Briefing Paper

Universal Credit

August 2013

Introduction

Universal Credit will combine several means-tested benefits, tax credits and housing benefit into one monthly payment paid directly to tenants. It will be administered by a large information technology system using real time tax information to update calculations of claimants' entitlements. The government calculates that savings of £2billion a year will be made although the costs of implementation are estimated at £4billion. The government considers that this will simplify benefits and make it transparent that people would be better off in work rather than being on benefits. Claimants will be encouraged to take responsibility for their finances as they will receive a single direct payment. It is estimated that 2.8million people will see their benefit entitlement increase while 2million will see it reduce. Critics argue that many claimants will find difficulty in managing their money as they are not used to doing this; that using an information technology based system will reduce face to face contact and advice; and that social landlords will face increased costs of income collection and increased arrears and bad debts.

Universal Credit includes:

- Income-based Jobseekers' allowance
- Income-related employment and support allowance
- Income Support (including support for mortgage interest)
- Child Tax Credits
- Working Tax Credits
- Housing Benefit

Universal Credit does not include:

- Council tax support
- Disability Living Allowance
- Contributory benefits (although earnings rules are aligned)
- State pension
- Child benefit
- Pension credit
- Carer's allowance

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The final elements of the new system were announced in December 2012 by Iain Duncan-Smith, Secretary of State for Work & Pensions. He stated that three million families would be better off with universal credit by around £168 a month and added that three quarters of these will come from the bottom two fifths of the income scale. He said:

"The Autumn Statement confirmed Universal Credit will begin next year on time and under budget. Today, the final key elements of this reform are put in place. These confirm the new system will make work pay and protect the people who need it most. The clear work incentives of Universal Credit will result in up to 300,000 more people moving into work. We have invested to ensure people are cash protected when they move over to the new benefit so nobody will lose out."

The government considers that the Universal Credit disregards and work allowances will be more generous than the existing system. Some of the changes within the Universal Credit regulations include:

- No longer taking into account income from war pensions or armed forces compensation when calculating benefits.
- Disregarding 100% of contributions to an occupational or personal pension scheme.
- 200,000 under 25s being able to claim in work support for the first time.
- Kinship carers no longer being forced to look for work as a condition of their benefit.
- New rules for the self-employed that will now assume a minimum level of income at the National Minimum Wage which will incentivise claimants to increase their earnings and productivity and realise their financial potential.

In February 2013 the government announced that homeless people, those with mental health problems, victims of domestic violence and households supported by the troubled families programme will be offered additional support including help with using the online universal credit system and budgeting.

Universal credit pathfinders will start in some areas in April 2013 to test the implementation of universal credit before it is rolled-out nationally by April 2014. Existing claimants will migrate to universal credit on a phased basis ending at the end of 2017.

Universal Credit is designed to create culture change through introducing a single monthly payment made direct to the tenant that will be made online and will support people into work. However, it is considered that this will have implications including issues of digital inclusion, connectivity and accessibility; accessibility for older people; additional time, effort and cost for landlords; and the cost of collection for landlords.

Universal Credit includes stricter penalty regimes for out-of-work claimants. It also includes the ending of the child disability element of child credits and severe disablement allowance. This will mean that 230,000 disabled people (including 100,000 children) will lose between £28 and £58 a week.

Four local authorities in northwest England began testing the universal credit in April 2013. A dozen local authorities have also been testing face-to-face support for universal credit claimants since June 2012. This includes budgeting advice, help with online claims and assistance finding work.

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In February 2013, Lord Freud, minister for Welfare Reform, wrote about universal Credit in the 'Local Government Chronicle' as follows:

"This is an exciting time. In just two months the first people will start to claim universal credit in the Greater Manchester and Cheshire area, which is where we have chosen to run the universal credit pathfinder ahead of national implementation in October. It is tempting to say that there is light at the end of the tunnel after nearly three years of hard work and preparation, but the Manchester pathfinder is just the start of the journey and universal credit will be rolled out gradually.

"We are determined that the move from current benefits onto universal credit is as smooth for people as possible – and that local authorities are on board with us to make sure that is the case. The first part of smoothing this transition is making sure that no one loses out from the move to the new benefit – in fact 3.1million households will be better off. This is before you take into account the behavioural changes universal credit will lead to, as people will see that they are better off in work and working more hours.

