group schemes. As the service charge would be an estimate either the Council or Housing 21 would calculate and certify any over or under payments made. Any under or over payment on the account would be adjusted annually and would be applied to the following years' service charge.

The reasons for un-pooling and the introduction of service charges across the nineteen group schemes can be summarised as follows:

- The schemes currently benefit from Supporting People funding subsidy from the general fund towards the warden / court manager and helpline monitoring costs. There are increasing pressures on this subsidy.
- There is a need to support the existing budget savings commitment in 2013/14 from the general fund for sheltered housing costs.

- Current low inflation rates will not last and government private finance initiative credits will remain fixed at 2%. Yearly inflationary increases will not keep pace with future costs up to 2036.
- 330 of the 615 flats in eight of the nineteen schemes are designed for extra care that the Council is not gaining optimum use from. There is an increasing elderly population with more complex long-term conditions (for example, dementia). The Council requires additional investment to future-proof the housing and services to maintain residents' independence, reduce social isolation and delay the need for more costly residential and nursing care.
- It will be cheaper for the Council to make better use of the existing extra care and sheltered housing than building new that would create an additional income revenue burden to an already stretched general fund.

The Council wishes to recoup its actual costs and thus achieve the flexibility to develop other services including 'extra care'. It is therefore looking for a flexible future Housing Revenue Account charging structure that would allow the Council to introduce a health and well-being charge, should the core and flexible extra care offer require a complimentary housing management / support concierge type funded service to overlap the current warden service and to link or compliment any personal care offer.

Those who wish to respond to the consultation can telephone 0800-032-7316; email consult@oldham.gov.uk or write to Oldham Council Housing Strategy at the Civic Centre, PO Box 22, West Street, Oldham. OL1 1UW.

Adrian Waite

Self-Financing to be introduced in Wales

In April 2012 the housing revenue account subsidy system was abolished in England and replaced with a system of self-financing. It has been suggested that the Welsh Government should also abolish the housing revenue account subsidy system and introduce a self-financing system.

Welsh councils paid £73million to the Treasury in negative subsidy in 2011/12. Members of the Welsh Assembly have voiced concern about the housing subsidy system, saying up to a billion pounds has been paid in that could have been directly spent on improving housing in Wales.

In January 2013, the Welsh Local Government Association said:

"The Welsh Local Government Association has supported the reform of the housing revenue account system in Wales for some time and hopes that the on-going negotiations between Welsh government and HM Treasury will lead to a fairer system being developed for Wales."

Nick Bennett, Chief Executive of Community Housing Cymru said:

"The reform wouldn't just stop a 'negative subsidy' to HM Treasury. I hope it would also be accompanied by borrowing powers for local authorities that would allow investment in Welsh housing stock - particularly in local authorities which have decided not to transfer stock to housing associations."

A Welsh government spokesperson said it was committed to achieving "the best possible outcome for Wales". It would be an important achievement for Wales if a more liberal borrowing regime could be achieved than has been the case in England.

The Welsh Government and the United Kingdom Treasury have recently reached agreement on the total amount of the buy-out in Wales and the total level of the 'borrowing cap'. The arrangements appear to be more generous to the local authorities than was the case in England. The Welsh Government and the Welsh local authorities are now in the process of negotiating how the total buy-out sum and 'borrowing cap' will be divided between the eleven authorities with housing stock.

The Welsh Government is proposing to introduce a system for self-financing of housing revenue accounts with a start date of 1st April 2014. However, it is possible that implementation will now be delayed until 1st April 2015 as legislation may be required.

Self-financing would change fundamentally the way that local authority housing is funded. The system of redistributive subsidy, with all its associated complexity, would be replaced with a system where all rental income will be kept locally in return for authorities taking on a level of debt representative of the value of their stock.

Local authorities would then take on the responsibility for investment in the housing assets based on a thirty year business plan. This would enable authorities to manage their assets actively and would change the balance of accountability for housing services from the government to tenants.

It has been recognised in recent years that the housing subsidy system is not sustainable in the long-term with an ever greater proportion of housing subsidy being returned to the United Kingdom government.

The self-financed housing revenue account would be based on authorities buying themselves out of a negative housing subsidy position. This involves no longer paying into housing subsidy and in return the authority's debt would be adjusted upwards to a level that is deemed to be appropriate.

It would be a 'once and for all' settlement between central and local government after which all responsibility for maintaining council housing stock would rest with local authorities. Thus, all income collected locally from rents, service charges and other sources would be kept at local level to deliver housing services to tenants and to maintain the housing stock. Authorities would be able to plan long-term for the investment needs of their assets and service levels in consultation with tenants.

