Briefing Paper

The Impact of Welfare Reform on Claimants, Landlords and Local Authorities

October 2013

Introduction

This briefing paper considers the impact that welfare reform is having on claimants, landlords and local authorities.

Effect on Claimants

In April 2013 Ipsos MORI completed some research for the National Housing Federation and published their report 'Impact of welfare reform on housing association tenants – baseline report'. This is a tenant-focused report combining new data from the survey of housing associations last autumn and new in-depth interviews with tenants.

The first part of this report includes analysis of organisations' initial perceptions of how key welfare reform measures will affect tenants, with baseline data on key impact metrics such as internal transfers and evictions, demand for smaller properties, transfers within and away from the sector and family separation. This is based on a survey of housing associations conducted by Ipsos MORI in autumn 2012.

The second part consists of eight in-depth interviews, with tenants chosen to cover groups of tenants that are considered most likely to be affected by the reforms. Headline findings include:

- Housing associations expect some tenants will be unable to keep up with their rent following welfare reform leading to an increase in the number of evictions for arrears
- Associations believe the social rented sector is likely to be placed under even greater pressure as those unable to meet their needs in the private sector turn to the social rented sector for a solution
- More than a quarter of associations (27%) believe the introduction of the household benefit cap will result in a rise in family separation
- 80% of associations believe they are likely to see an increase in the number of existing tenants requesting a transfer to smaller property following the introduction of the size criteria but just three in ten believe they are likely to see a rising number of tenants moving to the private rented sector
- Tenants are considering what, if anything, they can cut back on in their household expenditure to meet any increased costs
- Rent remains a priority, but heating, food and non-essential cut backs are all being considered
- Those aware of the reforms were anxious and uneasy about what is going to happen. For those affected by the size criteria, this is driven, in large part, by financial concerns. Money is already tight and the possibility of having to find more each month to cover a reduction in housing benefits is a source of concern for them.

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Tenants appear to find themselves in the following position:

- Reduced income of £10 to £38 a week
- Outgoings exceed income
- Rent remains a priority
- Fining extra money is challenging
- Increasing work hours are problematic
- Food, heating and non-essentials are considered for cutbacks

In January 2013, the Place Shaper's Group of housing associations wrote to Communities & Local Government to provide feedback on the impact of welfare reform on communities as follows:

"It is clear from the feedback we received that the predicted impact of welfare reform is variable around the country. This is not a surprise to us and reflects the diversity of communities, local economies, and housing markets. Whilst we understand your need for composite headline facts and figures we expect that such data may mask the reality of this diversity and would urge continuing attention to the impact at a regional level.

"A case in point here is the so-called "bedroom tax". Whilst all HAs report likely adverse impacts on their communities of the reforms as a whole, the bedroom tax is of primary concern to those in the Midlands, the North and in some rural communities where much of the housing stock comprises larger properties and flexible allocation policies have been promoted by partner LAs. Planned under-occupation has facilitated long-term residence as families grow as well as securing acceptance of low demand stock –e.g. in high rise blocks – thus reducing void costs. Our members estimate that 5-20% of their tenants will be affected by the bedroom tax, the higher levels being in the North where many HAs have several thousand under-occupying households. They will not be able to move tenants who want to downsize due to the scarcity of smaller properties and there is the potential for an oversupply of 3Bed + vacancies (with a consequent impact on void turnaround costs) if new applicants with a strict 2bed need are unable to accept larger properties for financial reasons. This in turn will increase waiting times for smaller properties with an impact on temporary housing costs.

"Whilst changes to specific benefits are of concern, our members are equally worried about the cumulative effect of the wide range of upcoming reforms on their residents. Many of the reforms will happen consecutively with the impact of the bedroom tax, benefits cap and consolidated single UC payment hitting people at the same time as they are, for example, also possibly required to pay a contribution towards council tax or face losing disability payments. This combination of events in addition to the now agreed 1% cap on future benefit uplifts will create significant financial pressures on communities. Growing homelessness as debt related evictions increase with visible signs of acute poverty are inevitable."