"For many, making a claim online and receiving a monthly payment will not be a major step – but we are aware that some people will need extra support to help them through the change. This is why last week the Department for Work & Pensions and the Local Government Association launched our local support services framework. We are looking to local authorities, as key partners, to help us to provide a network of local support services to universal credit claimants. Since last summer we have been testing the type of support that may be needed through twelve local authority led pilots.

"From April, four local authorities – Oldham, Wigan and Tameside Metropolitan Borough Councils and Warrington Borough Council – will play a major part in supporting claimants in the universal credit pathfinder. These proactive authorities are already setting up training courses for claimants who need help getting online. They are also involved in training community leaders to foster peer-to-peer support, putting computers into community centres and working with housing associations to extend online accessibility for local residents.

"We want to build on the work councils, social landlords and other community groups already do. We will focus on helping claimants to understand the new system and identify the best route for claiming – helping them to get online and helping them with budgeting advice and support. It will also help us to identify those people who need extra support in the form of direct payments to a landlord, fortnightly payments or benefits split between members of a household.

"As the journey starts, I want local authorities an all those working with us to know we are ready to listen and to work with you."

Service Charges

In December 2012 the Department for Work & Pensions published guidance on service charges for social landlords as well as updated universal credit regulations. The main difference between the approach under universal credit and that with housing benefit is that universal credit guidance starts from a principle of eligibility whereas the housing benefit guidance lists ineligible service charges. This different approach is designed to make the process simpler.

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Four categories of service charges are eligible:

- Category A – payments to maintain the general standard of the accommodation.
- Category B – payments for the general upkeep of areas of communal use.
- Category C – payments in respect of basic communal services.
- Category D – Accommodation-specific charges.

As with housing benefit there will be no provision for ineligible service charges such as meals personal care or personal utility bills.

Support Exempt Accommodation and Temporary Accommodation

Many welfare reforms do not apply to supported sheltered housing that is defined by government as 'exempt accommodation'. However, some schemes may not meet the government's definition. Changes to benefits for tenants living in supported housing may have a long-term impact on both services and scheme viability. Landlords may need to assess risks to income streams in both the long- and the short-term.

Support 'Exempt' Accommodation is a particular type of accommodation such as homeless hostels and women's refuges) whose tenants will be excluded from the social size criteria and the benefit cap.

Exempt accommodation includes a resettlement place and accommodation provided by a county council, housing association, registered charity or voluntary organisation where that body or person acting on their behalf provides the claimant with care, support or supervision.

Claims for tenants in supported 'exempt' accommodation will continue to be administered under the existing housing benefit regulations and outside of universal credit. This means that people living in supported accommodation will still be able to claim and receive universal credit to meet other living costs but help with their housing costs will be provided separately in future. This is to enable the longer term feasibility of a localised funding system for this kind of support to be explored.

The way that support is provided, especially whether it is provided by or on behalf of the landlord, is important as in some situations support can be commissioned by local authorities or the care and support budget may be held by the tenant. This may mean that such schemes fall outside the definition of 'support' as they are not provided by the landlord.

If the housing scheme falls outside this definition, tenants will be subject to the social size criteria and the benefit cap and will be part of universal credit.

The definition of the exempt accommodation qualifying criteria remains unchanged in the new universal credit regulations. This means that agency managed services may be at risk. Local authorities therefore need to identify exempt accommodation claimants and households prior to the implementation of universal credit.

The size criteria reduction will not be applied for any claimant who is placed in temporary accommodation by the local authority because they are homeless or to prevent homelessness, except where they are placed in local authority owned properties. Temporary accommodation claimants will receive their housing support as part of their universal credit. This will be based on the appropriate local housing allowance rate for the household and will take account of household size rather than property size.

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The management element for temporary accommodation cases in universal credit will be separated out and paid directly to local authorities to protect their funding stream. How the separate management element will be paid for universal credit claimants is still under consideration but the government's preferred option is to use top-ups to local authority discretionary housing payments with a mechanism to reflect changes in local caseloads.