The United Kingdom government considers that it is necessary to maintain control on authorities' debt. This would be achieved by introducing a 'borrowing cap' as in England. The cap would restrict the ability of authorities to take on additional borrowing under the Prudential Code, even if the borrowing was affordable by the housing revenue account. Investment would therefore be curtailed. However, it is anticipated that the Welsh Assembly Government would continue to provide local authorities with housing stock with the major repairs allowance on the same basis as in the past.

Business planning would be central to a self-financing housing revenue account, for financial and service planning, monitoring progress and managing risk. The business plan would show how over thirty years the rental and other income would fund all the investment needs of the stock, servicing of the debt and day to day management and repair requirements. It would be the main tool for the financial management of the housing revenue account and would have a substantial impact on asset management plans.

Investment in the stock would be funded from within the resources: capital receipts, revenue monies available, other contributions received (including the ongoing major repairs allowance) supplemented by any additional prudential borrowing. It is expected that all authorities would have a sustainable business plan going forward that allows them to maintain their homes under these arrangements.

There is therefore a need for Welsh local authorities with housing stock to prepare for the introduction of self-financing. 'AWICS' has been assisting by helping to review housing revenue account business plans.

There is also a free briefing paper on the 'AWICS' website that provides an overview of local authority housing finance in Wales. Your free copy can be downloaded from: <http://www.awics.co.uk/dynamicdata/data/docs/local%20authority%20housing%20finance%20in%20wales%20-%20briefing%20paper.pdf>

Adrian Waite

More on Eden District Council and the Bedroom Tax

Eden District Council appears to be intent on losing its reputation as a 'sleepy backwater'. Its Conservative Leader, Councillor Gordon Nicholson, has now come out against the 'bedroom tax', writing in the 'Cumberland & Westmorland Herald' that:

"I should make it clear that, as an individual, I do not support the manner in which the so-called bedroom tax has been introduced. I do think that existing tenants who, through no fault of their own, find their housing benefit reduced should have been exempt from these changes and I have made this point to ministers."

Following my article on Eden District Council and the Bedroom Tax in the October edition of the 'AWICS' Housing News in which I discussed the attempt of the Liberal-Democrats on the Council to exempt rooms of under 50sq.m. from the definition of a bedroom for purposes of calculating housing benefit, I have been contacted by Andrew Connell, Liberal-Democrat councillor on Eden District Council and Mayor of Appleby who writes:

"Good stuff, Adrian, though you might have mentioned in respect of Eden, that the Leader and Deputy Leader suppressed discussion by immediately getting through a motion that the question be now put. Cllr Spence was only able to speak because the Chairman had indicated she could before the Cllr Robinson proposed that the question be put. Cllr Nicolson's justification for this move was that if an officer advised against a course of action no councillor could speak in favour of it."

Community Infrastructure Levy

Following my article on the Community Infrastructure Levy in the October edition of the 'AWICS' Housing News, I have been contacted by Andrew Chalmers, Principal Development Officer (Planning Strategy) at Bolton Borough Council, who writes:

"Adrian I've a couple of comments on your article on the Community Infrastructure Levy."

"The funds raised are not necessarily used to fund affordable housing."

"It is not that the fund will not necessarily be used but they cannot be used to fund affordable housing – currently this will still be done through Section 106 agreements. If an authority takes money from Section 106 for something it cannot spend money from the Community Infrastructure Levy on it. You will be aware that there was consultation on whether to include affordable housing or not.

"The incentive programme, which he hopes to have in place from this spring, forms a key part of moves to get housing schemes approved."

"Timing of introduction of the Community Infrastructure Levy is entirely a matter for each individual local authority, many of whom are waiting to see whether the whole system is abolished which is still possible due to concerns on viability of development. While legislative provision exists relatively few authorities will have the Community Infrastructure Levy in place from April. Worth also noting that until development actually is built no money is collected and therefore no proportion passed on to local areas.

"Also in areas without parish councils/neighbourhood bodies constituted for this purpose, for example in many metropolitan authorities there are no clear area based bodies, the mechanisms and lack of any clear government advice makes this a very grey area about what money might be collected and exactly how it might be spent.

"One final comment. As one involved in working up the CIL system while conceptually a simple system it is difficult to set up and complex in operation. I think there have to be concerns that the non-negotiable nature means that Section 106 agreements will be negotiated away and with it affordable housing contributions.

"And it is very apparent that there is significant lobbying of government to get the Community Infrastructure Levy dropped, Labour has already said it will remove it. So we can all wait and see!"

Homes & Communities Agency publishes feedback on proposed changes to regulatory framework

In October 2013, the regulator of social housing providers, the Homes and Communities Agency published its analysis of the sector's initial response to a discussion document on potential changes to its core Regulatory Framework.

