

March 2010 Issue 38

# Housing

News and analysis from the Chartered Institute of Housing



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If I had 5p for every time I've heard someone talk about the forth-coming public sector spending cuts I wouldn't need to worry about them! Seriously though we all know the cuts are coming – irrespective of which party wins the next election. Whilst some will remember previous periods of tight spending settlements many of us have only worked in a relatively benign financial environment in which capital funding was widely available – albeit that we increasingly had to bid against one another to secure it. The next five years will surely feel very

different. We can expect overall funding cuts in the order of 22 per cent and the pain will be felt in capital and revenue programmes. Our job at such times is to help you get more from less and this work starts now with our feature *feeling the squeeze*. The key challenge will be to maintain frontline services in the face of the cuts – and we will maintain our support to you as you struggle with this dilemma over coming months and years.

*Sarah Webb, Chief Executive*

## Opportunity to develop young housing officers

Young people and the housing sector in England, Wales and Northern Ireland are set to benefit from a new Housing Apprenticeship being introduced by the Government from autumn 2010. The qualification will provide new opportunities for young people to develop careers as housing officers, especially 16 to 19 year olds whose training costs will be met fully by Government.

The Apprenticeship is supported by CIH and incorporates two of CIH's qualifications covering topics ranging from homelessness and finance, to repairs and maintenance.

The Apprenticeship is being introduced by Asset Skills – the Government's Sector Skills Council for housing. The Level 3 Apprenticeship qualifications are designed to be on a par with A-levels and learners can also use the qualification to progress to a foundation degree in housing and a range of CIH Level 4 qualifications.

CIH Head of Education, Errol Lawrence, said: "This is an important sector-led qualification that should be attractive to both housing organisations and young people. The guaranteed full funding from Government towards the training costs for 16 to 19 year olds should be particularly attractive. It also creates another opportunity to promote housing as a career to a much younger group of people –

many of whom are struggling to find career opportunities as a result of the downturn in the economy."

## New skills research

New research commissioned by CIH indicates the recession and economic downturn is placing increasing pressure on the learning and development activities of housing organisations in England.

The research, undertaken in November 2009, indicated that the training activity of 52 per cent of housing organisations, who took part in the survey, had already been affected by the recession. Nearly seventy per cent of housing organisations questioned expected the recession to have an impact on their training activity in 2010.

The survey, undertaken by an independent research company on behalf of CIH, involved in-depth surveys with 150 human resource professionals and senior executives working in ALMOs, housing associations and stock holding local authorities. Housing associations expect to be least affected by the recession (62 per cent), followed by ALMOs (76 per cent). Nearly all of local authorities (92 per cent) expect to be affected.

By the end of last year, a quarter of respondents had reduced their externally provided training. Approaching one fifth of respondents (17 per cent) had incurred a reduction in the value of their training budget

and others reported they were training fewer people (17 per cent). To compensate, nearly a third (31 per cent) of respondents indicated that they had increased the amount of training they deliver themselves.

CIH Director of Professional Development, Martin Winn, said: "Our research indicates that housing organisations are already looking closely at their learning and development activities and some budgets are already being affected.

"Although the impact has been less than we might have expected, no one is sure when the economy will fully recover from the recession and what it means for public finances. We are urging housing organisations to think carefully about making short term cuts in training budgets, which may store up long-term problems for the housing sector.

"Investment in skills will be vital to meet demands for efficiency, effectiveness and innovation. It is also essential that housing professionals develop the skills they will need to provide the best possible service in future to ensure that we create places where residents want to live and work. There is a real danger that what may start out as temporary or short-term cuts in training and development, could turn into a major under-investment in skills spanning an entire generation of housing professionals. If this happens we will have failed the people that we seek to serve."

The same research also indicates that many housing organisations may be under-prepared to meet the challenge of the Tenant Services Authority's new regulatory framework for social housing from April.

Respondents were asked what impact the

introduction of the Tenant Services Authority (TSA), and its new regulatory system, would have on their organisation. Almost a half of respondents (45 per cent) considered the TSA would have minimal impact on their organisation, or were still unsure what the likely impact would be on their organisation.

Richard Capie, CIH Director of Policy and Practice, said: "The introduction of the new regulatory system in England will inevitably mean that housing organisations will need to change and the work of housing professionals will also have to evolve. New skills and knowledge will be needed and our research shows that many organisations may be under-prepared and not fully ready to respond to what is a fundamentally new approach to regulating affordable housing."

## New report sees residents leading the way

A report published on 9 March commissioned by the Tenant Services Authority (TSA) and written by CIH, takes a detailed look at use of a new approach to tenant involvement and performance management which gives tenants the power to challenge their housing organisation and drive up performance.

The report claims that this new approach, entitled resident-led self regulation, has the potential to change social housing for the better and give real power to a group of customers who have little consumer choice. It could also cut down on the need for external intervention.

It draws on existing practice to help tenants, staff and governors in the social housing sector to develop and make effective use of resident-led scrutiny, and suggests ideas to inform the way the Tenant Services Authority (TSA) carries out regulation.

Resident-led self regulation is already allowing tenants of a number of pioneer housing organisations to call their landlords to account and have a lead role in improving front-line services, scrutinising performance and ensuring that the organisation is well governed.

The report, Resident-led self-regulation: Enhancing in-house scrutiny and performance, was funded by the TSA through its Tenant Excellence Fund and is the culmination of three years of work by CIH on a model that will help organisations to involve residents in the running of their business and to influence decisions.

Phil Morgan, Executive Director of Tenant Services at the TSA, said: "This is important and timely work on tenant scrutiny. Our new empowerment and involvement standard stresses the importance of how tenants can effectively scrutinise and help shape the services of their landlord and this report gives lots of practical examples for providers and tenants to learn from."

Abigail Davies, CIH Head of Policy, co-authored the report. She said: "The early adopters of resident-led self-regulation have done some great work and have paved the way for others to follow. If it becomes widespread in the housing sector it will bring clear benefits to tenants, housing providers and the regulator. This approach can improve services, and it also has the potential to link with the new regulatory framework to assure the quality of landlord performance and to reduce external intervention."

[Download the report free of charge from www.cih.org/policy](http://www.cih.org/policy)

## Top CIH students recognised



Two student award winners, Natasha Williams and Sian Criddle, were recognised at the annual CIH Presidential Dinner on 10 February at the Natural History Museum in London. They received a medal and a cheque for £200 from CIH President Howard Farrand and were congratulated by Rt Hon Iain Duncan Smith MP and Chair of CIH Professional Development Board, Louise Harris.

Natasha Williams, who started as a volunteer housing assistant in 2006 while studying full-time for a housing qualification and is now following a full time masters degree in planning and sustainability at Kingston University, was awarded CIH Student of the Year. Sian Criddle, a Neighbourhood Housing Officer at Westlea Housing, part of the GreenSquare Group, received the CIH Distance Learning Student of the Year award.