Universal Credit Pilots

Oxford City Council was one of the universal credit pilots. In February 2013, Paul Wilding, the Benefits Manager at the Council wrote in the 'Local Government Chronicle' that by building a support network, the Council is confident that it can help to remove barriers to work, as follows:

"Oxford City Council's pilot is focused on helping those who may be hardest hit by the benefit changes and helping them move towards a return to work. Many of these claimants are likely to have been out of work for some time. The sign of a success story, then might not be getting them a job – it would be removing a barrier to working. This could be anything from child care to the cost of getting to the workplace or factors affecting confidence.

"We don't want to replicate or duplicate any provision that already exists. Instead, we will be working very closely with a range of partners and using services that already exist in the City. We will maintain a relationship with customers on the pilot to get feedback about what works well and what doesn't, and to keep supporting them for the duration of the pilot. One of our partners is Jobcentre Plus, and they can provide a great deal of help with looking for a job and CV writing. But we want to add something extra by having an ongoing relationship with people and capturing the issues they think are preventing them from working.

"We are also going to work with partner organisations such as Citizens' Advice and Skills UK, working closely with the claimant to identify what the problem is and what the next step should be for moving them closer to work. The Council has already appointed a project manager and we have made links with partner organisations and begun to discuss what might be available for the 1,000 or so claimants we believe will be affected during the pilot. We see this as a real opportunity for councils to take on what is an important piece of work that is going to be vital for their communities.

"The pilot areas have started work and are ready for the rollout of universal credit in October, but the rest of local government should not wait until the pilot period ends in June – it needs to get its act together and be clear what it is going to do. Even for those councils not keen to take on a role in universal credit, perhaps because of the uncertainty over funding, it will be important to make preparations. Regardless of best intentions, some people will be confused by the introduction of universal credit and where will those people go? It is normally the Council so the sector needs to be ready."

Universal credit was launched in April 2013 in Ashton-under-Lyne (Tameside) closely followed by Wigan – both in Greater Manchester. New jobseekers in Oldham and Warrington have been able to make a claim to Universal Credit from July 2013.

All four jobcentres are also trialling the Universal Credit Claimant Commitment and signing people up to Universal Jobmatch.

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Universal Credit replaces the 6 main out-of-work benefits and is a key reform to ensure that people are better off in work. It will be rolled out gradually across the country from October 2013.

Minister for Welfare Reform Lord Freud said:

"Universal Credit is a modern, fit-for-purpose benefit that rewards people for taking up work and we are now accepting claims for the new benefit across the whole of the pathfinder area… We will continue to monitor and learn from the introduction of Universal Credit as part of our plan to deliver the benefit in a safe and controlled manner."

The first claimants to Universal Credit are single jobseekers. These Universal Credit claims will respond in real time to changes in people's circumstances, including when people move back into work. The majority of claims for Universal Credit will be made online and it will be paid monthly directly into people's accounts, the same way most people's wages are.

People who claim Universal Credit have access to support delivered by a mix of local authorities and third sector organisations to help them budget their money and get on the internet to manage their claim online.

However, the implementation of universal credit is not proceeding smoothly. Three of the four universal credit pathfinders were delayed because the information technology systems were not ready; and the initial target of a million people receiving universal credit by April 2014 is unlikely to be achieved.

Research

In November 2012, the Joseph Rowntree Foundation published research that suggested that universal credit would neither reduce poverty nor encourage people into work. In particular, it found that the separate means testing of council tax benefit would leave many claimants worse off. Julia Unwin, Chief Executive of the Joseph Rowntree Foundation was quoted in 'Inside Housing' as saying:

"The principle of universal credit is sound, but our research has found the actual roll-out could unintentionally trap people in poverty and hardship."

In October 2012 'Inside Housing' conducted a survey of social landlords and found that they were planning on an increase in arrears from 3.7% to over 5% by 2014/15. Leeds City Council expected its arrears to increase from 2.1% to 3.4% while Wolverhampton Homes expected their arrears to increase from 1.5% to 4.5%, had increased their bad debt provision from £0.5million to £1.0million and expected an increase of £250,000 a year in management costs.

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Human Resources Implications

In March 2013 it was reported that the Department for Work & Pensions had yet to decide whether the Transfer of Undertakings (Protection of Employment) Regulations would apply to the 20,000 staff who currently work in local authority benefits departments and whose work will be transferred to the Department for Work & Pensions as part of the introduction of Universal Credit. A spokeswoman for the Department for Work & Pensions told the 'Local Government Chronicle' that:

"It's too early to say whether housing benefit staff will transfer to the Department for Work & Pensions as local authorities will still need people to deliver services to their communities along with additional new duties they will deliver to support universal credit."