Published in April, 'Protecting Social Housing Assets in a More Diverse Sector' opened the debate on how social housing should be regulated as providers become increasingly diverse, and in particular how to ensure the Regulatory Framework remains 'fit for purpose' to ensure social housing assets remain protected against a backdrop of increasing complexity and risk.

The proposed changes have been discussed in earlier editions of the 'AWICS' Housing News and were intended to enable the Regulator to deliver its statutory objectives more effectively while maintaining the confidence of investors, tenants and other key stakeholders in the sector at a time when providers are diversifying into a broader range of activities and the number of new providers registering to provide social housing is increasing. However, there were fears in the sector that the proposals would be too restrictive and would force associations either to abandon useful social projects or to create complex legal structures.

The Homes & Communities Agency's Regulation Committee has considered the feedback, with conclusions indicating the Regulator's thinking in advance of a statutory consultation in the New Year:

- The substantial diversity of organisations in the sector makes a 'one size fits all' approach to protecting social housing assets impractical
- Recovery planning offers a starting point for not-for-profit providers with a parent on the register, but this needs to be supplemented by other steps to improve risk management by those providers:
 - A broader understanding of risk and contingent liabilities
 - Better scenario testing, and
 - A plan for protecting social housing assets in a failure situation
- The position on for-profit providers differs, where the regulator's remit only relates to social housing and not the whole entity. These providers will be subject to some form of ring fencing.
- All sales proceeds made by for-profit providers on stock acquired from not-for-profit providers will be required to be invested in social housing. These providers will be free to generate and distribute profits based on stock they buy from outside the sector or build themselves.

Julian Ashby, Chair of the Homes & Communities Agency Regulation Committee said:

"We are determined to deliver our statutory objective to protect social housing assets. The sector is becoming riskier and it is necessary that we review the best way to protect tenants and public investment, while ensuring that the sector is well-placed to continue to attract private finance at competitive rates. The substantial diversity of organisations in the sector makes a 'one size fits all' approach to achieving this impractical.

"Our discussion document prompted some lively debate. We have listened to the response and will use it to inform the formal consultation early next year. We continue to listen and work with stakeholders as we develop detailed propositions for these changes."

The feedback will contribute to the formal twelve week statutory consultation on changes to the Regulatory Framework in early 2014.

At Impact Housing Association, where I am Chair, we are pleased not to be pressed down the subsidiary route. This means that we can proceed with registration of our own subsidiary as and when it suits us.

Some of the key questions that we will need to address are:

1. Which are our riskiest activities?
2. Which of these are most likely to damage our social housing stock?
3. What can we do to mitigate those risks - to bring them down to an acceptable level, and keep them there?
4. What would we do if something terrible happens in terms of business failure and what would we do to safeguard our social housing asset?

Given that most of these issues are around Risk, we have decided to carry out more detailed SWOT / PEST / Risk assessments in our 2014 Business Plan - and then flag any actions that we need to take in our 2014 Delivery Plan.

Adrian Waite

Gloucester City Council to set up First Co-Co

Gloucester City Council has agreed in principle to approve a proposal for the stock transfer of its 4,800 homes to a council and community owned organisation (CoCo) with the power to raise investment for regeneration work and the delivery of 'much-needed' new homes. The council also agreed to accept the recommendation of the customer forum that represents the city council's tenants, to select Gloucester City Homes as the new standalone landlord in the event of a transfer going ahead.

Tim Dare, Chair of Gloucester City Homes board, told the 'Housing News' that:

"Gloucester City Homes has very strong loyalty and integrity with our tenants. We have transformed our services since we started providing services in December 2005, investing over £69million into our tenants' homes and making them decent."

"The decision of the council provides an opportunity to maintain that high level of investment, continue providing high quality services and creates the opportunity for community regeneration and building much needed affordable housing. This is just the first step and ultimately tenants will have the choice on this decision with the right to vote on a transfer to Gloucester City Homes sometime next year."

The vote follows a detailed review of the options available to secure future investment in the council's homes, which involved a panel of residents, officers from the city council and Gloucester City Homes, and council representatives from all parties. The details of the proposal will now be finalised in readiness for an application to the Government for the proposed transfer to be included in the 2014/15 transfer programme.

If the Government agrees to the proposal it will pave the way for a full consultation with tenants on what the transfer of stock to Gloucester City Homes would mean for them and a tenant vote on whether it should go ahead. A transfer of stock to Gloucester City Homes under the CoCo Plus Model would mean that Gloucester City Homes would be able to raise the investment required to ensure the regeneration of communities through continued improvement of tenants' homes and as well as building much needed new homes for families on the waiting list.

