

AWICS Wales News

July 2015



Wrexham Borough Council's Housing Offices at Wrexham

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Global accounts of private social housing providers in Wales show a drop in net surplus

The Welsh regulator has released the aggregate financial analysis for the Welsh housing sector. The report, co-written by the Community Housing Cymru Group (CHC), was based on the financial statements of the 37 largest housing associations. Together they manage 157,000 homes in Wales.

Below we have summarised the key take points from the report on the Community Housing Cymru members' finances:

- Housing providers spent a combined £1billion. 80% of that was retained in the Welsh economy.
- Providers invested £235million into new property developments. £100million was financed through government grants and £135million by increased borrowing.

- Compared to 2013, turnover in the sector increased by 6.6% to a total of £784million.
- In 2014/15, providers achieved an operational surplus of £150million. The net surplus (i.e. excluding taxes) was £74million, slightly less than in 2013/14 due to 9.1% higher operating costs for “planned investments in homes and services”.
- The total capital increased by 6.8% over the previous period to £807million.

The report notes that as a whole the sector has generated a lower net surplus over the previous period but its overall financial strength increased. This was achieved through re-investment and strategies that are tuned to manage the volatile socio-economic outlook. The report reads:

“To sustain a role in providing new housing supply with reduced levels of capital subsidy, housing associations are developing financial models that involve exploiting maximum value from existing assets, embracing innovation and undertaking less risk-averse strategies.”

Stuart Ropke, group chief executive of Community Housing Cymru, said:

“The Global Accounts show how the sector has progressed to become a collection of highly capitalised businesses that are adopting a more commercial attitude in order to accomplish their social objectives.

“Management costs to the sector have increased in 2014, having remained relatively stable from 2010 to 2013. However, this is likely as a result of members investing more resources into income collection and welfare benefit advice to tenants to ensure that rent arrears remain under control in the face of welfare reform. This investment has proved effective as rent arrears have so far remained largely unchanged at just over 4%.”

Lesley Griffiths, the minister for housing in the Welsh Government, added:

“These financial statements show that the Welsh housing sector continues to be resilient in the face of the challenging economic circumstances in recent years. This is extremely encouraging and is a marker of the strength of the sector.

The full report can be downloaded here: [link](#)

Welsh councils respond well to financial stress

At the beginning of April, the Auditor General for Wales released the budget report for the past year on the finances of Welsh local authorities. To assess the financial position of local authorities in Wales, staff at the Welsh Audit Office (WAO) supported by consultants looked at councils' spending data for 2013/14 to assess how well targets set for the 2014/15 period could be achieved. Here are the key points from the report:

- Local councils in Wales have faced significant budget cuts in recent years. In 2013/14, local councils faced revenue cuts of £283million (7%) over 2011/12 levels. In October 2013, additional cuts of £175million for 2014/15 and £65million for 2015/16 were announced. So far most Welsh local councils have managed these cuts successfully.
- Compared to 2012/13, in the 2013/14 period a greater number of councils failed to predict the shortfall in their budget accurately. For 2014/15, most local councils had estimates for the expected budget shortfall, but a “significant number” had yet to prepare appropriate plans for spending cuts that could meet the shortfall.

- Despite the financial stress, some local councils managed to incur a surplus. Assessors suggested that this should be spent on service improvements and revisions of councils processes. The report warned councils that surpluses without an adequate reinvestment strategy may be seen as 'hoarding funds without purpose'.
- The report encourages Welsh councils to look at English councils for examples. In England, (1) local councils have revised service delivery models to counter financial pressure and (2) significantly advanced their financial planning capabilities. The report states, that "the experience of English councils shows that it is possible to tackle significant reductions in funding but to be successful requires a step change in strategic and operational financial planning"

The report calls on local councils in Wales to improve their financial governance by maintaining a three to five year forward view. Financial planners at local authorities should identify major financial risks earlier in the process and use it in fiscal forward planning. Local government should scrutinise the set-up and capabilities of its financial teams and invest in up-skilling where needed. Those councils that generate a surplus need to scrutinise the opportunities for sustainable re-investment of their surpluses.