## Call for sector to deliver housing pact

The UK's largest housing conference and exhibition is being transformed to maximise its influence on the next UK Government. CIH has re-focussed its annual three day event in Harrogate into a new summit-style format, which will offer the whole of the housing sector the opportunity to come together to deliver a united and powerful voice to Government.

Delegates at this year's event will be invited to lead on the creation of a Housing Pact – a statement of what the sector will deliver with the necessary support from Government. In contrast to previous years, the Minister for Housing has been invited to speak on the final day of conference and listen to the sector's plans to drive forward the housing sector.

CIH Chief Executive Sarah Webb said: "CIH's Annual Conference and Exhibition is the only event that brings together private landlords, developers and voluntary sectors, as well as housing associations, ALMOs, and local authorities, to debate sector wide issues. It's in all of our interests to work together to remind Government that housing should remain a political priority over coming years."

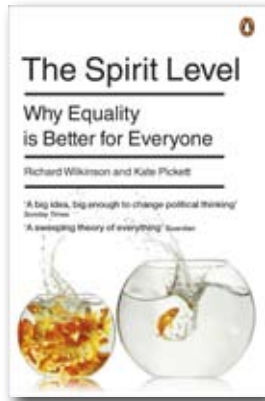
## New CIH Honorary Members

CIH has awarded honorary membership to Michael Gelling OBE - Chair of the Tenants and Residents Organisations of England, Anthony Mayer - Chairman of the Tenant Services Authority and David Orr - Chief Executive of the National Housing Federation.

CIH President Howard Farrand presented the awards at the CIH Presidential Dinner on 10th February 2010 at the Natural History Museum in London. Howard said: "I am absolutely delighted that CIH is awarding Honorary CIH Membership to three very distinguished members of the housing community. Michael Gelling, Anthony Mayer and David Orr have all made significant and valued contributions to the housing sector and have championed the interests of tenants."

## 'The Spirit Level: Why more equal societies almost always do better'

by Richard Wilkinson and Kate Pickett



Penguin, £9.99  
(paperback)

A pub quiz that asks you to name the world's richest country seems too easy. The obvious answer – 'the USA' – is also the right one. It has an average

income of more than \$40,000 per head. But does this mean that the American dream has come true? What about if the question asked for the country with the greatest life expectancy? Or highest literacy rate? Or lowest number of infant deaths? Or lowest levels of mental illness? 'The USA' is not the right answer to any of these questions. But how can that be if it is the richest country in the world?

Richard Wilkinson and Kate Pickett have uncovered an unwelcome truth about being rich. It might be OK for the rich (though even this is debateable), but it's no good for the ordinary citizens of an otherwise rich country, if the gap between them and the rich is too large. And this is where the American dream falls apart: the country is rich, but far too few people share the riches. The gap between the rich and the poor – or the rich and the average – is bigger in the US than anywhere else.

What Wilkinson and Pickett do is to present the graphs in a different way. Instead of measuring progress against overall wealth, they measure it against the size of the gap between rich and poor. And – surprise, surprise – the USA turns out to have more in common with a lowly European country like Portugal than it does with Scandinavia and Japan. The Nordic countries limit the gap between the rich and poor through their taxes. In Japan, the gap is kept narrow by tradition – big Japanese corporations simply don't pay their executives the exaggerated amounts paid in the US and – you guessed it – here in Britain.

Because we come out of it badly too. While not quite as badly off as the United States,

we are worse off than most of our Northern European neighbours on a whole range of indicators, including infant deaths. And the reason appears to be the same – our inequality isn't as bad as the USA or Portugal but it's a lot worse than most other EU countries. Embarrassingly, the average Brit can expect to live as long as the average Cuban – because Cuba might be poorer but it is much more equal and (of course) also has a comprehensive, free health service.

This book covers such a range of factors – obesity, murders and even bullying (yes, we top the list!) – that it is surprising that housing is barely mentioned. Perhaps it would show Britain to be better off. No matter, the central message is the important one: societies that are more equal are better for everyone. There is hard evidence to prove it, and this book presents it in spade loads.

*Review by John Perry*

## International event for the housing calendar

**ISH•SUM**  
The International Social Housing Summit

The International Social Housing Summit (ISH•SUM) is a new international conference for the housing sector. Focusing on the shared challenges faced by housing organisations around the world, it will look particularly at best practice rather than policy and deliver practical solutions that delegates can put to work straight away.

The Summit includes workshops, case studies and working lunches and will follow three tracks focusing on the core issues that shape policy and practice in social housing. Firstly, financing and funding of social housing, including what is working in the current climate and successes and failures of different models in key markets. Secondly, sustainability and energy-efficiency, including what is setting the pace in building environmentally sensitive communities for the

future. Thirdly, the changing demographic, examining social housing for the ageing population and other vulnerable groups.

In addition, there will be keynotes and case studies focusing on issues such as governance, alternative regulatory frameworks and scenario planning.

There will also be optional study tour days to innovative projects around The Netherlands.

The Summit takes place on 13 and 14 October 2010 at the World Forum in the Hague, Netherlands.

[www.ishsum.com/conference/](http://www.ishsum.com/conference/)

## CIH welcomes South African delegation

A delegation from South Africa, including the Minister of Housing for the Provincial Government of the Western Cape, attended the CIH South East conference during the first week in March. As well as addressing delegates on the first day of the conference, Mr Bonginkosi Madikizela, his aide Mbulelo Tshangana and three housing managers and a councillor from Bitou Municipality had a busy week of site visits and meetings.

The group, which also included John Hopkins of the Southern African Housing Foundation, met with the leader of Brighton and Hove City Council, found out more about construction training in the city and met the people behind a centre which provides innovative solutions to problems such as substance abuse.

The highlight of the week, however, was a site visit to the London Olympics in Stratford. The delegation had access to the 22nd floor VIP suite, visited by the Queen and Prime Minister, amongst others, which gives spectacular views over the Olympic sites.

Mr Alistair Queen, CIH regional committee member, organised the series of visits. He said: "We were very fortunate to be welcomed by so many colleagues during the week, who gave up their time to showcase their work to our fellow housing professionals from South Africa. We were delighted that the Olympic Delivery Authority and senior officials from Newham council were able to accommodate us at short notice, and I would thank Mullaleys for financing the event."



# CIH Cymru launches first Welsh Housing Review

CIH Cymru has recently published the first ever Welsh Housing Review, a new annual publication which aims to give an overview of the 'state of the nation' in relation to Welsh Housing. In this article Vikki Hiscocks, Policy and Public Affairs Manager at CIH Cymru, provides an overview of what readers can expect from the inaugural edition.