Councillor Colin Organ, City Council Cabinet member for Housing told the 'Housing News' that it would make it possible to deliver the investment necessary to safeguard social housing in the city and deliver new homes and added:

"It is vitally important that we protect the future of housing in the city for both the current and future generations. If the Government agrees this move will provide the ability to make the necessary investment in the existing stock of properties as well as build much needed new homes."

General information on Council & Community ownership can be found in a free briefing paper on the 'AWICS' website at:
[http://www.awics.co.uk/documents/briefing_papers/housing/Council_and_Community_Owned_\(CoCo\)_Housing_24-10-2011.pdf](http://www.awics.co.uk/documents/briefing_papers/housing/Council_and_Community_Owned_(CoCo)_Housing_24-10-2011.pdf)

Adrian Waite

Second home owners buy up affordable housing land to extend gardens

Plans to build affordable homes in a Lake District town have been thwarted by second home owners who have paid thousands of pounds to buy the land in Ambleside on which the properties were to be built.

Seven houses and four bungalows had been pencilled in to be built in a field at the end of Fisherbeck Park, a quiet cul-de-sac in the town. But overlooking properties – including two holiday lets, a second home owner and two long-standing residents – agreed a deal with the land owner to buy the site. It is understood they now plan to make their gardens bigger.

Affordable housing campaigners had spent four years drawing up the scheme and permission for the scheme to go ahead had been given by the Lake District National Park Authority. The plot was one of only three official sites in Ambleside set aside for affordable homes. South Lakeland District Council said 160 people are on its waiting list for housing in the town. However, residents on the street said it was the wrong site and the scheme was opposed by around forty nearby property owners.

Councillor Heidi Halliday, who represents Ambleside on South Lakeland District Council, said she was ‘appalled’ by what had happened and told the ‘Westmorland Gazette’ that:

“What these people don’t realise or fail to remember is they’ve scuppered the chance of people that serve them in shops that pour their drinks in cafes or clean for them or mend their cars, of having a chance of living here. It’s almost like they are saying you are good enough to serve us, but not good enough to live next to us.”

The houses were to have been developed by Two Castles Housing Association. Rob Brittain, of Two Castles Housing Association, said:

“It is frustrating that we heard about the sale of the land after the deal had taken place. We are incredibly disappointed that this opportunity for much-needed affordable housing for local people in the area has been blocked in this way.”

Martyn Nicholson, of Russell Armer, the potential developer said:

“We are extremely disappointed after all the hard work put in. It is a great loss for the people of Ambleside desperate for an affordable home in the place in which they live and work.”

However, Nick Davenport, an Ambleside solicitor acting on behalf of the site purchasers, said:

“There were extensive objections to the original planning permission from local civil society organisations including for example Friends of the Lake District... One described it as ‘an act of vandalism.’

“They further understood that the developer did not exercise an option they had to purchase the land. In any event they were approached by the landowner to see if they were interested in the purchase. Agreement was reached and the purchase completed. My clients would like to emphasise that their intention is to preserve the countryside of the Lake District in this prominent and highly visible location.”

Nearby resident Ashley Cooper, who has a home opposite with stunning views across to Wetherlam and Todd Cragg, says it would have been ruined by the scheme. He was not involved in the purchase but explained:

"I don't agree with second homes and holiday lets everywhere and we do need affordable housing but it does need to be in the right place. The plans put in were pretty anti-social because the way it had been designed, there were bungalows and two-storey houses. The national park says you don't have a right to a view but if you've paid half-a-million quid for your house – £200,000 of that is the view."

AWICS announces 2014 series of Seminars and Workshops

The 2014 series of seminars and workshops has now been announced. They are as follows:

All You Want to Know about Local Authority Housing Finance:

- London – 26th February 2014
- Huddersfield – 10th June 2014
- London – 11th November 2014

All You Want to Know about Housing Association Finance:

- London – 11th March 2014
- Huddersfield – 11th June 2014

All You Want to Know about Budgets and Management Accounts:

- London – 12th March 2014

All You Want to Know about Service Charges:

- London – 29th April 2014

All You Want to Know about Scottish Social Housing Finance:

- Falkirk – 13th May 2014.

Developments in Social Housing Finance in England:

- London – 8th July 2014

All You Want to Know about Welsh Social Housing Finance:

- Cardiff – 10th September 2014

All You Want to Know about Local Authority Finance

- London – 7th October 2014

Value for Money and Performance Management in Housing & Local Government:

- London – 8th October 2014

All You Want to Know about Welfare Reform:

- London – 12th November 2014

Further information will be available on our website at:
<http://www.awics.co.uk/regionalSeminars.asp>

Or for further information please do not hesitate to email me at adrian.waite@awics.co.uk

Adrian Waite

ADVERTISEMENT



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>

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

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>

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

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>
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- Information Service - <http://www.awics.co.uk/informationService.asp>