

AWICS Welsh News

August 2015



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Welcome

Welcome to the August edition of the Welsh newsletter.

This month we report on the Welfare Reform and Work Bill that is currently passing through the United Kingdom Houses of Parliament. Once adopted the bill will have wide-ranging implications for welfare across the United Kingdom, including Wales. We also look into the Welsh Government's response to developments in England such as for example the option to decrease social housing rents by 1% annually until 2020. The second half of the newsletter is taken up by articles related to the new Housing (Wales) Act 2014 that has implications for private landlords and was praised for its proactive approach to preventing homelessness; Community projects and public services reform. We conclude with news from our clients Wrexham and Denbighshire and a note on our upcoming programme of online training.

We hope you find the newsletter helpful and interesting. For feedback, please get in touch with Adrian Waite (Adrian.waite@awics.co.uk) any time and consider filling in our customer survey.

Thank you.

Welfare Reform and Work Bill

On 8th July 2015, George Osborne presented his Summer Budget in which he outlined reductions in public expenditure on welfare. The speech finally 'unveiled' details of £12billion of reductions that had already been proposed but not specifically identified. George Osborne argued that demographic changes in the United Kingdom, including the increasing proportion of elderly people, make the current system unsustainable in the long-term. He also highlighted an increase in tax credits associated with the growth in low-income employment, as well as the significant increases in the housing benefits bill resulting from above-inflation growth in social rents (although he did not highlight the even greater increases in private sector rents). It appears that the focus has now shifted to productivity growth, reduction in welfare, and hoped-for increases in private sector salary levels.

The Welfare Reform and Work Bill includes the changes to the welfare system that require legislation. The bill was debated at length in the House of Commons for its potential social impact on low-income households, in particular households with children. After considerable debate, the Bill passed the second reading in the House of Commons on 21st July 2015.

The key points within the Welfare Reform and Work Bill include:

- Most working-age benefits will be frozen, including tax credits and Local Housing Allowance¹, for four years starting in 2016
- Increase in the national minimum wage to £9 by 2020
- There will be a reduced benefit cap of £23,000 per household in London and £20,000 elsewhere
- 18 to 21 year-olds will have to go on apprenticeship training or other work-based skill training program to maintain Universal Credit
- Rents in social housing will be reduced by 1% for four years starting in 2016. Those on higher incomes (£40,000 in London and £30,000 elsewhere) in social housing will have to pay the market rate
- Support for Child Tax Credits will be reduced to two children from April 2017 onwards

¹ The benefit payments include: bereavement allowance, carer's allowance (1.15 million claimants in 2014/15), child benefit, child tax benefit, employment and support allowance (1.61 million claimants in 2014/15), Guardian's allowance, housing benefits, incapacity benefits (137,000 claimants in 2014/15), jobseeker's benefits, maternity cover, sever disablement allowance (166,000 claimants in 2014/15), widowed parent's allowance.

Welfare recipients particularly impacted from the proposed reforms likely include larger families and those receiving severe disablement allowances. For example, Joe Halewood (a social housing commentator) has calculated the expected reduction in housing benefits due to the total benefits cap being reduced for different household sizes. He expects that a family household with two children can expect the highest amount of £574 in monthly housing benefits whereas a couple with four children would receive zero housing benefit and as a result would need to find additional income to match the excess of rental payments. Critics have warned that the benefit cap contributes towards child poverty.

The Welsh Government has made a document available that compares the extent to which the proposals in the Welfare Reform and Work bill apply to Wales. The content of the comparison in the Government's <u>explanatory notes</u> on the bill is useful to understand its implications in Wales. It identifies that the following will apply to Wales:

- The total benefits cap
- The freeze to working-age benefits and tax credits
- Reductions to child tax credits.

On the other hand, legislation that will not automatically apply to Wales includes:

- The mandatory reduction in social housing rents as housing is a devolved matter in Wales. However, the Welsh Government is consulting with local authorities about the possible extension of this policy to Wales (see below).
- Several reporting obligations (incl. apprenticeships, support for troubled families, educational attainment for workless households).