The Auditor General commented on the report:

"Councils in Wales are under significant financial stress and have been active in meeting the challenge. However, the next few years will see increasing financial pressures and councils will need to improve strategic financial planning in order to effect transformation and protect their financial resilience."

"If they fail to embrace the need for transformational change, their financial management arrangements will not be fit for purpose to meet the growing financial challenges they will face in the future."

The full report can be downloaded here: [link](#)

Update on self-financing in Wales

Self-financing was introduced in Wales in April 2014. This enables Welsh local authorities with housing stock to retain all the rental income generated from council-owned housing stock. This followed the introduction of self-financing in England in 2012. Previously, local councils had to pay 'negative subsidy' to HM Treasury. This is no longer required, but Councils have had to make a one-off payment to 'buy-out- of the housing subsidy system.

When the scheme was agreed between the Welsh and United Kingdom governments in 2013, Danny Alexander, the then Chief Secretary to the Treasury, said:

"I am happy to be able to announce the successful conclusion of these discussions. The agreement reached will provide Welsh local authorities with the flexibility they need to manage their own housing revenue, while ensuring that any reform is fiscally neutral."

Carl Sargeant, the Welsh Government's Minister for Housing and Regeneration, said:

"This is an historic agreement which will have a direct impact upon the Welsh stock retention authorities and their current and future tenants. It will play a vital role in enabling the eleven authorities to improve their homes to meet the Welsh Housing Quality Standard."

As part of the new arrangement, Wales took over £920million in historic debt from the treasury. Each of the eleven local authorities will pay their share of the £920million by taking out new Public Works Loans board (PWLb) loans. It is expected that councils will benefit financially from the new financial structure because the cost of the new loans will be lower than the previous 'negative subsidy'. Once the interest charges on the new PWLB loans are subtracted, councils can expect to benefit from £7million of rental income per year. A cap on borrowing has been introduced (as in England) but with £112million in borrowing capacity, Welsh councils will be able to invest in new housing projects in their area to alleviate the housing pressure as well as achieving the Welsh Housing Quality Standard for existing homes. Indeed, 'Inside Housing' found that two thirds of Welsh councils are either building or considering building within the next five years. Flintshire will build 500 homes, Anglesey 95 homes, Powys 20 homes; Swansea will build, too, but has not had a final number agreed.

With the financial independence comes greater responsibility. Under self-financing, council's will have to take a pro-active role to deliver housing. They will be able to reinvest rental income and benefit from efficiency savings. Therefore, the Welsh Local Government Association has advised local authorities to revise their accounting and management practices. Specific guidelines include:

- **Establishing a self-financing business plan:** Local authorities require an up-to-date five-year business plan. The business plan "provides a strategic planning framework and will be much more central to financial and service planning, monitoring progress and managing risk when self-financing is introduced."
- **Building strong governance:** The Welsh Local Government Association, advises local authorities to put in place a steering group to oversee the financial plan. Local authorities will need to serve the remaining debt on the housing revenue account. They will also have to progress refurbishment plans and maintain service standards. It is also important to involve tenants through tenant representatives, and expert tenant panels, or through the scrutiny board.
- **Develop a comprehensive asset management strategy:** Stock condition surveys are the building blocks for the self-financing asset management strategy. Aside from an accurate reflection of the current housing status, the asset management strategy contributes towards identifying future housing needs and plans for realising those.
- **Setting a tenant engagement strategy:** With the start of self-funding, rental incomes now emerge as the key income source. Tenants need to be involved in the monitoring of service standards and considered in the priorities for future house build.

The full guide for local councillors by the Welsh Local Government Association can be downloaded here: [link](#)

AWICS has experience of advising clients on self-financing business plans in both England and Wales. We also offer in-house training on the introduction of self-financing in Wales. For further information please contact Adrian Waite at Adrian.waite@awics.co.uk or 017683-52165.

