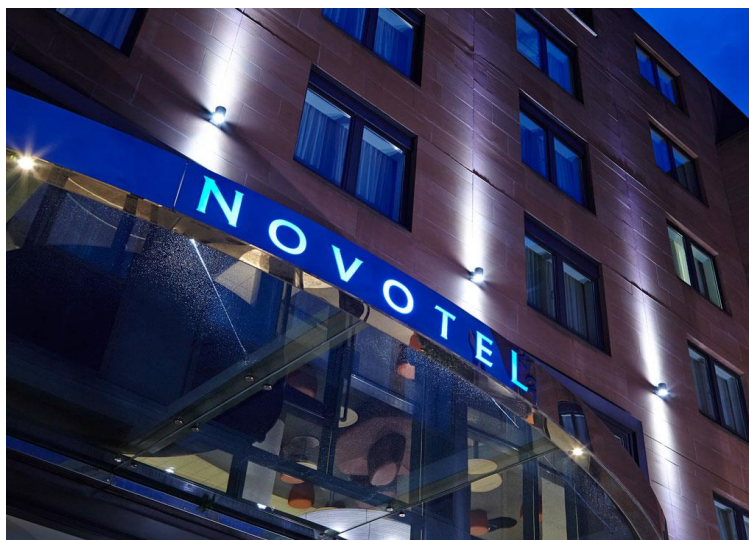


# AWICS Scottish News

## June 2016



The Novotel Hotel in Edinburgh where the AWICS seminar  
'All You Want to Know about Scottish Social Housing Finance' will be held.

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### New Scottish Government's Programme

The Scottish Parliamentary elections of May 2016 resulted in the election of a minority Scottish National Party government. Following her re-election, First Minister Nicola Sturgeon outlined a comprehensive programme for the Scottish Government including early action to prepare for new social security powers and delivering 50,000 affordable homes over the parliament. In view of its lack of an overall majority the new Scottish Government also proposes to work closely with other parties in the Scottish Government.

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In a speech to MSPs at Holyrood, Nicola Sturgeon said that the next five years represent a 'precious opportunity' to improve the lives and opportunities of Scotland's young people, to grow the economy, to transform and reform public services and to empower communities across the country.

### Housing

Before the election the Scottish National Party had proposed to embark on a £3billion programme to build 50,000 new affordable homes over the next five years, at least 35,000 of which would be for social rent. However, in Holyrood, the First Minister pledged to go even further if possible and said:

*"These new houses will help to ensure that individuals and families across the country have access to good affordable homes. But they will also deliver economic benefits. Their construction will support around 14,000 full-time equivalent jobs a year and generate around £1.8billion in economic activity. We will also introduce a Warm Homes Bill, making use of existing powers to tackle fuel poverty and new powers over energy efficiency."*

### Welfare

In view of the pending devolution of further welfare powers to Scotland, Nicola Sturgeon announced that the Scottish Government will consult on social security legislation as soon as possible to introduce a bill during the first year. The Scottish government now has control over discretionary housing payments and will be able to vary the housing cost part of Universal Credit. It will also begin work to establish a Scottish Social Security Agency. The First Minister added:

*"During this parliament, we will assume important new responsibilities over social security. We will introduce a Social Security Bill in the first year of this parliament and start work to establish a new Scottish Social Security Agency. We will use our new powers to put dignity and respect back at the heart of our social security system. We will abolish the 'bedroom tax', we will make changes to how Universal Credit can be paid, extend winter fuel payments to families with severely disabled children and we will restore entitlement to housing support for 18-21 year olds in our country."*

On addressing poverty and inequality, Nicola Sturgeon told MSPs:

*"We will shortly publish a Fairer Scotland Action Plan. We will also implement all of the recommendations of the independent Poverty Adviser and we will commence the socio-economic duty contained in the 2010 Equalities Act. Over the next few weeks, I will also reappoint an independent poverty advisor."*

The Scottish government had already announced that it would abolish the under-occupation penalty and change the way Universal Credit is paid so it goes direct to landlords. It will also extend winter fuel payments to families with severely disabled children.