Stuart Ropke, Chief Executive of Community Housing Cymru, a society representing housing associations, said in response to the welfare cuts in the budget:

"The proposed changes in today's budget will increase in-work and child poverty and impact on the most vulnerable and poorest in our communities. It's a tough budget for working families and young people, and many will be hit by two or three different changes."

Shelter Cymru published a statement on the welfare cap as follows:

"The Welfare Reform and Work Bill seeks to reduce the benefit cap from £26,000 to £23,000 in London and £20,000 outside of London. Shelter Cymru remains particularly concerned that the cap includes housing benefit and ignores the high and variable housing costs paid by families across the country. With more people affected, more will struggle to pay their housing costs. [...]The new lower cap, however, fundamentally alters the nature of the policy. The new cap no longer makes reference to average incomes. This new, arbitrary threshold will drastically change the impact of the cap; rather than affecting large families in expensive areas, it withdraws support from small families right across the country. It creates a postcode lottery at the heart of the safety net, with whole swathes of the country being deemed excessive for support."

Some politicians made some positive responses on the proposed increase in the national minimum wage. For example, Labour's Welsh Shadow Secretary, Owen Smith said:

"As ever with an Osborne budget you have to look at the small print: will his 'Living Wage' offset the massive cuts to Tax Credits? I doubt it."

The finance minister of the Welsh Government, Jane Hutt, was concerned that the the increases in the minimum wage may not compensate for the reductions in other welfare cuts:

"While we cautiously welcome the National Living Wage and have in fact already delivered it for NHS staff in Wales, it is unlikely to cover the cuts to tax credits for most families"

AWICS is holding two seminars on: 'Welfare Reform, the Implications for Housing and Local Government' that will be held in London and Oldham in October and November 2015. For further information or to make a booking please visit our website at: http://www.awics.co.uk/welfare15.asp

We will also hold a webinar on the Welfare Reform and Work Bill on 12th November. For further details or to make a booking please visit our website at: http://www.awics.co.uk/webinars.asp

Rent reduction in Wales — what if?

The proposed reduction in social rent by 1% every year until 2020 that was announced as part of the United Kingdom budget in July 2015 took many social landlords in England (in particular housing associations by surprise). A reduction of 1% represents a significant reduction in the overall rent income compared with the previous policy of increasing rents by the consumer prices index plus 1%. This will inevitably reduce the resources available for building new homes and in some cases may even threaten the financial viability of landlords.

As housing is a devolved matter the policy does not apply to social landlords in Scotland or Wales. In Wales, social landlords have an agreement with the Welsh Assembly that rents would increase by the consumer price index inflation plus 1.5%.

However, the Welsh Government has now has come under pressure to follow Westminster's lead in reducing public expenditure on social housing. In response to the policy developments for England, the Welsh Government has asked Welsh landlords and housing associations to model the financial impact of a 1% rent reduction in Wales.

Financial modelling exercises are now underway in housing associations and councils that assess the effect of dropping the current Consumer Price Index (CPI)-linked settlement. They have until mid-August to complete these assessments. It is considered that this consultative approach to potential changes is indicative of the better relationship that Welsh land lords have with the Government there.

Stuart Ropke, the Chief Executive of Community Housing Cymru, suggested that the market for social housing in Wales has developed in a very different direction to that in England where Right to Buy in local authorities has been re-invigorated and will be extended to housing associations and where councils will have to sell off high value homes. He encouraged the Welsh Assembly to think for the long term.

In their analysis of the Welfare Reform and Work Bill, Shelter Cymru said:

"Tackling housing costs in this way, however, must not undermine the viability of house building itself. Many housing associations and local authorities use social rent revenues to fund the building of more homes. The Office for Budget Responsibility estimates the reduction in social rents could result in 14,000 fewer homes being built (in England), whilst the National Housing Federation estimates the loss to be as much as 27,000.

"Reducing the benefits bill can only be sustainably achieved through reducing the cost of housing, which this policy recognises and seeks to do. Further long-term reductions in housing benefit can be achieved if the government invests in genuinely affordable social housing. This will reduce reliance on the expensive private rented sector, meaning working households are less likely to require a housing benefit top-up and reducing the cost of housing people who continue to require support.