If staff do not transfer to the Department for Work & Pensions, local authorities would face significant redundancy costs. The Local Government Association has threatened to take legal action against the government if this occurs.

Direct Payments

The previous government had considered moving to a system of Local Housing Allowances for Social tenants. This would include direct payments and rent allowances (shopping incentives) under which payments would be made to the tenant rather than the landlord and the link between benefit entitlement and actual rent paid would be broken and tenants would receive Housing Benefit on the basis of their assessed needs and means. If their actual rent were lower than the assessment the tenant would be allowed to retain the difference and spend it on what they chose. If their actual rent were higher than the assessment the tenant would have to find the difference from their other resources – in practice their income support. This would give tenants an incentive to 'shop' for cost-effective accommodation and to move to cheaper accommodation.

The present government has decided to pursue this option and during 2012 carried out some pilot projects to identify its effects. They consider that direct payments will give benefit claimants increased financial responsibility, making it easier for them to make the move into work. This move follows the direct payment of Housing Benefit to claimants living in the private rental sector.

In December 2012, the Department for Work and Pensions published the findings from the Direct Payment Demonstration Projects, showing numbers of tenants taking part and payment levels. Minister for Welfare Reform, Lord Freud, said:

"Direct payments of benefits will help people to step into the workplace without the many institutional barriers that now exist. However, we have always been clear that exemptions must be in place alongside the right support for those who need it and the Demonstration Projects are showing us and the housing community the steps that must be taken."

The projects investigated a range of elements of direct payments to provide protection for landlords and tenants including:

- Whether any groups should be exempt from receiving their payments directly.
- Different levels of support social sector tenants may need to move to direct payments of housing benefit, such as advice on managing personal finances and budgeting
- The exemptions that need to be in place for direct payments

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- Payment switch-backs to the landlord if a tenant falls into arrears
- The support to help tenants in arrears, to pay back their arrears and to potentially return to direct payments
- Early intervention switch-backs before arrears reach trigger points

The projects in six areas across Great Britain tested a number of different aspects of the direct payment of housing benefit to social sector tenants, ahead of changes that form part of Universal Credit. Over four months, 6,220 social tenants were paid their housing benefit directly. Of a total level of rent charged of £7.7million, rent collection rates stood at 92%. Across the different areas, levels of payments by tenants on the projects varied from 88% to 97% - demonstrating the different conditions and approaches being tested in each area. A total of 316 tenants were switched back to payments to their landlords - either because they had reached triggers for switch back or had been switched back due to early invention.

Shropshire County Council was one of the pilots. They found that one of the problems in collecting rent is the lack of access to banking services in rural areas.

Gavin Smart, Director of Policy and Practice at the Chartered Institute of Housing was quoted in the Housing News as saying:

"We are pleased that some findings from these demonstration projects have finally been released. The Chartered Institute of Housing has been calling for more transparency from the Department for Work & Pensions for some time on this issue so it is good to see they have taken note.

"It is crucial that landlords are given as much information as possible from the pilots to help them plan ahead, put effective processes in place and mitigate any risks arising from the new system.

"The arrears percentage in this report is too high and would be hard for landlords to support in the longer term, but the pilot projects are still in their early stages and we hope collection levels will increase once the new systems and approaches begin to bed in.

"Direct payment is a massive cultural shift and will take time for both tenants and landlords to get used to. These findings demonstrate the importance of good communication between landlords and their tenants in keeping rent arrears down.

"The six areas are trialling different rent collection processes and switchback mechanisms and as the pilots continue we hope more information will be released about how each system has worked. The Chartered Institute of Housing will work with landlords to determine the most effective systems and practices and support them in putting those into place."

The demonstration projects that trial direct payments of housing benefit ran from June / July 2012 to June / July 2013.

Independent reports evaluating the Department for Work & Pensions' demonstration projects raised serious questions about the move to direct payments. When asked how well they would manage the shift to direct payments, 31% of tenants thought they would cope 'poorly'. Almost 40% said it would be difficult to manage their finances if housing benefit was paid directly to them. Tenants, especially those having difficulty in managing their money, may find it difficult to respond to these challenges and, as a result, there is a risk of an increase in rent arrears.