Nicola Sturgeon said the government would end:

*"The degrading Department for Work and Pensions approach to disability assessments (and) ensure that disability payments are not reduced or means tested"*

## Education

Nicola Sturgeon said that:

*“The defining mission of this government will be education... The expansion of childcare will be our most important infrastructure project of this parliament. It will help parents into work and it will be a transformational investment in the life chances of our children.”*

She promised an extra £750million over the parliament for an ‘attainment fund’, aimed at narrowing the gap between children from richer and poorer backgrounds, and said that 20% of Scots at university will come from the poorest fifth of communities by 2030. A Commissioner for Fair Access will be appointed, and the poverty and equalities commissioner re-appointed. The First Minister also announced plans for an international council of advisers to bring forward ideas for reforming Scottish education, and has called a summit of experts and stakeholders, including the Holyrood opposition parties, on raising school attainment.

The Scottish Government plans to expand nursery education, increase apprenticeship numbers and maintain college places. In line with an election pledge, the government is adopting the Finnish idea of giving parents of every new born baby a ‘baby box’ of essential supplies, intended to help level the life chances for all Scottish children from the outset.

John Swinney, who is now Minister for Education after nine years in charge of Holyrood’s finances, will present MSPs with a delivery plan by the summer.

## Health and Police

Revenue spending on health services will increase by £500million above inflation over the Parliament, with additional resources for mental health and major reforms of primary care. The police budget would be protected in real terms, and ministers would work with civic Scotland to develop a stronger framework of economic and civil rights.

## Reactions in the Sector

The renewed commitment to the building of 50,000 affordable homes over the lifetime of this parliament was welcomed across the sector.

Mary Taylor, Chief Executive of the Scottish Federation of Housing Associations believes the move will help to solve the housing crisis that Scotland is currently facing, and said that:

*“Together with our members, we stand ready to assist the government in delivering it. The Scottish Federation of Housing Associations and our members also welcomed the boost to the rate of housing investment announced in January of this year. The increase in grant levels will allow our members to start building again and help to sustain and expand our thriving social housing sector. Good quality, energy efficient, affordable housing is of vital importance to neighbourhoods, localities and communities across Scotland.”*

Graeme Brown, Director of Shelter Scotland, said:

*“We need at least 60,000 new affordable homes during this parliament to truly tackle Scotland’s housing crisis. We also welcome the commitment to a Warm Homes Bill to tackle fuel poverty and improve the nation’s health and confirmation that the unfair and hated bedroom tax will be abolished.”*

## **Scottish Housing Regulator publishes assessment of Housing Associations**

In March 2016 the Scottish Housing Regulator published its annual assessment of the finances of the 160 largest housing associations in Scotland. This shows that in 2014/15 the annual turnover of the sector increased by 4.2% from £1.3million to £1.4million, but that the cash generated from operations was slightly less than the £412million generated in 2013/14, at £406million. Registered social landlords generated more than £3 from operations for each £1 paid in interest for the fourth successive year. The sector's net surplus was £124million, a 24% increase on 2013/14 when it was £96.6million. Only nine housing associations had a net deficit, the lowest number in five years.

Housing associations spent £702million on the acquisition and construction of houses, an increase of 15%. However, this is still lower than three years ago when £806million was spent. The total private investment in social housing exceeded £5billion for the first time. The regulator said private investment in social housing had grown 'more than fivefold' in less than twenty years. Around eighty housing associations are developing new social housing with grant assistance from the Scottish Government and private borrowing. Another ten housing associations are planning to build over the next five years.

However, in its report the regulator said that one of the most important risks for housing associations 'relates to future rent levels'. Looking to the future, the regulator has warned that most registered social landlords are continuing to plan above inflation increases in rents and warned that increases in rents are a risk if tenants' incomes do not also increase in real terms. They said that:

*"Most registered social landlords continue to rely upon above-inflation increases in rents. We see a reliance upon above inflation increases in rent as a potential risk to the financial health of some registered social landlords given the uncertainty about the future of the welfare system and the risk that the income of those in work may not increase in real terms."*

The regulator considers that most housing associations are managing financial risks successfully and are continuing to manage their resources to ensure their financial wellbeing. Therefore, overall the sector continues to enjoy good financial health.