AWICS has published a book designed to assist local authorities with the implementation of self-financing. It is suitable for elected members, housing managers, finance managers and anyone with an interest in the implementation of self-financing in Wales.

It includes sections on:

- Introduction: The Welsh Government's expectations
- Debt Settlement and Borrowing Cap
- Rents
- Service Charges
- Business Planning and Risk Management

- Accounting and Treasury Management
- Development
- Opportunities and Challenges
- Case Studies

This book is excellent value at £30 plus £3.25 postage and packing. It includes 100 pages and was published in 2015. To order a copy, follow the link: <http://www.awics.co.uk/bookwalessf.asp>

Renting Homes Bill — Wales

Currently, more than a million people live in rented accommodation in Wales. A majority of those live in social housing, but the private rented sector has picked up in recent years and will provide more units than social housing in the next five years. In Cardiff, Ceredigion, Conwy, Denbighshire, Powys, and the Vale of Glamorgan there is already more private rented accommodation than social housing. In the past, renting private accommodation in Wales has been difficult due to the complex legal frameworks that resulted in a great variability in the tenancy contracts. Additionally, the quality standards for private accommodation vary greatly between landlords.

Earlier this year, the Renting Homes (Wales) Bill was introduced to the Welsh Assembly to seek to simplify renting in Wales. If approved, the Bill could receive Royal Assent in early 2016. Its core proposition contains a radical simplification of tenancy agreements into effectively just two types, one for private rental and one for social housing. The Bill also seeks to encourage landlords to provide clearer tenancy agreements that lay out the terms and expected service standards from the beginning. For example, the Bill proposes an inclusion of the “obligation to repair” in the written tenancy agreement. Thereby, the bill tries to make it harder for landlords to evict tenants for complaints on services and property standards (retaliatory eviction). On the other hand, the Bill would it make simpler to evict a tenant for anti-social behaviour.

Dr Bob Smith, a housing expert from Cardiff University, told the BBC’s Eye on Wales programme:

"There have been issues about needing to better regulate the private sector and they were addressed by legislation introduced last year (Housing Wales Act). The Renting Homes Bill is much more concerned with simplifying contractual relationships between landlords and tenants."

A particularly controversial move was the removal of a minimum fixed-term tenancy for private accommodation in the Bill as well as the removal of the six month eviction moratorium if tenants didn’t misconduct (no-fault policy). Some observers were concerned that the Bill could contribute towards a two-tier system in the Welsh rental sector, where well-off tenants would obtain fixed contracts and others may have to live with month-by-month rolling contracts.

John Puzey, director of Shelter Cymru, said:

"The idea of removing (the no-fault policy) is an extraordinary proposal. It will mean we will have the most insecure form of private tenure in the whole of Western Europe in Wales."

Elle McNeill, policy officer at Citizen Advice Cymru, told the BBC that:

"Our concern is that it removes what little security there is at the moment in the private rented sector. That's not to say that landlords will start evicting people immediately, it's that they could do if they wanted to."

Others saw a benefit in the scrapping of the no-fault policy. It could benefit short-term tenants and cases where the tenant-landlord relationship started off on good grounds. Also talking to the BBC's Eye on Wales programme, Liz Davies, a landlady from Newport, said that additional flexibility would be appreciated on either side.

"Landlords' hands are tied with having to give someone a six-month tenancy. What tenants have to understand is that they are financially obligated for those six months."

A summary of the Renting Homes (Wales) Bill is accessible here: [link](#)

Towards the abolition of Right to Buy in Wales

As one of the first places in Wales, Swansea City Council was granted the suspension of Right-to-Buy in April this year, initially for a period of five years. Back then, Lesley Griffiths, the Welsh minister for Communities and Tackling Poverty, said:

"Approving Swansea's application to suspend the right to buy in its area will help the authority to safeguard its social housing stock as part of its ongoing action to meet local people's housing needs."