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Over the first four months of the project, average collection rates were 92%. Across the project, collection rates varied from 88% to 97%.

Wakefield & District Housing, for example, estimates that its bad debts are likely to increase by £8million and that it will have to borrow an additional £20million following the introduction of direct payments.

In March 2013 the Local Government Association discussed direct payments. Gerald Vernon-Jackson (Liberal-Democrat) Leader of Portsmouth City Council said:

"I am told that in the Southwark pilot, arrears increased from 1-3% to 11-12% because people made sensible decisions that it's best to pay off their pay-day loan or credit card as opposed to the Council… This is an enormous issue that we need to take up at the highest level."

And Gary Porter (Conservative) Leader of South Holland District Council added:

"I don't think anybody can fault the government's aspiration that people should be accountable for their own money and budgeting… but the evidence is there that some people are worse than small children. The impact on the rest of our client base is going to be huge."

In May 2013 the Department for Work & Pensions announced that the pilots had shown direct payments to have been a success with non-payment rates between 3% and 9% demonstrating that most claimants had succeeded in managing their own rent even over the Christmas period. However, Councillor Richard Livingstone (Labour), Cabinet member for Finance, Resources and Community Safety at Southwark Borough Council (one of the pilot authorities) told the 'Local Government Chronicle' that rent arrears had increased from 2% to 11% and added:

"They are sticking their fingers in their ears. They do not want to hear some of the messages about the difficulties… They are sticking their heads in the sand… Lord Freud is quoting some figures that do not seem to reflect the situation in Southwark… Our figures show significantly more people are defaulting than we would expect normally… We hope that, despite what we have seen so far, they will listen."

In June 2013, Clive Betts MP (Labour), chair of the Parliamentary Communities & Local Government Committee, wrote in the 'Local Government Chronicle' that:

"A housing association at the heart of the first direct payment pathfinder experienced a 29% rise in people contacting its financial support team in the last year, and a 19% rise in the total amount of debt referred.

"Rent arrears in these pathfinders are already increasing dramatically. The reality is that 'direct by default' is already being carefully ditched."

Lord Freud has given further feedback on the amount of protection landlords and tenants will have when Direct Payments are introduced. There will be three levels of protection:

- Decisions about whether tenants should receive direct payments will be made in collaboration with social landlords with some claimants who are collectively judged as unable to manage with direct payments (because of support needs like substance misuse) will be kept on "managed payments" direct to the landlord.

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- If arrears build up to the equivalent of one month's rent, the decision to make direct payments will be reviewed with the possibility of providing extra support or moving on to managed payments.
- If arrears reach the equivalent of two months' rent, the tenant will have housing payments switched to the landlord.
- Those people moved to "managed payments" will, if they have no other debts, have their benefit docked to recover arrears in six to nine months.
- There is a general intention that the majority of tenants on managed payments will revert back to direct payments within 6 months of the arrears being cleared. This is because they will have received additional support from the landlord to help them manage direct payments. Lord Freud talks about "support and collection" for rents. This is likely to become a mantra. Lord Freud went on to say that it is crucial that landlords know what support and advice services are available in the local area.
- 'More able' tenants may go on to Direct Payments early.

Information and Communications Technology Systems

Universal Credit will be administered by a large information technology system using real time tax information to update calculations of claimants' entitlements. The government calculates that savings of £2billion a year will be made although the costs of implementation are estimated at £4billion. Critics argue that using an information technology based system will reduce face to face contact and advice.

The government's initial 'vision' for the future of welfare was that it would be 'digital by default' with people making claims and receiving decisions and benefits online without the inconvenience of anyone having to staff or visit a benefits office. Their initial target was for 80% of claims to be made online by 2017. Their strategy states that:

"Technology is transforming the way people interact with each other and the world around them. People increasingly expect to be able to access services digitally at a time which suits them – and expect those services to be easier to use than the non-digital equivalent.

"While some DWP users are not yet online, nearly four-fifths of future Universal Credit claimants use the internet, and digital usage is increasing generally. Some of our services are already available online, but many of these digital services are not intuitive or responsive enough to user needs. This can drive unnecessary contact through other, more expensive channels if people are unable to complete a process online.