Ian Brennan, Director of Regulation (Finance & Risk) at the Scottish Housing Regulator, said that:

*"Once again the aggregate accounts show a healthy surplus and a strong cash position. We also see that rents are rising in real terms and that most RSLs are planning to continue above inflation increases for the next five years. We are aware that many registered social landlords are making considerable efforts to ensure that rents remain affordable for tenants and all registered social landlords need to set rents in a way that places affordability for tenants at the centre of their planning."*

David Bookbinder, Director of Glasgow and West of Scotland Forum of Housing Associations, said:

*"Our data shows the average size of rent increase this year is clearly significantly down on the previous years. Housing associations are making efforts to achieve a balance between a business plan which looks at modernising the stock over a long period of time and keeping rents genuinely affordable – it's always a balance. There's been a re-balancing towards smaller rent increases this year."*

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Mary Taylor, chief executive of the Scottish Federation of Housing Associations, said housing associations keep rents 'constantly under review' and the Scottish Federation of Housing Association's latest analysis shows that they are 'getting the balance right'.

Local authorities in Scotland have also tended to increase council house rents by more than inflation during recent years so the affordability issue could be expected to apply to them as much as to housing associations. The devolution of some welfare budgets to the Scottish Parliament may also mean that real increases in rents could have budgetary implications for the Scottish Government. However, despite recent increases in social rents in Scotland and the United Kingdom government policy of reducing rents in England by 1% a year over the next four years, social rents in Scotland remain lower than those in England.

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## **Council Tax Reform**

Proposals for Council Tax reform in Scotland have been welcomed by the Chartered Institute of Public Finance & Accountancy. The Head of the Institute in Scotland, Don Peebles, has described the Scottish Government's planned overhaul of council tax from 2017 as imaginative and progressive – although much of the detail has yet to emerge.

The proposal by the Scottish Government is to retain council tax as one element of local tax but to reform the relationship between the highest and the lowest-value houses. The number of bands overall will remain but higher value houses will pay more council tax, to raise an estimated £100million for education.

The council tax freeze that has been a cornerstone of the Scottish Government policy for years will end in April 2017 but any future rises will be capped at 3%. The Institute considers that this would restrict local decision making and they would want to see greater flexibility for councils.

However, it is in the longer term future proposals where local tax in Scotland will take a different shape. The proposal is to assign 25% of Scotland's future income tax receipts to councils. This would replace revenue grant and it could result in a much needed increased revenues for councils in Scotland. Local economic growth could be rewarded with increased funding although it's not yet clear where the volatility risk would lie. This means that the new tax powers in Scotland will be linked directly to local services rather than to national issues.

The Institute says that the decision not to revalue properties is disappointing but in itself no surprise since the Commission on Local Tax Reform recognised that it was politically challenging. The last revaluation was carried out in 1991. The Chartered Institute of Public Finance & Accountancy Scotland helped to influence these changes - Don Peebles sat on the Local Government Tax Reform Commission in Scotland that proposed many of these reforms.

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## **Scottish Housing Regulator's Work Plan, Risk Assessment and Resident Engagement**

In May 2016 the Scottish Housing Regulator published a summary of its work plan for 2016/17 that will see the organisation focus on its three priorities of good services, financial health and good governance. According to the summary, specific areas of work will include planned regulatory engagement; Charter data collection, analysis and reporting; and involving tenants.

The Regulator's engagement with landlords will see it:

- Oversee statutory interventions and publish a report on each when they conclude
- Put in place a new reviews and appeals procedures from April
- Publish reports on the thematic inquiries started in 2015
- Engage with representative groups and publish information on 'how we intervene'
- Put in place and publish its selection panel for special managers by October
- Carry out thematic work on governance and on landlords' delivery of new homes
- Start its annual risk assessment and publish information on the risks it will focus on in November.

The Regulator will involve tenants in its work through its National Panel of Tenants and Service Users, its tenant liaison group and by working with its new tenant advisors. This work will aim to empower tenants by providing helpful and easy-to-use information on their landlord's performance that helps them to compare this with other landlords. It will also maintain the confidence of public and private funders which the organisation says is crucial for access to competitive investment in social housing.

On the Scottish Social Housing Charter, the Regulator will:

- Collect performance data from all social landlords on its digital portal by May
- Publish landlord reports and update the online comparison tool in August
- Carry out 10 data accuracy visits by October
- Publish its national Charter report by February
- Contribute to the Scottish Government's review of the Charter.

It also plans to publish:

- a refreshed consultation and involvement strategy in May
- updated tenant satisfaction methodology in June
- a new factsheet for tenants on significant performance failures in July
- outcomes from its national panel of tenants and service users
- data tables on the finance of RSLs by November
- its analysis of loan portfolios and the financial health of RSLs by March.