The UK Housing Review is now in its 18th edition and has firmly established itself as a key resource on housing policy and finance across both the public and private sectors. CIH Cymru felt that a similar publication focussing solely on Welsh issues would provide a useful resource for the housing community in Wales. The Welsh Housing Review has some similarities with the UK publication in that it includes expert commentary on a range of topical issues and detailed statistical information on the housing sector with accompanying analysis highlighting important housing market trends. The themes of the articles have been chosen to reflect issues that are unique to Wales and are intended to give a 'whole-market' view of the sector.

## EVIDENCE BASED POLICY MAKING: HOW DOES WALES MEASURE UP?

The Essex Review identified the lack of an up-to-date robust assessment of future housing requirements for Wales, and recommended that the Welsh Assembly Government give immediate consideration to how an adequate, up-to-date and dynamic information base on housing needs, demands and supply could be developed covering different spatial scales in Wales.

In Chapter 1 Judith Wayne and Valerie Strachen (Tribal) focus on the core housing evidence and the extent to which omissions in the current housing information available to the Assembly can be identified. They argue that whilst in some cases these omissions are fairly common across the different regions of the UK some are specific to Wales. They conclude that having a sound evidence base is essential to demonstrate whether Assembly policy commitments are being achieved.

## WALES CAN SPEAK TO THE WORLD – COULD WALES BE LEADING THE WAY IN REGENERATION AND RENEWAL?

2009 marked 60 years since Aneurin Bevan had the vision and drive to make homes for all the number one priority for a war damaged and

depression hit Britain. Bevan's period as Minister for Health and Housing in the early 1940s saw over 850 thousand new homes being built, the biggest public building programme in history. This wasn't simply about volumes, there was a clear vision for the quality of the homes and communities being created and Bevan's idea of 'mixed tapestry' estates has direct parallels with the modern concept of mixed communities

This chapter by Keith Edwards makes the case that Bevan's understanding of how housing can improve health, nurture educational attainment and build vibrant and sustainable communities is just as relevant to the challenges facing the housing sector today – not least in combating years of underinvestment in the housing stock and addressing the undersupply of affordable housing. But in the litany of doom and gloom generated by recession and market collapse there is one aspect of housing that is not only bucking the trend of bad news but if handled right could lay the foundations for longer term regeneration and renewal in some of Wales' most disadvantaged communities – that is the major investment flowing in to Wales in order to achieve WHQS. This agenda is helping to create job and training opportunities as well as other community regeneration benefits, all of which point to an optimistic future for Welsh housing.

## NEVER WASTE A CRISIS: IS A WELSH HOUSING BOND A SOLUTION TO LENDING MARKET INSTABILITY?

In Chapter 3, Peter Hughes of the Principality Building Society looks back at the economic changes that have taken place over the past year and outlines the impact of the credit crunch on the lending market within the RSL sector. He considers how the lending industry has responded to the unprecedented upheaval to financial markets witnessed. A crisis can be the precursor to innovation and out of the near wreckage of the financial system has come a return to traditional values alongside the development of a some new initiatives.

In the knowledge that funding for affordable housing would potentially be scarce the Principality have been involved in progressing two separate strands which had been hinted



at in the Essex report – namely securing European Investment Bank funding and pursuing the feasibility of a Welsh Housing Bond. This chapter outlines progress on both of these innovations and explains how the Welsh Housing Investment Trust has developed as a potential financial model.

## DEVOLUTION AND ITS BOUNDARIES: PAST AND FUTURE IMPLICATIONS FOR WELSH HOUSING POLICY

There have been important changes in housing policy in Wales in the decade since formal responsibility was devolved to the Welsh Assembly Government. In this fourth article, Steve Wilcox, outlines how some of those changes have been constrained by the limited form of the Welsh devolution. Not only does Wales have to operate within the constraints of Westminster based primary legislation (albeit modified by the Local Competency Order – LCO process post 2006), the Barnett formula based budget provisions are far from generous.

After looking back over the past ten years of devolution in Wales, Steve gives his views on the renewed start being made to housing policy in Wales following the Essex review and the new challenges ahead in the wake of the credit crunch, and the impact this will have both on the private housing market and future government budgets.

The Welsh Housing Review was launched in February 2010. In addition to the full length feature articles outlined above, the review includes a comprehensive collection of facts, figures and trends about the Welsh housing sector. For further information and to order your copy, contact Victoria Hiscocks, Policy and Public Affairs Manager CIH Cymru at [victoria.hiscocks@cih.org](mailto:victoria.hiscocks@cih.org)

# The Housing (Scotland) Bill 2010

The widely anticipated Housing (Scotland) Bill 2010 was introduced into the Scottish Parliament on 13 January 2010. The Bill has three main policy objectives which aim to:

- Improve the value of social housing for tenants and taxpayers
- Safeguard the supply of housing for future generations
- Improve conditions in private sector housing

The Housing (Scotland) Bill was introduced after a long period of consultation with stakeholders and includes much of what was proposed in the Draft Housing (Scotland) Bill with extra provisions to improve standards in the private sector as per the Private Sector Housing Issues: Housing Bill consultation.

The Bill outlines how the Scottish Government intends to deliver on its policy objectives and this includes:

- Modernising social housing regulation
- Reforming the Right to Buy (RTB) social housing
- Amending the law on registering private landlords and dealing with disrepair in the private sector.

## MODERNISING SOCIAL HOUSING REGULATION

Modernising social housing regulation in Scotland has always been a long term objective of the Scottish Government and was alluded to in Firm Foundations in 2007. The Scottish Housing Regulator (SHR) was set up following the abolition of Communities Scotland as an interim body regulating social landlords.

Part 1 of the Bill establishes the SHR as an independent regulatory body to protect and promote the interests of tenants, prospective tenants, homeless people and other service users across local authorities and RSL's. It will now have a more proportionate approach to performing its functions and stakeholder consultation will ensure accountability and transparency.

Despite operating a more proportionate approach, the modernised SHR will still have the power to make inquiries or intervene following concerns about a landlords' performance or financial viability. The Regulator will have discretion over these powers, but will need to be open on how it



intends to use them.

The Bill also establishes a Scottish Social Housing Charter, which will set out a number of outcomes that social landlords across Scotland should be achieving. Performance will then be assessed against the Charter by the SHR.

The proposals for how the Charter will operate at present are unclear. CIH Scotland has concerns about the levels of administration and resources involved as well as the potential for differing outcomes across organisations at a local level. It will be a case of 'watch this space'; with further discussions and consultation required over the coming months before the Charter will begin to take shape.