David Hopkins, Swansea Council's cabinet member for communities and housing, commented to 'Inside Housing' that:

"Over the past decade, more than 1,500 council houses in Swansea have been sold under the Right to Buy scheme. This has led to a significant shortage of affordable housing in the city, which is why we applied to the Welsh Government to suspend the scheme."

"As a council, one of our key objectives is tackling poverty. This successful application will help us make further progress by helping meet demand for social housing and reducing the decline in the number of council properties available to rent."

Following a consultation on the matter, it now looks like that Right-to-Buy discounts will be lowered across Wales starting from summer this year until they will be abolished.

Right-to-Buy in Wales

In Wales, fighting deprivation in several areas, Right-to-Buy has depleted the supply of affordable housing. While the supply of private homes has increased by 9% since 2000/01, that of social homes has decreased by 8%. In Wales, 134,000 council-owned homes and 2,400 housing association homes were sold to tenants between 1980 until 2007. At its peak, in 1982 15,000 homes were sold in a year. In the past five years, sales have come in at 188 homes per year, slowly eroding the public affordable housing stock.

In many ways, the supply situation appears similar to that in English local authorities where councils have found it challenging to rebuild the housing stock or have left the development of social properties to the private sector and housing associations. Under the tagline of the housing crisis, the issue came into stark focus with the ever growing waiting lists for social housing. However, while in England Right-to-Buy discounts have recently increased to £75,000 (£100,000 in London) under the Conservatives, discounts in Wales have remained at £16,000. Now new proposals of cutting the maximum available discounts to £8,000 before it may be abolished completely reinforce the different paths taken across the nations of the United Kingdom.

Consultation on the future of Right to Buy in Wales

In January 2015 the Welsh Government opened a consultation on the Right to Buy in Wales to widen debate to seek the views on the reduction in Right to Buy discounts and its potential full abolition. A White Paper on 'The Future of the *Right to Buy* and *Right to Acquire*' went out for consultation followed by a consultation that closed in mid-April. In the consultation documents, the Welsh Government's consultation asked the following key questions:

- Should the maximum discount on a Right to Buy purchase be reduced from £16,000 to 8,000?
- Should the Right to Buy and Right to Acquire be abolished altogether over the long-term?

Commenting on the consultation, Lesley Griffiths, who also approved Swansea City Council's abolition of the Right to Buy discounts, told the 'South Wales Argus' about the drivers for the Welsh government's initiative:

"Our supply of homes is under considerable pressure and we are still seeing social rented properties being taken out of our housing stock because of the Right to Buy, which is forcing many vulnerable people to wait longer for a home. This is why decisive action is needed to protect our social housing to make sure it is available for those who need it most."

At the time, shadow Housing Minister, Mark Isherwood (Conservative), criticised the proposal to abolish Right-to-Buy as:

"An anti-aspiration, nanny-state-knows-best decision which limits housing supply and denies people in council properties the choice and power to buy their council house"

The consultation on the scheme found that 76% of respondents were in favour of reducing the available discounts and 73% were also supporting their abolition. Overall, 94% of the respondents were in support of the Welsh Government's responsibility to help people who could not access housing on via the housing market.

Reduction in Right to Buy discounts

Following the consultation, the Welsh government announced that the discounts available via the Right to Buy will be halved by the summer of 2015. Commenting on the outcomes of the consultation and the Welsh government's plans, Griffiths said:

"The consultation on our proposals has brought to the fore some interesting views on Wales' housing needs and demonstrated people's support for protecting our social housing stock. The decisive action we are taking will go some way towards easing the pressure on our housing supply and protecting our social housing stock."

The steps taken by the Welsh government are therefore starkly in contrast to the policies that the United Kingdom government is pursuing in England. These include increased discounts, the extension the 'Right to Buy' to housing association tenants and the sale of high value council houses on the open market. In Wales, while home ownership is encouraged, the protection of social housing assets is also given a high priority.