Working with reduced resources, the Regulator has also laid out plans to cooperate with the Scottish Government in its response to the Office for National Statistics review of the classification of registered social landlords and to move office by December.

Michael Cameron, Chief Executive, said:

*"Successful social landlords deliver good outcomes for tenants, homeless people and others who use their services. Our work helps to achieve this by focusing on our three priorities: good services for tenants and other service users and landlords' financial health and good governance. This year we will empower tenants by providing easy to use information on their landlord's performance. We will also work to maintain the confidence of public and private funders that is crucial for landlords' access to competitive investment."*

*"We are a smaller Regulator, having had a significant reduction in our funding from 2016/17. We will continue to prioritise our use of resources to protect the interests of tenants and service users, while doing less of some things and stopping others."*

In April 2016 the Scottish Housing Regulator published a summary of its annual risk assessment of local authorities and registered social landlords. The Regulator's report sets out the main themes of its engagement across both registered social landlords and local authorities in a single report. It details the landlords the Regulator will engage with and the reasons for this engagement. The Regulator will engage with 51 registered social landlords and nineteen local authorities in 2016. Michael Cameron, Chief Executive said:

*"Our annual regulatory assessment drives our risk-based regulatory approach and our regulatory engagement. This year, we're engaging with fewer landlords than last year having gained assurance that a number are managing the risks they face. We know landlords are continuing to face risks and challenges, particularly around rents, development, budgetary pressures and homelessness. We will monitor and assess emerging risks as we engage with landlords to gain the assurance we need that the interests of tenants and other service users are protected."*

The Regulator's risk assessment includes a review of financial health and governance for registered social landlords, service and stock quality for both registered social landlords and local authorities' homelessness services. This takes account of landlords' performance against the Scottish Social Housing Charter.

The Scottish Housing Regulator has published its new plans for continuing to involve tenants and service users in its work. According to the plans, the Regulator will use a variety of initiatives, many of which build on existing activities, to help it understand tenants' and service users' views. It will continue to work with its National Panel of Tenants and Service Users. Established in 2013, the Panel now has almost 500 members and lets the Regulator hear directly about the views and priorities of a diverse range of tenants and others.

Continuing to engage with tenant representatives will also be a key part of the Regulator's work. It will do this through its Registered Tenant Organisations' liaison group and the nine Regional Networks. It will also speak with bodies who work on service users' behalf.

The Regulator will also involve tenants and others in its regulation activities, bringing a direct service user perspective. Building on the work of its tenant assessors, it will shortly begin working with its new pool of independent, volunteer tenant advisors. Tenant advisors will speak directly to tenants and test landlords' services.

Iain Muirhead, the Regulator's director of strategy and communications, said:

*"Our plans for the next two years build on our work since 2012. We're very grateful to all the tenants and service users who have taken the time to contribute to our work. That includes tenant organisations, members of our National Panel and tenant assessors. It's important that we understand their perspectives and priorities. And involving tenants and service users directly in our regulation helps make sure we stay focused on the issues that matter most to them."*

The Scottish Housing Regulator was established on 1st April 2011 under the Housing (Scotland) Act 2010. Its objective is to safeguard and promote the interests of tenants and others who use local authority and registered social landlord housing services. The Regulator operates independently of Scottish Ministers and is accountable directly to the Scottish Parliament. It assumed its full regulatory responsibilities on 1st April 2012. The Regulator consists of the Chair and five Board members.

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The Scottish Housing Regulator regulates around 160 registered social landlords and the housing and homelessness activities of 32 local authorities.

The Scottish Government's Scottish Social Housing Charter came into force in April 2012. The Scottish Social Housing Charter sets out the standards and outcomes landlords should aim to achieve. The Regulator's role in relation to the Charter is to monitor and assess landlords' performance against the Charter.

More information about the Regulator can be found on its website at [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

The Regulator's publication 'How we involve tenants and service users in our work' is now available on its website [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk).

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## **Scottish Welfare Fund**

On 1st April 2013, the Department for Work and Pensions abolished two elements of the Social Fund - Community Care Grants and Crisis Loans - and transferred funds previously spent on them to Scottish Ministers. In its place, the Scottish Government established the Scottish Welfare Fund. The Scottish Welfare Fund is a national scheme run by Local Authorities, based on guidance from Scottish Ministers. The guidance has been developed in partnership with the Convention of Scottish Local Authorities, Local Authorities and other stakeholders.