## REFORMS TO THE RIGHT TO BUY

The Housing (Scotland) Bill introduces radical reforms to Scotland's right to buy (RTB) policy. The reforms, which gathered huge support in the initial consultation, will:

- End RTB for new supply social housing
- End RTB for new tenants entering the social rented sector, and
- Reform pressured area designations

Provisions are in place to protect the rights of existing tenants who already have a RTB entitlement and remain in their current tenancy, tenants who transfer voluntarily and those who are required to move by their landlords.

Ending the RTB for all new social supply social housing and for all new tenants entering the sector is a welcome contribution to safeguarding social housing for future generations of tenants. CIH Scotland has however warned in a recent paper Reforming the Right to Buy in Scotland- A Capital

Investment - that these reforms may impact on social landlords' budgets through loss of income from RTB sales. Although not a major problem for all landlords, CIH Scotland thinks it would still make sense to offer a degree of flexibility for a landlord to sell a property when there is a clear business case to do so.

## IMPROVING CONDITIONS IN THE PRIVATE RENTED SECTOR

The Bill also outlines provisions to improve conditions in the private rented sector through amending the private landlord registration legislation and making changes to the powers available to local authorities to address disrepair in private housing as per the Housing (Scotland) Act 2006.

Failing to register as a private landlord will now incur a maximum fine of £20,000 which is hoped will act as a deterrent to landlords failing to comply. Local authorities will also be able to make public when a landlord has been refused registration or has failed to meet legal requirements.

The flexibility in enforcement and maintenance powers for local authorities proposed in the Bill is also a welcome approach to addressing disrepair in private housing and promoting accountability at a local level.

CIH Scotland welcomes the Housing (Scotland) Bill as it offers a chance to retain and invest in much needed affordable housing stock at a time of acute shortages. CIH looks forward to engaging with the Scottish Government to shape the new independent Scottish Housing Regulator and Social Housing Charter to ensure social housing in Scotland continues to provide value for tenants and taxpayers.

# First Housing Awards celebrate innovation and resilience

The housing sector in Northern Ireland gathered to celebrate innovation and resilience in the face of the economic downturn at the inaugural CIH Annual Housing Awards in Belfast in February. The event was the first time that CIH Northern Ireland has held awards to recognise achievement in practice by housing organisations and professionals.

Five award categories celebrated excellence in building sustainable communities, endeavour in the community, cross border housing, and building skills and capacity; a further award recognised the particular role played by an inspirational colleague in the sector.

**ARK HOUSING ASSOCIATION** was awarded the **Developing Skills and Capacity Award** for its programme of Learning and Development for all staff and Board members, ensuring the development of skills and capacity throughout the organisation irrespective of grade, department or previous learning.

**Angela McGukin and staff** from the **SL-EIGHT PROJECT** received the **Endeavour in the Community Award**. The staff working in the SL-eight project have created partnerships with community groups and other support and housing agencies to enable young people to

sustain tenancies, promote their wellbeing and prevent homelessness occurring and reoccurring.

**CARVILL GROUP** was awarded **Building Sustainable Communities Award** for its Woodbrook Development. The principal idea for Woodbrook was to create a sustainable community where there is a balance between present and future generations' interests, by creating a framework in which environmental, economic and social factors are integrated, safeguarding quality of life. Woodbrook has been designed to create a strong identity and sense of place – a firm foundation for building a community.

**OAKLEE HOUSING GROUP** was awarded the **Cross Border Housing Award**, for the work of Oaklee Housing Trust. The trust was formed in the Republic of Ireland with the aim of extending Oaklee's remit beyond Northern Ireland to address social and physical disadvantage across the whole of the Island of Ireland.

**BRENDA PARKER** from Housing Rights Service was awarded the **Inspirational Colleague Award**, for her work in the 'Housing Advice in Prisons' project. Angela's work involves the provision of advice directly to individuals in a

prison environment to help enable sustainable housing outcomes for them in the community.

The awards were significant in recognising achievement by an organisation working on a cross-border basis. The 'Cross Border Housing Award' was sponsored by departments in both jurisdictions on the island of Ireland; the Department of Social Development in Northern Ireland and the Department of Environment Heritage and Local Government in the Republic of Ireland. Minister Margaret Ritchie and Minister Michael Finneran both attended and presented the award to Oaklee Housing.

The evening also incorporated the annual CIH Presidential Dinner. During a pre-dinner speech, CIH President Howard Farrand commended the level of professionalism and skill in the housing sector in Northern Ireland and called on the sector to continue to work in partnership to achieve outcomes for communities. He paid tribute to Minister Margaret Ritchie for her work in prioritising housing through her New Housing Agenda. He urged the sector to capitalise on the opportunities presented by the independent Commission on the Future for Housing, to set a long term vision for the future for housing in Northern Ireland.

# FEELING THE squeeze

Few doubt that the financial outlook for housing - and the public sector in general - is bleak. Neil Merrick looks at how the sector hopes to survive the inevitable spending squeeze to come and at some of the alternative funding models that are being used, or considered, across the UK.

Regardless of who wins the general election, future government support for house building and other programmes looks set to be lower than the sector has become accustomed to, or might wish.

Recent turbulence caused by the credit crunch and recession means, twice already during its brief history, the Homes and Communities Agency has reviewed the rate of grant it pays for new homes in England.

Following its creation in December 2008, the agency initially looked to reduce grant. But as the house building industry ground to a virtual halt, it pushed rates back up by pumping in emergency government funds.

In 2008/9, the HCA paid housing associations and other developers an average of £67,000 per social rented home and £31,000 per low cost home ownership (LCHO) property. This compares with an average of £62,000 per social rented home and £27,000 per LCHO property paid in 2006/8 by the Housing Corporation.

But if 2008/9 represented a high point in terms of subsidy, HCA chief executive Sir Bob Kerslake confirms that the good times are over. "If you

go beyond the current comprehensive spending review (CSR), it's going to be a pretty testing time for all public finance, and housing is unlikely to be left out," he says.

Unsurprisingly, policy makers are looking to the private sector to cushion the impact. Since last year, the HCA has been talking to four consortia of institutional investors that potentially could raise about £1bn for private rented housing.

Pension funds and other institutional investors are apparently seeking new - less risky - investment options that could mean considerable funds are generated to build new homes and improve existing properties in the private rented sector.

And the HCA sees no reason why such interest cannot eventually extend to social housing. "The key thing is to get it up and running for private rented [homes]," says Sir Bob. "How fast it grows depends on what happens to the market."

A cash-strapped public sector is also relying on one of its key assets - land - to give support to housing providers at less cost to the Treasury. The public land initiative, under which developers

accept lower profits in return for free HCA and other publicly-owned sites, is expected to deliver up to 1,250 homes.

Sites in Doncaster, Milton Keynes and Newcastle have already been identified, and Sir Bob is optimistic that more schemes will follow, with local authorities also being encouraged to put forward land.