Introduction of Service Charges in Wales

The Welsh Government has introduced a new rent policy for social housing rents. Starting from April 2015, the rent policy applies to stock-holding local authorities. For local authorities that currently pool rent and service charges, the policy requires them to disaggregate service charges from rent; and to consider the impact on their Business Plan, the achievement of the Welsh Housing Quality standard and other government priorities.

Service charges can be made on tenants or leaseholders. The Landlord and Tenant Act 1985 defines a service charge as ‘an amount payable by a tenant of a dwelling as part of or in addition to the rent which is payable directly or indirectly for services, repairs, maintenance, improvements or insurance or the landlord’s costs of management and the whole or part of which varies or may vary according to the relevant costs’.

The Welsh Government regards de-pooling service charges as best practice. In some most Welsh local authority areas there is pooling of service charges. This means that some tenants are paying for services they do not receive because the costs are spread across all of the landlord’s tenants. The Housing (Wales) Act will end this practice with service charges in future being disaggregated and clearly identified. The changes will result in increased service charges for tenants who do receive eligible services. The new policy requires councils to de-pool service charges to ensure that only tenants that receive services pay service charges.

The new policy, including the requirement to fully de-pool service charges is an opportunity to ensure that costs are fully and correctly identified. It is also necessary to take into account any changes that may be needed in view of welfare reform so that the Council can be certain of securing the maximum revenue possible. This is very important given the current financial climate and also a good opportunity to engage with residents, as this is an important part of implementing the new rent policy.

AWICS has experience of assisting councils and housing associations in England and Wales with introducing and reviewing service charges. This includes providing in-house training. For further information on this please contact Adrian Waite at Adrian.waite@awics.co.uk or 01768-352165.

We offer a **full free-of-charge briefing paper** on service charges introduction in Wales as part of AWICS information service. The document can be downloaded here: [link](#)

House Building increases in Wales

House building has increased across Wales in the last year with 837 new homes completed in the social sector according to figures released in June 2015 by the Welsh Government.

The boost to social housing, up by a quarter on the 671 completed previous year, represents the highest level of new social home completions since 2010/11. Private sector completions meanwhile increased by 3% to 6,170. Community Housing Cymru’s Stuart Ropke said:

“It’s really good news that the completion of new homes in the social sector has accelerated. It’s testament to the fact that housing associations in Wales are on track to deliver our target of 10,000 homes by May 2016.”

The Chartered Institute of Housing Cymru also welcomed the statistics but called for greater investment in social housing. Julie Nicholas, Policy and Public Affairs Manager at Chartered Institute of Housing Cymru said:

"The Welsh government continues to support the development of new social and affordable housing and that is great news for Wales. This is clearly having an impact from the figures we see today, but it's still not enough."

"Wales needs to build 15,000 homes per year if we're to stand a chance of ending the housing crisis within a generation. We're calling on Welsh Government to continue to demonstrate their understanding that housing is critical infrastructure."

Ms. Nicholas credited initiatives like the new housing finance grant and social housing grant with the recent increase.

Overall statistics show a total of 6,955 new homes were started during the year 2014/15, a 20% increase over 2013/14 and the largest number of building starts since 2007/08. A total of 6,170 new homes were completed in Wales during the same period, a 6% annual increase, with three-bedroom homes accounting for 38% of all completions. The Welsh minister with responsibility for housing, Lesley Griffiths, welcomed the figures, saying:

"These latest statistics show a continuing positive trend in house building activity in Wales. We are creating the right conditions for the sector to succeed and confidence is returning to the market."

Client updates

Wrexham Borough Council

In March 2015, it was announced that Wrexham Borough Council would invest £38million into its housing stock to bring all existing developments up to the Welsh Housing Quality Standard (WHQS) by 2020. In June 2015, the Council was also successful in obtaining a £7.5million Major Repairs Allowance grant to invest into improvements in the local authority's housing stock.