During the first nine months of 2015/16, £24.5million has been awarded through the Scottish Welfare Fund. This is around 70% of the £35million available for 2015/16, around 1.5 percentage points less than at the same time last year.

In April 2016, Scotland's Chief Statistician released statistics on the Scottish Welfare Fund covering the period from 1st April 2013 to 31st December 2015. The Scottish Welfare Fund comprises Community Care Grants – that help people to live independently – and Crisis Grants that provide a safety net in a disaster or emergency.

During October to December 2015, processing times for Community Care Grants and Crisis Grants improved, compared to the same quarter one year ago. Overall, 95% of Community Care Grant applications were processed within the fifteen working day limit, an increase of ten percentage points compared to the same quarter one year ago. Similarly, 98% of Crisis Grant applications were processed within the two working day limit, an increase of two percentage points compared to October to December 2014.

During the quarter of October to December 2015, 66% of Community Care Grant applications were successful. Around 11,000 awards were made, averaging around £600 per award. The awards were typically for floor coverings, white goods, and furniture.

The same quarter had 72% of Crisis Grant applications that were successful. Around 24,000 awards were made, averaging around £80 per award. For Crisis Grants, most expenditure was on food, essential heating costs and other living expenses.

Since the scheme began in April 2013, around 191,000 unique households have been helped by the Scottish Welfare Fund, with awards totalling £89million to 31st December 2015.



The full statistical publication is available at:  
<http://www.scotland.gov.uk/Topics/Statistics/Browse/Social-Welfare/swf>

This publication contains: an overview of who has been helped by the scheme; details on the processing times for applications; information on what the Scottish Welfare Fund has been spent on and household analyses. Local Authority analyses and details of the review process are also provided.

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### **Scottish Landlords expect increased costs**

In May 2016 it was reported by Housemark Scotland that more than a third of Scottish social landlords expect cost rises to increase at a faster pace than revenue over the next year. Sixty-one Scottish housing associations and councils responded to a survey carried out by Housemark Scotland, and 36% of respondents said they expect any changes in costs to outstrip rises in income. Only 34% expect their revenue growth to outstrip their costs – and this is despite real increases in rents being planned.

The social housing landlords were also asked to rank in order of priority where they would invest any savings generated over the course of the next year. Improving existing housing stock was the top priority followed by investment in additional new affordable homes. Improving repair services was ranked third and was followed by increases to frontline housing management services. Reducing the level of rents was only ranked fifth in the list of priorities for re-investment of efficiency savings.

This follows a recent report from the Scottish Housing Regulator that raised concerns about the plans of most Scottish housing associations to make real increases in rents over the next five years.

Kirsty Wells, head of Housemark Scotland, said:

*“It is interesting that reducing rent levels is viewed as a less important priority – particularly in light of the recent report from the Scottish Housing Regulator, which raised specific concerns about the impact on tenants of anticipated rent rises over the next five years. The fact that only around one-third of respondents expect to make net gains in revenue over the next year suggests ongoing challenges in tackling cost and performance issues. At a time when there is growing scrutiny of social housing providers in terms of performance, efficiency and value for money, that is a potential cause for concern.”*

The survey also showed more than two-thirds of Scottish social housing landlords expect the number of homes they manage to increase over the next year. This equates to over 7,000 properties based on the latest figures from the Scottish Housing Regulator and compares with a much smaller increase of just under 2,500 properties in 2014/15.

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### **Housing Benefit Caps**

The United Kingdom government is proposing to cap housing benefit at the level of the Local Housing Allowance. This would result in significant reductions in the eligible rent in sheltered and supported housing. Housing bodies in Scotland have warned that this ‘Local Housing Allowance cap’ could undermine the country’s health and social care integration agenda.

Supported housing providers, provide housing adapted to the needs of the tenants and relevant housing support services. However, providers are concerned that capping housing benefit at the level of the local housing allowance could make their development plans unviable, as benefit levels would not cover the higher costs of specialist housing.

The Scottish Government has brought the integration of health and social care into law through the Public Bodies (Joint Working Scotland) Act 2014 that requires National Health Service organisations and councils to pool their budgets for health and social care. A key aim of the legislation is to ensure that people are kept in their homes where possible, rather than in hospital.