Large housing associations, meanwhile, have adapted to the new borrowing climate by turning to the capital markets. In January, L&Q raised £300m from a 30-year bond - one of seven major bond issues by registered social landlords in the past two years.

Waqar Ahmed, group director of finance at L&Q, says the response of investors (the bond issue was more than three times oversubscribed) shows there is still a strong appetite for lending to the sector.

Since the credit crunch, banks have increased the price of borrowing and prefer to offer short to medium-term loans. "The bond market gives us the ability to raise long-term debt," says Mr Ahmed.

In 2008, Circle Anglia raised £275m through a bond issue as well as borrowing a further £1.4bn from banks.



Calum Mercer, executive director of finance at Circle Anglia, says social or affordable housing is highly attractive to institutional investors because the sector remains highly regulated.

"It's a natural source of funds for housing associations when banks are aggressively pricing their debts," he says. "There is a requirement to raise large amounts of money and banks are unlikely to be able to cover all of that."

The Housing Finance Corporation has raised two bond issues on behalf of groups of RSLs. But Jim Strang, chief executive of Parkhead Housing Association, Glasgow, warns that bonds are not generally a viable option for smaller landlords, including most associations in Scotland.

With the Scottish government seeking to reduce rates of housing association grant (HAG), he predicts that some RSLs will focus on housing management, possibly for larger RSLs in England that can still afford to build homes.

Mr Strang also forecasts mergers, or new working arrangements, between RSLs in Scotland, to reduce overheads. "We will have to look at how we are structured," he says. "Many associations may decide not to build any homes in future and become management organisations."

Governments in both England and Scotland want local authorities to resume house building, albeit with lower grant rates than those generally paid to RSLs, and based on councils raising similar sums through prudential borrowing. In England, the future of councils as house builders and social landlords depends greatly on the outcome of the government's long-awaited housing finance review.

In theory, the dismantling of the housing revenue account (HRA) subsidy system and introduction of self-financing should give councils more flexibility to build homes and improve stock. Last year, the Local Government Association claimed it would allow councils to build more than 300,000 homes over the next decade.

But Gwyneth Taylor, policy director at the National Association of Arm's Length Management Organisations, warns against raising hopes too high. "It's not a silver bullet," she says. "You need to be sure that it would give the full amount in terms of additional investment or addressing things like the decent homes backlog."

Ms Taylor was speaking before an

announcement by housing minister John Healey, due in March, on the terms under which historic debt might be redistributed between councils. In the long term, she says, HRA reform should deliver more for the same, or less, money because proceeds from council rents will remain in housing rather than being claimed by the Treasury.

"Moving into an era of severe financial restraint, we need to make much better use of the resources we've got," she says. "If you've a proper income stream and can plan what you are going to get for the next 10 years, you are in a better position to plan programmes effectively and make deals with contractors."

Ken Lee, chair of the housing panel at the Chartered Institute of Public Finance and Accountancy (Cipfa), warns self-financing is likely to have more impact on property maintenance than house building. "There won't be thousands of extra homes in every authority," he adds. "It will be twenties and thirties, as we see now."

The housing finance system in Wales, which is similar to England's but sees repairs funded through capital grants rather than a major repairs allowance, is also under review. A report by Steve Wilcox, professor in housing policy at the University of York, is due later this year and will also cover rents in social housing.

Professor Wilcox says the review will assess the investment required for landlords to achieve the Welsh Housing Quality Standard and aims to seek consensus within the sector. "We're conscious of what's happening in England but there is no presumption that we will go down the same route," he says.

Reform cannot come soon enough for councils such as Denbighshire, which retained its stock rather than transfer the homes to a RSL. Paul Quirk, Denbighshire's head of housing services, doubts that debt redistribution will be a major issue in Wales as all local authorities are in negative subsidy.

But self-financing would provide councils with more certainty and put them in greater control of their own destiny rather than being dependent on government funding. "We are showing business plans that are viable, but that depends on subsidy remaining at levels we expect," says Mr Quirk. "That is outside our control."



**Housing associations have weathered the financial crisis that began in 2007 and are in better shape than much of the wider economy, according to the Tenant Services Authority.**

**A study of the impact of the credit crunch on RSLs in England, published last month [FEB], shows associations avoided long-term reductions in the value of their assets and offer more secure returns to investors than the property sector as a whole.**

**The TSA compared the performance of RSLs with commercial property firms and companies in other sectors, including Tesco and Vodafone. While profits in the wider economy fell, RSLs were protected by sustained demand for social housing, secure rent income and their ability to switch homes that were built for sale to other tenures, including social renting.**

**"Compared to the wider economy and the property sector in particular, the RSL sector has experienced less instability and maintained steady growth," says *The Impact of the Credit Crunch on Housing Associations*.**

**Yet in spite of the positive picture presented, the report warns that RSLs remain exposed to fluctuations in the property market, especially where they diversify away from social renting. Clare Miller, TSA executive director for risk and assurance, says: "Commercial development and building properties for outright sale will continue to present extra risk."**

**The Audit Commission, meanwhile, has praised the ten housing market renewal pathfinders for making good progress during the credit crunch and recession. Reports on the pathfinders, published earlier this month, show that all ten are performing strongly, or well, and offering a range of housing options as well as home ownership.**

Last year, Grampian Housing Association built 42 flats in Dyce, near Aberdeen, for shared ownership and intermediate renting. With the exception of a £24,000 grant from Aberdeen City Council to help two properties meet wheelchair standards, the £4.8m development attracted no subsidy.

Grampian raised £3.5m in private finance towards what is Scotland's first no subsidy development by a housing association and funded the rest from shared ownership sales elsewhere. But does this sort of scheme represent the future?

Neil Clapperton, director of housing and property services at Grampian, says Dyce was particularly attractive but by no means unique. Ideally, the association would like to devote half of its development business to self-funded schemes and put housing association grant (HAG) towards the remainder.

"I'm aware of a number of other associations - some fairly hefty national players - that are looking at alternatives like self-funded shared ownership," he says. "They are well tried and tested south of the border, but less so in Scotland."

Opportunities to cross-subsidise and pay for social housing through the proceeds of shared ownership and outright sales have been limited recently by the downturn in the housing market.

But that has not prevented associations such as L&Q from looking at how it can be less reliant on government subsidy. "Every housing association is reassessing schemes and asking how the tenure mix will change if there is no grant available," says Waqar Ahmed, L&Q's group director of finance.

The association, he says, has "ruthlessly pursued" an efficiency agenda and last year generated a surplus of £40m from its core business. But it also recognises that its options for raising extra money are limited. "Something has to give," says Mr Ahmed. "If grant reduces then something else has to increase. It could be debt, but there also has to be flexibility in rents."