There is anecdotal evidence of increased use of food banks, 'going without' and stress on front line staff.

In April 2013, Claudia Wood, deputy Director of Demos, wrote in 'Public Finance' that:

"Currently, the government's impact assessment gives us an estimate of how people will be affected by each reform individually. We might also know a little about them – for example, their gender or how many are disabled. But what we don't know is how many are claiming other benefits further scheduled for cuts or changes. This means we know only about each reform in isolation, not the cumulative impact of several reforms on different households. And yet, the nature of our welfare system – that people usually claim benefits in combinations – means the likelihood of individuals and families being affected by changes in a multi-pronged reform agenda is very high.

"Think tank 'Demos' and disabled charity 'Scope' recently attempted to map this cumulative impact on disabled people. Piecing together different data sets and analysis we were able to make some initial estimate of the combined impact of a range of disability benefit related reforms, but we were thwarted by inconsistent data. Although we were able to estimate how many people might lose their Employment Support Allowance and Disabled Living Allowance entirely, and also have their housing benefit and council tax benefit cut, pinning this down with any accuracy – let alone identifying who and where they are – is simply beyond the statistical reach of the Department for Work & Pensions.

"But it shouldn't be. We are witnessing the most ambitious reform of the welfare state since it was created – the government ought to have a way of assessing the impact that is fit for purpose. Individual impact assessments are all well and good when making a change here and there, but when dozens of changes are under way – eighteen impact assessments were issued for the Welfare Reform Bill alone – it's clear this piecemeal approach isn't working."

In May 2013, Mandeep Hothi, Programme Leader at the Young Foundation, wrote in the 'Local Government Chronicle' about community resilience as follows:

"The bedroom tax and abolition of the disability living allowance are signs that we are entering the worst phase of the austerity agenda. That we are only now entering this phase shows the scale of the cuts and our acceptance of their timeframe.

"We know the impact of cuts is hitting families and communities in different ways. Our work in Camden, which followed some of those who had been affected by changes in welfare and public services, showed this.

"Some individuals, families and communities suffered badly from the withdrawal of services, while others managed to adapt by drawing more on the resources available to them, often through their social networks.

"We call this adaptive resilience – the ability to recover from a setback and change your life. We think the concept of resilience within communities will play an important role as local authorities adjust to their new reality.

"Newham Borough Council is leading the way with forward-thinking ideas and strong political leadership.

"We still need to come to a better conceptual understanding of what constitutes community resilience. It is likely to build on familiar territory: well-being, social capital, community empowerment, social entrepreneurship and social sustainability more broadly. We've done some work on this already, drawing on research in cities across Europe, but we hope to bring more clarity over the coming months.

"We need to acknowledge that not all communities will be able to build their resilience. But for those that can – and do – what will it mean for their relationship with their local authority?

"A resilient community is likely to be able to make things happen – a precious asset that local authorities will need to harness to achieve their objectives. This will give communities the power to have a genuine, adult-to-adult relationship with their Council.

"How local authorities react to this will define them. I hope that most would embrace the power within a resilient community and accept some disempowerment for themselves as a result.

"I also hope most would harness the inevitable tension and conflict for innovation, rather than avoid or close down issues of debate."

In August 2013 the 'Northern Echo reported that Hartlepool and Middlesbrough have been worst hit by welfare cuts with some residents losing £1,000-a-year.

People in Hartlepool (£977) and Middlesbrough (£947) have lost some of the largest sums under controversial Coalition benefit changes, researchers said. In Middlesbrough, almost 22% of residents have been affected – even more than in Hartlepool, where nearly 19% have lost out.

Worryingly, the majority will fail to find jobs or cheaper homes in which to live, the report said – which will mean dramatic cut to their living standards. And, contrary to popular belief, most people affected are in work – not on the dole – losing out because of sharp cuts to tax credits and housing benefit.