Fanchea Kelly, Chief Executive of Blackwood Housing Association has told 'Inside Housing' that the Local Housing Allowance cap could jeopardise this aim. She said that health and social care organisations 'are often not sighted' on the 'potentially huge impact' the housing benefit cap could have on plans to support people to live independently at home. She added that the 'tightening' of the housing benefit cap 'diminishes the potential for organisations such as ours to deliver in Scotland over the next four or five years'.

The United Kingdom government will not bring the housing benefit cap into force until April 2017 and it has commissioned a review of supported housing costs. However, supported housing providers say this still leaves a question mark hanging over their development plans.

Ashley Campbell, policy and practice manager at the Chartered Institute of Housing Scotland, told 'Inside Housing' that a lack of supported housing due to the housing benefit cap would 'seriously undermine the aims of the integration agenda' and that:

*"The integration of health, social care and housing in Scotland presents a real opportunity for organisations to work together. The Chartered Institute of Housing Scotland has significant concerns that capping social rents at LHA levels could threaten landlords' ability to deliver new specialist accommodation."*

In response, a spokesperson for the Department for Work and Pensions said that:

"We are deferring the social housing reforms while we carry out a review."

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## **Eildon Group's Economic Impact**

In April 2016 the Eildon Group published an independent report that concluded that they make 'a very significant and on-going contribution to the social and economic life of the region and Scotland as a whole'.

The independent evaluation of the economic impact of Eildon's activities found that the organisation's day to day operations are estimated to have supported 250 full time jobs in Scotland in 2014/15 and to have contributed almost £10.4million to Scottish income. The majority of this impact was in the Scottish Borders where 230 jobs and £9.4million of income were generated.

The Eildon Group, that comprises Eildon Housing Association Ltd and Eildon Enterprise Ltd, commissioned independent experts Optimal Economics to undertake the evaluation. To independently assess the economic impact of the Eildon Group, Optimal Economics considered three 'channels of impact': 'operations', 'capital investment' and 'community impact'. They then added these factors together to conclude the total economic impact of the Eildon Group.

Statistics quoted in the reports include:

- Employment – Eildon is one of the largest and most important employers generating 250 jobs in the Borders, 340 in Scotland
- Eildon's activity generates £13million a year of income in the Borders and £16.9million in Scotland
- By housing people with particular needs, reducing demand for health services and care homes means a saving of up to £2million annually
- Eildon's Award Winning Care & Repair Service saves over £1million of public spending annually
- Eildon helps to maintain population levels in over 35 rural communities and owns homes in nearly fifty communities across the Borders region.

The report said that:

*"The Eildon Group Strategy is focussed on further sustainable growth in its activities, and with further excellent partnership working and financial support, will be able to maintain and increase this economic contribution in the years to come. As a 'not for profit' charitable organisation, all of this economic impact is generated for the benefit of the community as a whole."*

Welcoming the evaluation, Eildon Group chief executive, Nile Istephan, urged the incoming politicians at Holyrood to assist housing associations to continue their positive work and said that:

*"This independent report demonstrates the significant and on-going contribution that the Eildon Group makes to the economy of the Scottish Borders and also the wider Scottish economy. Along with our fellow Housing Associations across the country, our activities are hugely significant in both social and economic terms, and we are very proud of the difference we make to the lives of countless families and individuals through our work."*

*"However, there is much more that we wish to do to increase this contribution to address the substantial on-going need for housing, care and support services across our communities. We call on (politicians of all parties) to recognise this work and to commit to prioritising the activities of our well-established, innovative 'not for profit' sector."*

Eildon Housing Association was founded in 1973 by a small group of far sighted individuals with a vision to improve the lives of the people of the Scottish Borders. Since that time the organisation has steadily grown in both size and reach so that today it is one of the leading housing and care organisations in Scotland and a significant part of the social and economic landscape of Borders' life.

## **Housing and Social Care Services to be brought together in Perth**

Perth & Kinross Councillors heard a plan for Perth and Kinross health and social care services in May 2016 when a strategic plan that proposes to bring together health and social care services for the local area was discussed at a meeting of the Housing and Health committee.

Developed by the local Integrated Joint Board (IJB), the Strategic Commissioning Plan 2016-2019 outlines the vision, priorities and funding of £191million worth of health and social care services, the first of its kind for Perth and Kinross.