Landlords caution against the move towards rent reductions but have appreciated the Welsh government's consultative approach towards the measure. Commenting in Inside Housing, landlords said:

"I think it's a really good move by the Welsh Government to model the impact before making its mind up. We have a closer relationship with government than the English landlords, and it's good that they are prepared to consult with us on this."

Generally, it may be considered to be good practice for housing associations and other registered providers to review the assumptions of their business models regularly – including their rent policies. To a great extent this already occurs. However, while there is a continued housing need and therefore great demand for social housing, it remains important to continue to ensure that sufficient resources are available to meet this need.

Our work in Wales, especially with Welsh local authorities around the introduction of self-financing and service charges, has shown that business plans are often dependent on rent increases to fund the new social and affordable housing that the Welsh Government wants local authorities to deliver. It is also the case that the Welsh Government and Welsh local authorities agreed with the Treasury earlier this year to pay £919million and accept a 'cap' on borrowing as the price of ending the housing revenue account subsidy system. These sums were agreed on the basis that Welsh local authorities would be able to increase rents by the consumer prices index plus 1.5% a year to generate the income that would be needed to meet the capital financing costs. If these rent increases were not to occur there would be a shortfall in income. In this event should the settlement be re-visited and some debt written off?

It is clear that the principal motivation of the United Kingdom government in reducing social rents is to assist it in controlling housing benefit expenditure. The Chancellor complained when he introduced the budget in July 2015 that there had been significant real increases in social and affordable rents since 2010 that had increased expenditure on housing benefits. However, he did not mention either that this was the result of his own policy or that rents in the private sector had increased by an even greater amount. Nonetheless, the government is also presenting the policy as one that will benefit social and affordable tenants who do not claim housing benefit and will thus reward tenants who are in employment.

The Welsh Government is therefore under pressure from two directions. Firstly, as in England, social rents have also increased significantly in real terms in Wales resulting in increased housing benefit claims that have been met from United Kingdom budgets. The United Kingdom government is reducing these budgets in England and will therefore look for equivalent savings in welfare expenditure in Wales. Secondly, with elections for the Welsh Assembly due in 2016 it is does not wish to appear to be offering Welsh social and affordable housing tenants a worse deal on rents that is being offered by the United Kingdom government to English tenants.

This appears to be yet another example of complications emerging because of the Welsh Government being responsible for housing but not for welfare. The two policy areas are so closely linked it could be argued that they should both be devolved. This is already being considered in Scotland.



Community projects set to celebrate as Minister announces £1.6 million boost

Communities and Tackling Poverty Minister, Lesley Griffiths, announced on 18th August 2015 that £1,602,014 would be provided for five community projects in Port Talbot, Swansea, Pembrokeshire and Caerphilly.

The Community Facilities Programme provides capital grant funding of up to £500,000 for community and voluntary organisations to help mitigate the impact of poverty, through creating and improving local facilities.

The Minister has awarded £154,852 to Bulldogs Boxing and Community Activities in Port Talbot to extend its current gym so it can be used by the wider community, including disabled users and amputees. The extension will also create smaller rooms, allowing the team to offer counselling for people suffering post traumatic stress and peer mentoring sessions, as part of a successful armed forces veterans support scheme.

Faith in Families is set to receive £500,000 to relocate the Penplas Family Centre in Swansea to larger premises. The family centre offers a range of services for children, such as school and holiday clubs, speech and language services, access to children's mental health services and a library. Moving the centre to St Teilo's Church is set to increase the number of children able to take part in the after-school club annually to 140, with 250 children able to benefit from holiday play schemes.

Bethel Chapel in Pembroke Dock has been awarded £48,705 to refurbish unused parts of the chapel to create a drop-in coffee shop, a meeting/training room, a Trussell Trust food bank and a debt counselling service. The Chapel already runs coffee mornings, a parent and toddler group and a low cost weekly lunch service for vulnerable people, such as the elderly, isolated or homeless.