Effect on Landlords

Landlords are reporting increasing rent arrears, increased bad debt provisions and decreased income.

In April 2013 the Cambridge Centre for Housing and Planning Research completed some research for the National Housing Federation and published their report 'Welfare reform and housing associations – Intended and unintended consequences?' This is a Cambridge University case study survey based on in-depth interviews with fifteen housing associations. The headline findings from the report include:

- Associations expect the main impact of welfare reform to be rising rent arrears. Housing associations are assuming a significant hit on their income and are altering their business plans to increase their bad debt provision to between twice and three times current levels.
- Associations can live with welfare reform but they cannot do that and self-finance any large development programme. As the costs and pressures generated by welfare reform build, housing associations will be forced to make strategic choices regarding the scale and type of development they undertake. There is a real tension between the Government's ambition to reform welfare and its desire to see more housing output.
- There is a high degree of uncertainty and unpredictability as to how tenants will respond to the shortfall of housing benefit caused by the size criteria and to managing their rent payments themselves under Universal Credit.
- There are general uncertainties because so many elements of welfare reform are taking place over the same period and there are concerns about the cumulative impact of these changes.
- Organisations are looking to streamline their operations and to prioritise and focus their resources on rent collections and tenancy support. Some may step back from their wider community support programmes.

- Some associations are looking to change the mix of new housing to be built, for example, by developing smaller homes to meet the changing demand arising from the size criteria, and avoiding housing larger families who would be affected by the household benefit cap and be unable to pay their rent.

With regard to development, Housing Associations are reporting that:

- Associations cannot live with welfare reform and self-finance any large development programme.
- Choices on the scale and type of future development need to be made.
- There is tension between the government's ambition to reform welfare and desire to see more housing
- There is a change to the mix of new housing that is being built – developing smaller homes or avoiding larger families.

Among the things that landlords are doing about welfare reform are:

- Providing additional financial advice (76%)
- Undertaking further customer analysis to identify and target under-occupiers (66%)
- Providing more resources for arrears management (62%)
- Providing additional advice / assistance to applicants for housing (61%)
- Providing more resources to help tenants into work (49%)

In February 2013 Riverside Housing association published a report 'Challenging times, Challenging lives' that considered how tenants are coping with welfare reform, the economic situation and spending cuts. It concluded that both government and landlords would have to increase support services for tenants if welfare reforms were to have a positive outcome. The report said:

"Introducing serious additional and financial and social pressures onto families (with) a poor quality of life and low levels of well-being… is unlikely to result in positive change unless households are also offered substantially increased support services."

Mike Muir, Chief Executive of Impact Housing Association, was quoted in the 'Cumberland News' in March 2013 as saying:

"Most associations have got programmes to help people move. We're all very keen to help people move but we haven't got a lot of smaller properties to put people into. If people have lived there all their lives they don't want to move… We are expecting an increase of £300,000 in rent arrears. Most housing associations budgeted for two to three percent arrears. Most are now budgeting for five percent. I think the courts will be sympathetic to tenants. These things have happened to them which aren't their fault… The money has got to come from somewhere. We've been spending quite a lot of money on upgrading properties. We've been putting in cavity wall insulation and external insulation and high efficiency boilers. Things like this are not essential so they could be cut back."

If income streams change this will have a long-term effect on the ambitions and liabilities of landlords. There is a need to identify key risks and pressure points over the medium term, including whether sufficient resources have been identified to deliver priorities such as the infrastructure, asset management, finance and human resources implications.

Housing Supply: Social Landlords

Housing associations involved in the development or letting of new homes will need to analyse the impact of benefit changes on their existing housing mix, including affordable (intermediate) rented housing.

In January 2013, the Place Shaper's Group of Housing Associations wrote to Communities & Local Government to provide feedback on the likely impact of welfare reform on housing association finances and development capacity as follows:

"Our members are concerned about a range of factors that will impact on their finances negatively and could combine to cause strain on revenue streams, borrowing and development capacity. Whilst the reality is difficult to predict accurately at this stage, the risk profile of HAs will change significantly from one of organisations with an assumed "safe" income stream to a future picture reflecting increased uncertainty.