Councillors heard that integration authorities such as the Perth and Kinross IJB, that came into effect on 1st April 2016, must prepare strategic plans detailing how they will work together to deliver support and care in local communities effectively and flexibly. The focus is to shift the balance of care to intervene early to prevent later issues arising and ultimately to invest resources to enable this shift, meeting future needs and addressing health and care inequalities.

The finalised Strategic Plan has been developed following extensive formal consultation involving council and National Health Service staff, elected members, the third and independent sectors, community councils, local General Practitioners and the wider public. 93% of those who responded agreed with the Plan's priorities and 85% agreed or strongly agreed with its actions and principles.

Over the next three years, the Perth and Kinross Health and Social Care partnership, and the IJB, are committed to five key priorities that will support and enable the development of integrated health and social care services. The plan aims to enable staff, individuals and local communities to work together to improve access, care and the quality of services. It emphasises the importance of person-centred care and decision making, and the transformation of existing services to meet future challenges including a growing older population; and supporting more people with complex needs.

The committee noted the Strategic Commissioning Plan for 2016-19 and requested regular updates on its progress. Councillor Dave Doogan, housing and health convener and chair of the Integration Joint Board, said:

*"In developing this Plan, the focus is on meeting people's diverse and often complex needs in innovative ways through partnership working. We want to help people in our communities live healthy lives at home or in a homely setting, and a key aspect of this is prevention and early intervention to help avoid longer-term issues arising, and enabling people to manage their own care and support wherever possible. We have significant challenges ahead of us, however there is a clear commitment to transform the way health and social care are delivered. The Integration Joint Board has recognised that connecting support and services effectively makes a real difference for people, putting their individual needs and circumstances at the heart of decisions."*

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# Scottish Social Housing Finance 2016

**June 2016**

Social housing is becoming increasingly important in Scotland at a time of rising demand for affordable housing and constrained resources. Scottish local authorities and housing associations face significant challenges. Housing association turnover is increasing but surpluses have started to decline. The economic background is one of austerity. Terms on which loans are available are less favourable than in the past but a significant level of development is still taking place. The Scottish Government has passed the Housing (Scotland) Act 2014, reformed the Scottish Housing Regulator and is ending the 'Right to Buy'. The Scottish Housing Regulator's new approach emphasises 'Value for Money'. The United Kingdom government has 'reformed' welfare with significant implications for Scottish tenants and landlords but some welfare powers have now been devolved to Scotland.

Whether you are in a Housing Association, Local Authority or another organisation with an interest in Scottish housing; whether you are a Housing Manager, Tenant Representative, Board Member, Councillor or even a member of the Housing Finance Team, you will need some knowledge of social housing finance. Many people have already attended and benefited from this course. You could also benefit from our seminar and workshop at which you will learn:

## **'All You Want to Know about Scottish Social Housing Finance 2016'**

### **The session will answer the following questions:**

- What financial environment are Scottish local authorities and housing associations working in?
- How do the finances of Scottish local authority housing services work?
- How do the finances of Scottish Housing Associations work?
- How is the development of new social housing funded?

Delegates will gain an overview of Scottish social housing finance and will keep up to date with developments. The session is accompanied by a very useful book that is designed for reference after the session entitled:

## **'All You Want to Know about Scottish Social Housing Finance 2016'**

### **Venue and Date:**

**Edinburgh:** Novotel Central Hotel – Tuesday 7<sup>th</sup> June 2016

For further information or to make a booking please visit our website at:  
<http://www.awics.co.uk/scotfin16.asp>

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## Webinars

In July we will be holding two webinars that will look specifically at Scottish issues:

- Scottish Local Authority Housing Finance - 7th July 2016
- Scottish Housing Association Finance - 21st July 2016

Details of all our webinars can be found on our website at:  
<http://www.awics.co.uk/webinars.asp>

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## Editorial Note

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

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## AWICS Survey

We would be grateful if you could take part in our survey of our clients, website users, newsletter readers or others with an interest in local government or housing. If you would like to please visit <http://form.jotform.me/form/50612526489459>

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**IF YOU WOULD LIKE TO PLACE AN ADVERTISEMENT IN THE AWICS SCOTTISH NEWS PLEASE CONTACT [Adrian.waite@awics.co.uk](mailto:Adrian.waite@awics.co.uk)**

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# 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 our services and us please visit our website at [www.awics.co.uk](http://www.awics.co.uk) or contact Adrian Waite at [Adrian.waite@awics.co.uk](mailto: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/seminars2016.asp>
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