The Minister has also approved funding for two churches in Caerphilly – the Tabernacle Baptist Church in Newbridge and St Dingat's in New Tredegar. The Tabernacle will receive £498,460 to renovate its upper school room in order to extend its current community services. The funding will enable the church to hold more training and youth activities, establish a food bank in partnership with the Trussell Trust, and take part in the Night Shelter scheme where churches provide a place for homeless people to shelter in winter months.

The Parish of Bedwellty and New Tredegar will benefit from £400,000 to refurbish and extend St Dingat's Church, which is the base for the Rhymney Valley Food-bank. The Church works closely with the local Communities First Cluster and hosts a variety of local services, including the Citizens Advice Bureau, and the Local Authority Housing Benefit and Social Services teams. The funding will enable the Church to accommodate even more community groups, develop a social enterprise selling crafts, floristry and food, and increase the number of people using the building by at least 140 a month.

The Minister will announce the funding during a visit to homeless charity Emmaus, one of the first projects to benefit from the £10 million Communities Facilities capital fund.

Emmaus received £500,000 to renovate Nant Lais, a former sheltered accommodation block in Bridgend. Once open, the refurbished building will provide high quality accommodation for 23 homeless people.



The Minister said:

"I am delighted to announce this funding which is set to transform local facilities. These projects truly are the heart of their communities, providing a huge range of services from counselling and after school clubs, to food banks and advice services. The money will enable the projects to expand their work further, throwing opening their doors to even more people in the local community.

"It has been great to see first-hand here at Emmaus the difference this capital funding is having. Once open, the wonderful new facility will have a life-changing impact on vulnerable people, providing much-needed accommodation, work and support."

Welsh Government introduces Rent Smart programme

With the Housing (Wales) Act 2014, the Welsh Government introduced a number of requirements for private landlords to register themselves with a public agency. For this, the bill requires "a licensing authority must establish and maintain a register for its area", which is a programme that has now become known as "Rent Smart".

Under the new website, Rent Smart Wales (https://www.rentsmart.gov.wales/en/), landlords will soon be able to apply for letting and management licences to comply with the new legislation. To apply for a license, landlords will have to confirm that they have attended suitable training and that they are "fit and proper" if they manage the properties themselves. The Welsh Government hopes that the new requirements will raise the standards of the private rent sector in Wales.

Commenting on the changes coming into force this autumn, Lesley Griffith, the Welsh Housing Minister, told Wales Online that:

"We know approximately 184,000 homes in Wales – around one in seven – are now privately rented. With so many people renting, a strong sector with good working practices is absolutely essential.

"The new legislation we are introducing will not only improve the situation for tenants – informing them of their rights and responsibilities – it will also help good landlords by improving the sector's reputation.

"When Rent Smart Wales is introduced this autumn, it will provide a simple way for landlords to register and for them and their agents to become licensed. Ahead of the changes, I encourage landlords and agents to subscribe to register their interest and to receive useful news and updates."

The Welsh Conservative Assembly minister, Mark Isherwood, on the other hand warned that the system should not be abuse to penalise private landlords who operate in good faith:

"This flawed scheme is far from 'smart', because Labour ministers refused to listen to the sector and empower vulnerable tenants. Simply waving a stick won't work and I fear good landlords will continue to be penalised."

Overall, the legislation's implementation may be a good outcome for the sector if it is used to deliver training and support and restrain the risk of it becoming a bureaucratic burden. The system now focuses on required accreditation of landlords instead of what was before a voluntary process. In this sense the legislation can be seen as extending more stringent requirements for landlords to register to all those who offer properties in the rental sector. It is hoped that this may also contribute to the safety and welfare of tenants.

Homelessness prevention success in Wales

A new report was released recently documenting the success of measures introduced by the Housing Act (Wales) 2014. The report, entitled 'The Homelessness Monitor: Wales 2015', was funded by Crisis and the Joseph Rowntree Foundation and authored by researchers at Heriot-Watt University and the University of York amongst others.

The report is part of a five-year series of research reports studying the impact of the economic downturn (now recovery) and ongoing fiscal austerity on the level and types of homelessness in Wales. This year's report emphasised the impacts of the new Housing Act (Wales) that came into force last year.