Calls by RSLs to be allowed to raise rents by more than the inflation-linked formula used in rent restructuring regularly fall on deaf ears. The ongoing growth of housing benefit, however, demonstrates how, at present, rent rises make no difference to about two thirds of tenants as their rent is paid through

## "Moving into an era of severe financial restraint, we need to make much better use of the resources we've got."

the benefits system.

The cost of housing benefit is already forecast to reach £21bn by 2010/11. Once rent restructuring is completed, possibly in two to three years' time, the government will be anxious to avoid further housing benefit inflation, says Sam Lister, policy officer at the Chartered Institute of Housing.

RSLs are more likely to be given flexibility to raise rents if, in future, benefit does not cover the entire cost and all tenants pay a share regardless of their income. "In that way, it may well act as a brake because landlords will get flak from their tenants [if rents go up]," he says.

Ahead of any changes to housing benefit, it seems certain that the terms under which RSLs and other developers receive development grants will change as government purse strings tighten.

In England, the HCA is proposing a new equity-based system for shared ownership schemes, with the agency recovering extra money when homes are sold to reflect increases in property values. Sir Bob Kerlake, HCA chief executive, says: "It's part of a challenge that we all face over how we sustain affordable housing numbers with less funding available."

Housing associations have still to respond, but are likely to point out that they already plough surpluses back into affordable housing, and that shared ownership schemes are not always profitable.

Meanwhile, a housing finance group set up by the HCA reported this month [Mar] on other potential ways of raising money. Nigel Hugill, chair of the group, says most of its ideas build on initiatives already put forward by the HCA and others. "People that are searching for the holy grail have to remind themselves that it would be surprising if people hadn't found it already," he adds.

In Northern Ireland, the Department for Social Development is also looking at ways to reduce HAG, including encouraging associations to compete for

development grants at lower rates than in the past.

John McLean, chief executive of Fold Housing Association, says competitive bidding has limited appeal to RSLs. "In the absence of private finance, associations behaving responsibly will not go beyond what they can afford," he says.

Other changes may include paying money to RSLs for house building schemes over a longer period as part of their revenue funding instead of through capital grants. But Mr McLean warns: "A future without HAG would cause a marked reduction in the new build programme."

The Commission on the Future for Housing in Northern Ireland, due to report in May, also recognises that finance will play a key role. Grainia Long, the CIH's director in Northern Ireland and chief adviser to the commission, says public or social housing will need to work more closely with the private sector. "We are going to see far more innovation in the future, with the two sectors working together and each sector doing what it does best," she says.

The Welsh Assembly Government is considering proposals for a housing investment trust that would raise money through banks and capital markets. John Shinton, an independent consultant who put the proposal to the WAG, says: "It's about continuing to develop the institutional market, but there are lots of different perspectives about how this structure can be developed."

For local authorities, the future will remain uncertain until the HRA debate is resolved - probably not until well after the general election. In its response to the government's housing finance review, the CIH argued that, under self-financing, council borrowing should not be counted as part of public borrowing, but treated in the same way as borrowing by RSLs, as happens in most of the European Union.

According to Gwyneth Taylor, policy director at the National Federation of Almos, the Treasury tends to "panic" at the thought of councils borrowing against their housing assets. But from April, local authorities (including Almos) will be regulated under the same framework as RSLs. "The logic is to get all three sectors on as level a playing field as possible," she says. "That must be the long term aim."

## Keeping going

Neil Merrick examines how regeneration is faring in the recession.

It is seven years since Gentoo (or Sunderland Housing Group as it was known) embarked on a major regeneration programme.

After borrowing a further £200m on top of £400m that it had already been lent by banks, the association planned to demolish about 6,000 homes and replace them with about 4,000 new properties. Under original plans, work would have been completed next year.

But following the credit crunch and recession, Gentoo estimates that it is at least five years behind schedule and remains concerned that parts of the programme may not be completed at all. "Completing the whole programme means finding more funding in the future," says Phil Murray, the group's director of finance.

Sunderland Housing Group was established in 2001 following the transfer of 36,500 homes from the city council. It became Gentoo in 2007, at the same time as housing started to feel the effects of the credit crunch and sales to first-time buyers began to plummet. "Confidence in the housing market fell through the floor," he recalls.

As a rule, half of Gentoo's new homes are set aside for social renting and the others sold - either outright or for shared ownership. Fewer sales meant profits fell and the group had less money coming in to cross-subsidise regeneration.

Although it set out to complete schemes that were underway, others were put on hold. "Our plans were re-cut every quarter because the market was changing so swiftly," he adds. "We had to go back and re-crunch the numbers."

Help arrived last year in the form of the government's Kickstart programme, which is mainly aimed at stalled private developments. Gentoo, which is used to receiving about £2m per year in housing grant, was given £33.5m to build 443 homes over two years, one third of which it hopes to sell once markets improve.

But Mr Murray accepts that Kickstart was a

one-off, and public spending will be far tighter in future. In the meantime, Gentoo is sitting on sites where the majority of homes have been demolished. "Holding on to vacant sites is costing us money," he says.

Richard Medley, director of ConsultCIH, says large scale voluntary transfer (LSVT) housing associations that embarked on long term regeneration plans have been especially hit by the recession. As the housing market collapsed, cross-subsidy was no longer viable. "The model has come off the rails," he says.

In particular, registered social landlords cannot afford to buy-out people who own ex-council homes purchased under the right to buy scheme. In many cases, other parts of estates have been cleared ahead of regeneration schemes that subsequently stalled. "I'm aware of situations where a RSL has demolished part of an estate and freehold owners are sitting in splendid isolation," says Mr Medley.

Other casualties of the recession include a local authority scheme in the East Midlands where homes were built for private sale alongside new stock for social renting. Housing market renewal pathfinders, meanwhile, have had "the rugs pulled out from under their feet" and are striving to target home ownership products more effectively.

A RSL scheme to refurbish empty homes, also in the East Midlands, is struggling because people wishing to buy homes that were intended for sale cannot get mortgages. "If you can't raise finance, the whole system falls down," he adds.

Angus Kennedy, chief executive of consultants Community Regeneration Partnership and course director of the Regeneration Masterclass, says all organisations will be looking at ways "to do more for less", particularly as public spending is squeezed. Councils will need to transform the way they deliver services and partnership working will be even more vital than in the past.

"There is no quick fix," he says. "The challenge

for housing associations that want to continue to be involved in house building and regeneration is going to be refinancing. The

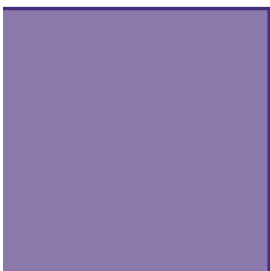
capacity is there for local authorities and housing associations to make a contribution, but it depends on whether there is sufficient appetite in terms of the cost of borrowing."