In Wales, Wrexham is the largest provider of council-owned housing outside Cardiff or Swansea. In total it owns 11,000 homes, including some of the largest housing estates in Wales, such as Caia Park.

To secure the funding, Wrexham submitted a Housing Revenue Account (HRA) business plan to the Welsh government. The document outlines the targets for major refurbishment work in regard to achieving required Welsh Housing Quality Standard ratings. The business plan was necessary to apply for the Welsh government's Major Repairs Allowance, an annual grant supplied for major repair works.

Until March 2016, 2,500 homes will be fitted with new kitchens and bathrooms, 700 homes will receive new heating, 600 houses will be re-roofed, and a further 190 will receive heat isolation. Councillor Ian Roberts said:

"This is a massive capital spend, and we are doing our best to make sure we reach the Welsh Quality Standard in 2020."

In the future, Wrexham Borough Council plans to build up to 367 new council-owned homes. For this the Welsh Government's allocation of £19million for supporting development of cheaper homes has been essential. Commenting on the proposals for which exact location and costs for are not yet known, Councillor Ian Roberts noted:

"This would be the first time in 30 years new council houses will be built in Wrexham. We are looking at building 30-40 in the first tranche and are still looking at suitable sites. It is good news for the people of Wrexham."

Up to forty new homes for rent could be constructed in the first wave. If given the go-ahead a partner to deliver the homes will then be sought to build the homes on council-owned land.

Wrexham Borough Council also wants to buy newly built properties directly from developers, at below market value, to increase its portfolio of affordable housing.

In March 2015, Wrexham Borough Council gave the go ahead for a large-scale development just outside of the urban core of Wrexham. Developers had already obtained planning permission for the development of a commercial business park. Beyond that they sought approval for building 319 homes in addition.

The large site where the development will take place consists of 25 hectares of agricultural land. The site is located south of Ruabon, the 2,400 people village which is part of the historic Wynnstay Estate that was once the family seat of the Wynns.



View on the Wynnstay Estate (source: Wikipedia)

The new development will include a public house, a petrol station, a hotel and a budget supermarket. A quarter of the residential developments will be classed as 'affordable' developments for low-income or first-time buyers. As part of the deal, the developer will give £1.5million towards the local education budget.

The developer suggested that the development could create up to 1000 new jobs and uplift the area in general with new retail opportunities. After completion of construction, 75 new employment opportunities will have been created in new retail outlets.

Some local residents were worried that the large scale development, that's outside the settlement boundaries, could result in existing places, such as Ruabon and Cefn Mawr to grow together and lose their identity. After an hour long discussion, these worries were not seen as sufficiently substantial to not give planning permission.

Wrexham Borough Council has also bought derelict land off Bridge Street in Wrexham town centre from the Welsh Assembly. Alun Jenkins, told the local newspaper 'The Leader' that:

"The good news is land at the bottom of Bridge Street, below the parish church, now belongs to Wrexham Council. It was in Welsh Assembly ownership, and there were plans to redevelop it in 2007 but then the financial crash happened, and it has laid empty and derelict for many years. People need to understand that the whole of that Penybryn area was not owned by the council, but in private ownership. Now that the council owns a substantial part it can push forward with the development of the site because it is an horrendous eyesore on one of the main gateways to the town."

It is likely that some of the buildings on the site will be demolished. Councillor Jenkins added:

"The site owner is under considerable pressure to pull it down. Building control is concerned and has identified elements which need dealing with, but are not dangerous enough to the extent the whole building has to come down immediately. I regret they (the site owner) have been slow in doing this but they have given assurances and promises to the department they will pull it down very soon, and new buildings will be going up."

In the future the council plans to regenerate the site but plans have yet to come forth.

AWICS has provided Wrexham Borough Council with in-house training, and the Council has sent representatives to AWICS seminars and workshops.