The Housing Act (Wales) 2014 emphasises preventing homelessness at the time when early warning signals set in. It has been described as being different from the approach taken by English councils where help often comes too late. On the topic of homelessness, the act includes provisions for (1) local authorities to prepare and deliver an information and advisory service for those in risk of homelessness; (2) a proactive assessment of the risk of homelessness by those who apply. It then places a duty on local authorities and its providers to (1) prevent homelessness were it may occur; (2) secure interim accommodation for applicants.

It has also been reported by the BBC that 6,000 households now struggle to pay their council tax, making a 51% increase. The report mirrored the continued challenging situation in Wales where statutory homelessness acceptance remains 70% higher than in England. The most common groups to be accepted into homelessness are ex-offenders (14%), those fleeing from home violence (19%), or those vulnerable because of mental health and other learning disabilities (24%).

Commenting on the findings, Jon Sparkes, the Chair of Crises, one of the study's sponsors, said:

"By enacting the Housing (Wales) Act 2014, the Welsh Government has set an example for the rest of the United Kingdom. Too often, people facing homelessness, particularly in England, are turned away from help by their council because there's no legal duty for their homelessness to be prevented.

"This legislation means that Welsh councils must now offer real support to anyone facing homelessness. This is a major step forwards.

"Yet there are still big challenges ahead. We're particularly worried about the Renting Homes Bill, which will leave people with far less security of tenure, while welfare reforms are hitting parts of Wales particularly hard."

Julia Unwin of the Joseph Rowntree Foundation said:

"Shifting the emphasis toward preventing homelessness is the right thing to do. It will mean that people facing an emergency can get help before they lose their home, and will help to reduce the number of people who are made homeless. "But we're concerned about the growing number of people in Wales who rent their home privately face having even less security. The Renting Homes Bill will reduce the already flimsy rights they possess and will mean that more people face the uncertainty of living month-to-month without the essential stability that everyone's home should provide."

The Homelessness Monitor: Wales (2015) can be downloaded here: report on crisis.org

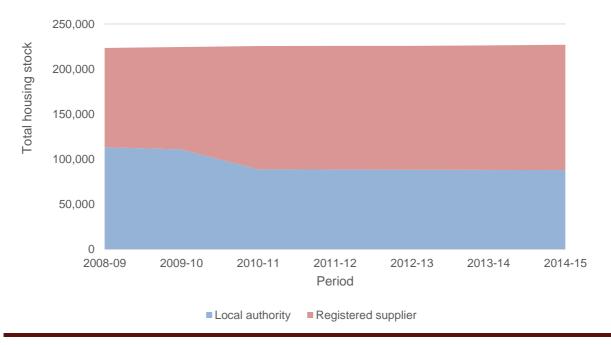
The social housing stock in Wales — new statistics released

Statistics for Wales released the housing statistics for social landlords for the period 2014/15. The statistics will be used by the Welsh Government to track the success of housing policies and to set future policies that ensure that supply of social housing remains appropriate to the demand in social housing.

Overall, the figures showed a slight increase in the number of available social housing for rent. In March 2015, there were 227,000 properties available for rent, an increase of 0.3% over the previous period.

The slight increase in the available social housing stock for rent was offset by a loss of a comparable number of properties under Right to Buy and Right to Acquire. Over the period, 544 properties were sold off.

These trends are shown graphically below:



Public Service Reform

Public Service reform in Wales is essential to protect frontline services against public expenditure cuts, Public Services Minister Leighton Andrews told the Welsh Local Government Association in June 2015.

The conference followed the announcement providing further clarity on the future configuration of Local Authorities in Wales. The tone of the debate that followed was positive, and where there was disagreement it was generally specific, honest and constructive.

Addressing the conference, the Minister said:

"Two weeks ago, the Chancellor confirmed an initial £50million of additional cuts for Wales in this financial year. On the 8th of July, there will be the Budget, and we already know that the Treasury plans deep cuts in the forthcoming years in unprotected budgets. Public service budgets will be squeezed and front-line services will inevitably be hit.