But it is not all doom and gloom. In Wales, LSVT associations appear to be proceeding as planned with programmes aimed at achieving the Welsh Housing Quality Standard. Many are linked to regeneration and wider renewal of estates.

Elin Jones, housing and regeneration manager at the CIH in Wales, says borrowing by new RSLs has not been unduly affected and work to meet the WHQS benefits the economy as associations are encouraged to link contracts to job opportunities and training. "Regeneration is still happening despite the economic climate," she says.

Ten of the 22 local authorities in Wales have either transferred their stock or are about to. A further four plan ballots. But councils that hoped to avoid transfer by using right to buy sales to fund work on their remaining stock are raising less money than hoped, making it harder for them to achieve the standard.

The Regeneration Masterclass, from CIH and the British Urban Regeneration Association (BURA) is a programme for senior managers and addresses the more essential issues relating to the creation of sustainable communities and successful regeneration. The Masterclass takes place on 17-18 March, 21-22 April and 19-20 May in London. Find out more at [www.cih.org/training/regeneration](http://www.cih.org/training/regeneration).







# Making connections – financial inclusion in practice

Last month's report from the *Better Banking Campaign* claimed that up to seven million people in the UK cannot access loans, credit cards and overdrafts. Having no bank account, no credit history or no penalty payment charges are among the reasons why millions of people are unable to access mainstream credit, said the campaign.

The campaign, which is a coalition of leading charities, claims that many people excluded from mainstream financial services are forced to take out payday or home credit loans, which usually offer small sums with high interest rates. Some doorstep lenders are charging interest rates as high as 2,500% per year.

The evidence from the *Better Banking Campaign* shows that the definition of financial exclusion goes wider than not having a bank account, although Treasury figures show that, even by this measure, £1.7 million people are financially excluded.

This evidence comes as no surprise to housing professionals; it is estimated that 70 per cent of people who do not have bank accounts live in social housing. So what can housing organisations do to help their residents, and how is CIH working with them to support them?

CIH hosts four members of staff who work with housing organisations around the UK to promote financial inclusion including two Financial Inclusion Advisors whose posts are funded by the Financial Services Authority (FSA) and Barclays Bank.

Abigail Davies, CIH Head of Policy, said: "Helping people on lower incomes to open bank accounts, access affordable credit, obtain money advice and become more financially aware is a national priority. It is because of this drive that the FSA and Barclays have invested in the staff at CIH to work directly with social landlords, who are often the first trusted source of information for their tenants. Housing staff, through regular dialogue with tenants, have a unique opportunity to signpost them to money advice, affordable credit and other useful products such as home contents insurance."

The FSA and Barclays fund two full-time Financial Inclusion Advisors based at CIH, Ken Dow covers Northern Ireland and Scotland and Paul O'Connor covers England and Wales. Their work with housing organisations reaches some of the most vulnerable and low-income households in the UK and their interventions have already helped over 150 social landlords develop ways to help their

residents manage their money better and avoid falling into debt. A recent independent evaluation by Ipsos MORI, commissioned by the FSA, praised the effectiveness of their advisory work and concluded that an online forum would enable housing organisations to share best practice and examples of their own work. The evaluation stated: "All affordable housing providers expressed a high level of satisfaction with the service. They thought the advisors were helpful, responsive and easy to initially contact, and then work with. They said the advice was relevant and useful in helping them develop and implement their financial inclusion work."

Although most of the support that Paul and Ken give to organisations is through face to face meetings and telephone follow up, they are now offering the chance for professionals to share ideas and good practice on an online practice network. The Financial Inclusion Network was launched in January as a free resource and has attracted practitioners to discuss topics such as dealing with loan sharks, helping residents to cut their fuel bills, home contents insurance and money advice. Sarah Pratley, who is Financial Inclusion Development Officer at Cottsway Housing Association has used the Network, she said: "We have been



promoting home contents insurance with our residents over the last few months. I am keen to see if there are any new initiatives out there to raise the number of take ups, and it's great that there is one place I can go now for up to date information on issues such as Home Insurance and The Saving Gateway."

Paul O'Connor said: "We have been pleased with take up on the network so far - people are posting useful tips and feedback on what has and hasn't worked for them and are sharing some good ideas. Most housing organisations have small teams and limited resources to tackle financial inclusion and they need quick and convenient ways to find out what works well. The online network is a free resource and is especially geared to the work of social housing providers but it is not limited to CIH members, the more housing professionals that use the site the more valuable it will become."

Ken Dow said: "Housing Providers in Scotland and Northern Ireland are pushing Financial Inclusion up their agenda. They recognise that there is sound business and social sense in making their tenants aware of financial issues. CIH is able to provide a reliable 'one stop' source of information either through the Financial Inclusion Network or via the free face to face consultancy. The Scottish Government has embraced the service offered by CIH and the Housing Minister has endorsed the good practice of partnership working that has been evidenced through recent activity."

Ciara Davies, Financial Inclusion Manager at Great Places Housing Group, has used the network to share ideas on helping tenants to save on their energy bills and switch suppliers. Ms Davies commented: "I think the network is great. It's well used, a quick way to get feedback on an idea or good practice and it's free."

Ms Davies has a team of three financial inclusion officers working across the organisation who all came into post in April 2008. In the last two years they have saved tenants approximately £70,000, by helping them cut their fuel bills, securing additional benefits and making the most of their money. In addition, rent arrears have steadily fallen.

Great Places is now planning to employ five Financial Support Coordinators who will advise tenants on their welfare benefits, give generic money advice and refer to specialist agencies where appropriate.

Ms Davies said: "Financial inclusion is a key strand of the work we deliver at Great Places Housing Group and my role is to ensure we integrate it into all our housing management processes. For example our new viewings procedure now includes referrals to affordable furniture suppliers, information on home contents insurance and information on affordable credit."

Great Places has built up partnerships with Manchester Credit Union, Greater Manchester Moneyline as well as links to an insurance partner, United Utilities, Energy Links comparison site and are involved in a pilot scheme with Yorkshire Water to help cut tenant's water arrears.

But CIH's involvement with promoting financial inclusion throughout the housing sector is not limited to practical advice on how to implement a financial inclusion strategy and guidance on what might work well; it also focuses on encouraging housing providers to build partnerships with advice agencies, credit unions and other organisations to create a framework for the future.

Abigail Davies said: "There is a fundamental change afoot in the way we are tackling financial inclusion. Until now a number of housing professionals have been doing great work to help support their own tenants, but very few have coordinated their work across their region and with that of other providers. We are working within the housing sector to build and coordinate partnerships that will help promote and support financial inclusion work within each region."

One example of work that is helping to make these connections is the introduction of free regional workshops and masterclasses on topics such as developing effective partnerships between housing providers and credit unions and delivering financial inclusion services in rural areas. Information collated from the workshops will be written up in a good practice publication in the summer 2010.