"Increasing the scope and usage of digital services offers huge potential benefits for users, for our staff and for the taxpayer. But these benefits will only be realised if more people choose digital, and they will only do so if we offer high quality services. This means services that:

- *Are built around the needs of users;*
- *Are improved continually on the basis of user feedback and analytics, so that they meet clear service standards;*
- *Work across different benefits and integrate smoothly with non-digital channels;*
- *Are engineered to work across a range of devices;*
- *Keep personal data secure and protect taxpayers' money from fraud; and*
- *Are quick and easy to access.*

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The strategy sets out sixteen actions to achieve this under four themes:

Delivering high quality digital services

- Adopt a new approach to designing services, focusing on increased agility in development and continuous improvement of services on the basis of user feedback
- Deliver three exemplar digital services, starting from 2013: Universal Credit, Personal Independence Payment and Carer's Allowance
- Redesign services handling over 100,000 transactions a year, and look for opportunities to improve user and staff experience by digitalising other areas of the Department
- Work with Government Digital Service to develop a digital by default standard for all new and redesigned services
- Produce a consistent set of management information to ensure we are able to meet this standard or identify improvements we need to make

Supporting people to use our services

- Use our existing phone and face-to-face channels to signpost people to digital options and help people to use digital services where they are having difficulties
- Ensure that digital skills are a key part of the support offered to jobseekers to help them back to work
- Work in partnership with other government departments and organisations to increase digital skills among disadvantaged groups
- As use of digital channels increases over time, consider how best to deliver assisted digital support

Changing the way we make policy

- Ensure that policymakers and delivery experts work closely together to design digital services built around user insight
- Use digital channels to engage with a wider range of views and expertise, integrating online tools with non-digital channels

Transforming how we work

- Appoint a board level digital champion to co-ordinate and direct the digital agenda across the Department
- Ensure skilled and experienced managers are in place with clear accountability for the quality and take up of digital services
- Identify any gaps in the Department's technical capabilities around digital and address these through external recruitment and internal development
- Ensure that all staff, particularly on the frontline, have the digital skills and knowledge needed to undertake changing job roles
- Change legislation or internal processes which prevent services from being delivered online, and build in flexibility to allow for continuous improvement

However, in April 2013 it was noted that officials had started to use the term 'digital as appropriate' rather than 'digital by default' as others complained that the technology was not 'fit for purpose'.

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Welfare Reform: The Implications for Housing and Local Government

October 2013

This seminar will look in detail at the Government's controversial welfare reforms and their implications for claimants, social landlords, local authorities and the public finances in all the nations of the United Kingdom.

The seminar comes at a critical time with the government in the process of implementing the welfare reforms that are contained in the Welfare Reform Act of 2012. Many of the reforms are to be introduced in April 2013 including the benefits cap, under-occupation penalty, the localisation of council tax support, personal independence payments and the universal credit pilots. In October 2013, Universal Credit will start to be rolled out for new claimants.

But what effect will all this have on claimants, housing associations and local authorities and how can they manage the reforms to mitigate the risks that they face.

What the Seminar addresses:

- Introduction and Overview of Welfare Reform
- Welfare Reform Act 2012
- Under-occupation penalty (bedroom tax)
- Total Benefits Cap
- Universal Credit
- Personal Independence Payment
- Council Tax Support
- New Information & Communications Technology Systems
- The impact of welfare reform on tenants and landlords
- Direct payment demonstration projects
- Practical steps to manage the effects of the reforms
- Advice and Communications
- Housing Options and Allocations
- Management of Rent Arrears
- Discretionary Housing Payments
- Partnership working
- Case Studies
- Demographics
- Social and Affordable Housing Supply
- Potential future reforms

The course includes opportunities for networking and is accompanied by a very useful book entitled:

"Welfare Reform: The Implications for Housing and Local Government"

Who should attend?

All those with an interest in the welfare reforms including councillors and officers of local authorities; board members and officers of housing associations; representatives of tenants and claimants; staff of voluntary bodies; academics; lawyers and civil servants.

Venue and Date:

London: Novotel Hotel, Waterloo – 9th October 2013

Further details can be found at: http://www.awics.co.uk/welfareseminar.asp

The seminar is also available in-house.

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Managing Director: Adrian Waite MA CPFA CIHM FInstLM
Company Number: 3713554. VAT Registration Number: 721 9669 13

The book: 'Welfare Reform: The Implications for Housing and Local Government' 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

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
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