"In Wales, we were able to protect local authorities better against the austerity policies of the coalition government than was the case in England during the period of the first coalition Comprehensive Spending Review. In England, between 2010 and 2014, budgets were cut by 7% in cash terms. In Wales, they went up by 3% in the same period. This year, however we had to implement deeper cuts in local government spending.

"I think the coming further austerity will force all of us to raise our game. Further cuts are coming. I cannot yet tell you how deep they will be, but deep they will be. The expenditure plans coming from Whitehall are not the ones I wanted to see. But they set the context within which we will have to operate.

"It is now for all of us who care about the future of local government to work through these proposals together and deliver essential structural reform alongside transformation in the short and medium term.

"There is a grand prize here for local government if we just choose to see it. Our proposals, if accepted, will empower councils to improve their financial resilience and service performance, have a stronger voice on the national stage and ultimately put them in a stronger position to take on further devolved powers."

Earlier in the month an independent review of Local Authority administrative costs had identified potential annual savings of £151million if radical transformation takes place.

The report, commissioned by Public Services Minister Leighton Andrews and published in june 2015, supports the need for Local Government reform. The review collected and analysed information on the overall picture of expenditure on administration in Councils across Wales across a range of activities including property management, ICT and finance.

It suggests that authorities can achieve substantial annual savings through standardising their approach across Wales and seeking to match equivalent spending levels with their peers in England. By making these savings, Local Authorities will be able to generate greater investment in frontline services.

Leighton Andrews said:

"When I commissioned this review in November last year, I made it clear I expected all local authorities in Wales to focus the limited resources available to them on delivering front line services to citizens, and to reduce spending on administration and backroom services.

"The report emphasises the value of authorities benchmarking these services against their peers within Wales and best practice internationally. Many of these savings can be delivered now without the need to await wider structural reform to Local Government in Wales.

"We will now consider the recommendations in the report, which will enable local authorities to compare and contrast expenditure and understand where practice should be changed to move a greater proportion of the spending to delivering services to citizens."

Client updates

Denbighshire County Council

Positive news arrived for Rhyl town centre that has been successful in attracting £842,000 for town centre redevelopment projects. Part of the money will be spent on acquiring, refurbishing, and redeveloping vacant or rundown properties to reinvigorate the town centre and create up to 100 new jobs. Councillor Hugh Evans, councillor at Denbighshire, said:

"This is a very exciting time for Rhyl. The County Council appointed a development partner to work with us on the regeneration of the resort's waterfront earlier this year and this new loan facility will allow us to tackle some of the other derelict and under used properties in the town centre to complement the proposed investment on the waterfront and further strengthen Rhyl's economy."

The Welsh Communities and Tackling Poverty Minister Lesley Griffiths visited the Bro Deg affordable housing project in Rhyl recently that has received £697,000 in Social Housing Grant funding. She said that developments such as Bro Deg, where an apprentice bricklayer and electrician were employed, boost the local economy, as well as increasing housing supply:

"They support the construction industry and supply chain and provide jobs and apprenticeships for the local area... The homes here at Bro Deg provide good quality affordable accommodation, and I am pleased to see the results of our Social Housing Grant Programme... Our investment in affordable homes continues, and this year we are making available over £61 million for the Social Housing Grant Programme, including £15 million for smaller properties."

The development is supported by Denbighshire County Council and managed by Clwyd Alyn Housing Association, part of the Pennaf Housing Group Its corporate director resident services, Pennaf, Paul Seymour, said:

"We're delighted to welcome the Minister to Bro Deg, which is an excellent example of how partnership working is helping to create much needed affordable homes in the area."

Wrexham Borough Council

Procure Plus has supported several mini competitions in which contractors could bid for redevelopment and refurbishment work of kitchens and bathrooms on behalf of Wrexham Council. The deals, worth £3.9million, will help Wrexham Council to achieve the Welsh Housing Quality Standard. On behalf of Wrexham Council, FT Finley and Top Notch will deliver this work.

Wrexham Council's Housing Service has announced that it will revamp up to 1,000 council homes. In this move, 100mm insulation material will be attached to the exterior of the properties, boosting their energy efficiency ratings. The first area to benefit from these investments was Cefn Mawr where work is underway on 190 properties. Commenting on these changes, Councillor lan Roberts said:

"This is the most significant programme of improvements these properties have received for several decades. We've seen homes where the work is nearly complete and the difference it's made to the street is quite staggering. They really do look like new properties and that is great news for this community."