Denbighshire Council

Denbighshire Council has decided to outsource its revenue and benefit services for seven years. As part of the agreement, 74 council staff will be transferred to the private-sector partner (Civica). The partnership is estimated to generate £200,000 savings to the local authority. The partner will create a transactional processing centre locally.

Councillor Julian Thomas-Hill, who leads Denbighshire's financial portfolio, said:

"Civica's knowledge and understanding of issues facing local authorities makes them an important partner for automating and transforming critical council services such as revenue and benefits. The agreement means we can look into the future knowing we can not only maintain but improve and grow the work we do in Denbighshire and actually create more jobs further down the line through taking on work for other local authorities."

"We have worked with Civica to make the transition as seamless as possible and we want to offer reassurances to our customers that they can continue to access the services in the same way as they have done in the past. Employee and the union have been included throughout the process, providing very positive feedback."

Simon Downing, Chief Executive Officer of Civica, said:

"We look forward to working in partnership with Denbighshire Council to extend our existing relationship and to provide service assurance and savings for the council during a period of rapid and significant change."

"Denbighshire already delivers a high performing service and, together with our experience in transforming services we will build on this to drive innovation, efficiency, and growth."

AWICS has supported Denbighshire Council in the introduction of housing revenue account self-financing and service charges. The Council also sends representatives to AWICS seminars and workshops.

Editorial notes



This edition of the Housing newsletter was edited by Sebastian Weise. Sebastian is a freelancer and PhD student at the Centre for Digital Innovation at Lancaster University. He is knowledgeable about participatory urban planning, local government, government reform, and geospatial services.

The AWICS Wales 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.

AWICS Seminars – autumn 2015

The AWICS seminars during the autumn of 2015 will be as follows:

All You Want to Know about Scottish Social Housing Finance

- Falkirk – 15th September.

This is our regular introduction and overview of Scottish social housing finance. If you would like more information or to make a booking, please visit: <http://www.awics.co.uk/scotfin15.asp>

Extension of Right to Buy: Financial Implications for Housing Associations and Local Authorities

- London – 22nd September.
- Oldham - 30th September.

This session will look in detail at the financial implications for housing associations and local authorities of the government's proposals to extend the 'right to buy' to tenants of housing associations in England. If you would like more information or to make a booking please contact enquiries@awics.co.uk

All You Want to Know about Housing Association Finance

- Oldham – 29th September 2015

This is our regular introduction and overview of housing association finance in England. If you would like more information or to make a booking please visit: <http://www.awics.co.uk/hafin15.asp>

Welfare Reform: Implications for Local Authorities and Housing Associations

- London – 20th October.
- Oldham – 3rd November.

This session will look in detail at the financial implications for local authorities and housing associations of the government's welfare reforms including those initiated in the Welfare Reform Act 2012 but focusing on the new proposals to save an additional £12billion by reducing welfare entitlements. If you would like more information or to make a booking please contact enquiries@awics.co.uk

Devolution in England: the Financial Implications

- Oldham – 4th November.
- London – 11th November.

This session will look in detail at the financial implications for local authorities of the government's proposals for devolution in England including the 'Northern Powerhouse' and the 'DevoManc' arrangements. If you would like more information or to make a booking please contact enquiries@awics.co.uk

All You Want to Know about Local Authority Housing Finance

- London – 10th November.

This is our regular introduction and overview of local authority housing finance in England. If you would like more information or to make a booking please visit: <http://www.awics.co.uk/lahfin15.asp>

Local Authority New Build: The Financial Implications

- London – 1st December.
- Oldham – 8th December.

This session will look in detail at the financial implications for local authorities in England of building new council housing. If you would like more information or to make a booking please contact enquiries@awics.co.uk

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!

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- Interim Management – <http://www.awics.co.uk/interimmanagement.asp>
- Regional Seminars - <http://www.awics.co.uk/seminars2015.asp>
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- Independent Residents' Advice – <http://www.awics.co.uk/IndependentTenantAdvice.asp>
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