

Understanding and introducing equity loans



Autumn workshops 2011

The government's new affordable homeownership products offer New Build HomeBuy and shared equity, which provides a 20% equity loan. The loan must be held by the housing association. This will be a new area of regulation and understanding for many associations but these loans can also be offered by developers and local authorities.

Equity loans are becoming increasingly popular to support homeownership and local authorities, developers and housing associations. Many products are underpinned by this legal structure which is quite different from shared ownership and very popular with many target markets. Equity loans have been used by local authorities for renewal since 2002, but more recently have found their way into homeownership products. They are relatively simple to understand, but need to be established within a strict regulatory environment.

This course provides a detailed explanation of how equity loans work and supports delegates to establish these products. It focuses on:

- What equity loans are used for
- How to establish them
- Creating policy criteria
- First and second charge regulation
- In-house v outsourcing the loan provider
- Regulation and ensuring compliance.

It considers the government's shared equity product but also focuses on other products that use equity loans such as deposit products, mortgage rescue, rent to purchase and how equity loans can bring empty homes back into use. It considers the flexible uses of loans and the benefits of using them.

WHO SHOULD ATTEND?

The course will be invaluable to people who understand products but want to become experts:

- Housing associations looking to hold equity charges for the first time
- Sales teams looking to better understand loan products
- Development staff of housing associations considering new products for schemes and looking to offer added value in competitions for local authorities
- Planning officers negotiating with developers for new schemes: to understand the products being offered and to negotiate alternative deals.
- Developers trying to introduce new products for schemes.

OUR TRAINER

Helen Brzozowski has worked in the social housing sector for 14 years. She has been a consultant and trainer for six years and is a director of arc4. Her expertise lies in the development of products and options to support households to access and move into the tenure of their choice. Her work involves developing new products and evaluating their success, including equity purchase models, rent to purchase models and intermediate rented products. She assists housing associations, local authorities and developers to develop delivery mechanisms and models to create viable schemes and introduce a range and mix of tenures to meet local needs.

Tuesday 8 November 2011 | Manchester

Tuesday 15 November 2011 | London



Understanding and introducing equity loans



Autumn workshops 2011

How to book

- Online:** For our online booking form, go to: www.hqnetwork.co.uk/forthcoming_events.php
By post: Complete this form and send it to: HQN Limited, Rockingham House, St Maurice's Road, York YO31 7JA
By fax: Fax us on 0845 4747 006 (a fax transmission will secure a firm booking if places are available)
Please do not send any payment! We will confirm your booking and send an invoice to you.

We are considering introducing credit card payments for delegate places – would you be likely to use this option? Yes No

Who are we? HQN Limited is a housing consultancy and training company providing high-quality advice and support to councils, ALMOs, housing associations and other housing providers. Our subscription service, The Housing Quality Network, has around 700 members, who are kept up to date on policy and best practice via briefings, workshops and our electronic information bank. We also run specialist networks for practitioners on a range of housing issues and provide interim and project management services. To find out more, visit our website at www.hqnetwork.co.uk, or call us on 0845 4747 004.

Delegate fees The cost of this event is £250.00 for one delegate (plus VAT at the applicable rate).
Discounts are available on multiple bookings – £225.00 per delegate (two bookings) (plus VAT at the applicable rate).
£200.00 per delegate (three or more bookings) (plus VAT at the applicable rate).
The fee includes refreshments, lunch* and an information pack.

Please state which venue(s) you wish to book for (tick boxes required)

Manchester | 8 November London | 15 November

		Fee payable (incl. VAT)
Delegate name	Position	£ :
Email address		
Delegate name	Position	£ :
Email address		
Delegate name	Position	£ :
Email address		
To enrol additional delegates, please photocopy this form.		TOTAL £ :

Name of person making booking	Order no.
Organisation	
Job title	
Email address	Tel no.
Invoicing address	
	Postcode

Bookings: Bookings are subject to HQN Limited's conditions dated 23 February 2005, a copy of which can be obtained from our offices, free of charge.

Cancellations and substitutions: A full refund will be given if a cancellation is made 28 calendar days or more prior to the event, and a 50% refund if a cancellation is made 15-27 calendar days prior to the event. We regret that no refund can be given if a cancellation is made 14 calendar days or less before the event. Cancellations must be made in writing, and will be acknowledged by HQN Limited. There is no refund for non-attendance, but delegates may be substituted at any time.

Guarantee: As with all our events, our guarantee is that if a delegate attends this event and for any reason does not find it worthwhile, we will refund their delegate fee in full. To take advantage of this guarantee, the delegate fee must be paid in full prior to the date of the event.

* Please let us know if a delegate has any particular needs, including dietary, and we will do everything possible to meet their requirements.

Booking Form



hqn

training