AWICS has recently supported Denbighshire County Council and Wrexham Borough Council with management consultancy and training services.

AWICS Webinars

For some years, AWICS has provided open seminars and in-house training to clients all over the United Kingdom. Since 2006, over 3,000 individuals across England, Scotland, and Wales have attended our seminars and this has enabled them to carry out their roles more effectively.

Our seminars are held in easy-to-reach conference venues around the country. For example, this year we will be holding seminars in London, Oldham, Cardiff, Wrexham and Falkirk. Our training venues are ideal for the small groups and we usually restrict our training seminars to about twenty attendees to allow for the maximum interaction, participation and networking.

However, we are now broadening our training offer and are offering a series of webinars during the autumn and winter of 2015. The Internet has become a medium to which we are all becoming increasingly accustomed and we expect that our webinars will meet the training needs of clients and complement our seminars.

These webinars will look at a range of subjects of interest to clients in local government and housing and will be held between October and December. They will last between 1½ and two hours and will offer participants plenty of opportunities for questions and discussion as well as a presentation on the topic. The cost will be £50 a session plus value added tax.

The webinars will conform to the same standards that clients have come to expect at our seminars and workshops but will offer a different format in which to learn and to exchange information and points of view. Participants in each webinar will also receive a digital copy of the presentation used and a digital copy of a briefing paper on the subject.

The webinars that will be held during the autumn and winter of 2015 are as follows:

October

1st Introduction to the Housing Revenue Account
8th Right to Buy for Housing Association tenants

13th Sale of high value council homes

19th Social Rent Reforms

November

5th Self-Financing in the Housing Revenue Account

12th Welfare Reform and Work Bill 16th Scottish Social Housing Finance

24th Business Planning in the Housing Revenue Account



December

3rd Introduction to Service Charges
10th Welsh Social Housing Finance
14th Universal Credit Roll-out

The webinar on Welsh social housing finance will provide an introduction and overview to the finance of Welsh housing associations and local authority housing.

We hope you will find a suitable webinar among our range of online training offers and look forward to see you on one of our interactive online seminars soon.

For further information or to book a place, please go to the AWICS website: <u>information and booking</u>.

Editorial notes



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

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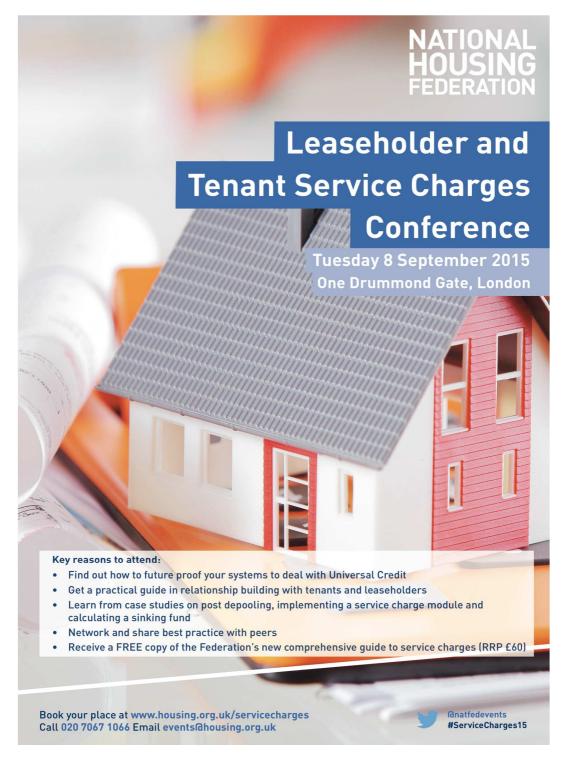
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Our mission statement is 'Independence, Integrity, Value'. We therefore provide support to clients from an independent standpoint that is designed to help the client to achieve their objectives. We are passionate about working with the utmost integrity. We believe that we offer the best value for money that is available today!

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