# TOP TIPS

## FROM THE FINANCIAL INCLUSION NETWORK

### ON PARTNERSHIPS

"Partnership working in a rural environment should especially revolve around creating that 'critical mass' by working together seamlessly. I know we all endeavour to do this all the time, but maybe we're too quick to simply go for the obvious? For instance, I think we tend to 'stick to our own' sometimes. When creating a rural partnership (more so than in an urban context), we need to hold hands with everyone that can add value. So, ALL social housing providers need to come together, whether HA, ALMO, Local Authority or other body."

### ON TACKLING LOAN SHARKS

"The more you promote the illegal money lending team the more people will use their service, if you do not know they exist then you cannot use their service. Part of [our] Housing financial inclusion strategy is to empower their tenants with knowledge via news letters, leaflets, tenant's forums and rent statements...we have to think of ways outside the box to promote organisations such as the illegal money lending team and credit unions for the benefit of our tenants."

### ON HOME CONTENTS INSURANCE

"I work for an H.A. We promote an insurance scheme that specialises in low cost for tenants. They will insure totals as low as £6k. The rent account isn't affected and other than the initial explanation and providing written information the Housing Officer has little else to do with it. The feed back from tenants is generally good, though occasionally the quote isn't competitive."

## MORE INFORMATION AND HELP

- Join the Financial Inclusion Network and share your knowledge and experiences with others in housing – email [practicenetworks@cih.org](mailto:practicenetworks@cih.org) and request to join.
- Ask CIH for free advice on financial inclusion from the two Financial Inclusion Advisors. Email [ken.dow@cih.org](mailto:ken.dow@cih.org) if you are based in Scotland or Northern Ireland or [paul.o'connor@cih.org](mailto:paul.o'connor@cih.org) if you are based in England or Wales.
- Download CIH Housing Practice June 2009 issue on financial inclusion free of charge at [www.cih.org/housingpractice](http://www.cih.org/housingpractice)





## New London office open

CIH has opened its new London office on the seventh floor at 236 Grays Inn Road and welcomes CIH members to visit or to book one of the rooms for events.

The office can accommodate up to 60 people theatre style with a break out area with IT facilities for individual working.

For more information contact [girbookings@cih.org](mailto:girbookings@cih.org)

## Policy & Practice Bulletin

The next edition of CIH's UK Policy & Practice Bulletin will soon be available in the member's area of our website. One of the issues we will

be focusing on is the forthcoming general election. Read about CIH's work to raise the profile of housing in the run up to the election, key proposals for housing from the main parties and the opportunity to join our online discussion forum.

## Annual conference more affordable than ever

The Annual CIH UK conference and exhibition in Harrogate will take place from 22 to 24 June, and CIH members have until 14 March to claim their early booking discount.

CIH and the conference organisers, Ocean Media Group, are keen to encourage an even wider range of housing professionals to attend the conference. To make it possible for housing managers, housing officers or assistants to attend alongside their senior colleagues, we are trialling a special low day delegate rate of £100 for CIH members and £125 for non members. Student members of CIH pay only £65 per day.

Jill Allcoat, CIH Membership Development Manager, said: "We hope that 'housing practitioner' and student delegate rates will make it more affordable for organisations to send more of their employees to the conference. We are confident that they will benefit from meeting and learning from fellow professionals as well as attending sessions led by some of the leading figures in housing and beyond."

## CIH South West Student Bursary Fund

### Applications for 2010 now being taken

The CIH SW Student Bursary Fund is open to anyone living in the South West region interested in pursuing a career in housing but is unable to fund the course by their own means or through their employer. Applications for 2010 are now being taken.

To be eligible, you need to be studying for a CIH accredited course and live within the South West region. The grants awarded vary depending on circumstances and the maximum available is 50 per cent of course fees. Since this successful scheme began in 2006 it has helped students with a wide range of needs including funding books, course fees and transport.

"I heard about the Bursary Scheme from a colleague. I have already completed CIH Housing Management, Level 3 and want to progress to Level 4. This is quite costly so I intend to use the CIH SW bursary to help pay for the course fees." Alice Wood, Housing Officer, Wareham, Dorset.

To find out more visit [www.cih.org/branches/sw/education/SWStudentSupportFund.pdf](http://www.cih.org/branches/sw/education/SWStudentSupportFund.pdf). Alternatively email Ronny Papat, [ronny.papat@sovereign.org.uk](mailto:ronny.papat@sovereign.org.uk)

dates for your diary

Make a date in your diary for these forthcoming CIH events:

**CIH SCOTLAND ANNUAL CONFERENCE AND EXHIBITION**  
• 16-18 March - Glasgow

**CIH NORTH WEST REGIONAL CONFERENCE 2010 Housing Futures - A New Vision in the North**  
De Vere Whites Hotel, Reebok Stadium, Bolton  
• 23 March CIH North West Region Gala Dinner  
• 24 March CIH Conference and Exhibition in the North West Region

**HOUSING DRIVING THE ECONOMY FORWARD**  
South East Regional Event  
• 25 March - London

**COHESION COUNTS CONFERENCE**  
Building and measuring community cohesion  
• 25 March - Manchester

**CHOICE BASED LETTINGS AND HOUSING OPTIONS EVENT**  
• 30 March - London

**THE EXCELLENCE FACTOR EVENT, LEADING CHANGE**  
how to lead and inspire change through recession  
• 13 April - London  
• 27 April - Manchester

**TENANTS MATTER - ONE YEAR ON**  
• 15 April - Manchester

**REPAIRS AND MAINTENANCE CONFERENCE AND EXHIBITION 2010**  
• 20 - 21 April 2010

**TRANSFORMING COMMUNITIES**  
• 22 April - Manchester

**TAI 2010 - CIH Cymru Annual Conference and Exhibition**  
• 20-22 April - Cardiff

**A JOURNEY THROUGH EXTRA CARE** - the people, the places, the future. The Belfry, Cambourne, Cambridge • 27 - 28 April 2010

**CUSTOMER INSIGHT** - addressing the needs and aspirations of your customers  
• 6 May 2010 - London  
• 18 May 2010 - Manchester

**SOUTH EAST REGIONAL EVENT OLDER PERSONS' CONFERENCE 2010**  
Where are we now and where to next?  
• 18 May  
Crowne Plaza Gatwick Hotel - Crawley, Sussex

**CIH MIDLANDS REGIONAL CONFERENCE 2010**  
• 20-21 May  
Hinckley Island Hotel, Hinckley, Leicestershire

**CIH NORTHERN IRELAND CONFERENCE OF THE ISLES 2010**  
Moving Housing Forward Together  
• 27-28 May - Newcastle, County Down