"Concerns can be summarised as follows:

- *An assumed increase in rent arrears (which currently average 2-5%) with a doubling of current rates in many cases. Significantly, the assumption is that much of this increase will not be easily recoverable and therefore HAs are increasing their business plan provision for bad debts by 1-2%.*
- *Increased operational costs as housing associations take on additional staff (or partner with other agencies to do so) to try to mitigate the impact – e.g. welfare advisers, income collection staff and digital inclusion support staff.*
- *Increased transactional costs for rent collection as a result of UC being paid in one sum direct to tenants. Estimates for the increased cost of collecting payments from every individual tenant in receipt of benefit (rather than receiving bulk payments from LAs) range from £50k-£350k per HA.*
- *Increased legal fees for enforcement action with some uncertainty as to how courts will cope with and respond to increased repossession claims.*
- *Increased void turnaround costs due to difficulty in letting unaffordable larger units, increased evictions and many LAs passing on council tax benefit cuts by removing relief on void properties (the impact of which alone was estimated as £100k pa by one of our members).*
- *Real concern that if rent arrears convert into long-term bad debt this will impact adversely on the ability to comply with existing loan covenants and cash flow with a consequent impact on the financial health of the sector generally. In this light, housing associations will have little scope for leniency in relation to arrears recovery or enforcing repossession orders with an inevitable impact on homelessness rates.*
- *The predicted increase in operational costs and reduced revenues will have a knock-on effect on development capacity and continuing uncertainty about rent levels post-2015 exacerbates this concern.*
- *The supply of privately leased temporary housing for the homeless is likely to dry up, particularly in London where owners are likely to look for tenants able to pay more than the housing benefit cap.*
- *Where development of new homes is possible, there will be a sharp reduction in the supply of larger properties, particularly in the North, given concerns that incoming tenants will not be able to cover rent payments.*

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

"Perhaps the biggest unintended consequence of Mr. Duncan-Smith's plans is that, because of the necessary extra provision for increases in arrears, increasing costs of collection and advice, and possibly increased borrowing costs, social housing providers are cutting their investment plans for this year by an estimated £1billion plus. This will mainly impact on the construction industry and building materials providers.

"So, at the very time the government is rushing around trying to find good value infrastructure investment projects that can be on site quickly, it is scuppering more than £1billion that fits the bill."

Case Study: Impact Housing Association

Impact Housing Association is based in Workington and provides homes and housing-related services in Cumbria and North Lancashire. I have been on the board since 2009 and Chair of Impact Housing Association since 2011. This chapter looks at the implications of welfare reform for Impact Housing Association and its tenants and the responses that have been made.

The under-occupation penalty came into force on 1st April 2013. Impact Housing Association saw some effects almost immediately. By the week commencing 22nd April (i.e. Bedroom Tax + 21 days), out of the 563 households liable for Bedroom Tax across Impact, 40% had not paid anything. On Salterbeck, the association's main estate, around 121 households, (about 60% of tenants liable for the bedroom tax on Salterbeck) had not paid.

On 25th April, the association responded by trying to visit all 121 of the people on Salterbeck. This exercise started at 9am and finished about 7pm on the same day. Out of the 121 households identified, the association actually met and talked to 93 households, and they made follow up visits to the remaining 28 households. The outcomes were interesting.

- They encountered no hostility; the people they met were willing to talk.
- Everyone knew about the bedroom tax and what it meant for them.
- Information given to tenants and the recent coverage in the national and local news and papers have kept people up to date.
- Twelve households, i.e. 10% of the people who had not paid, were not liable for the under-occupation penalty. This was a mix of incorrect assessments by the local authority and changes in circumstances that had not been picked up (generally babies had been born).
- Some people were extremely upset and worried about how they could pay the under-occupation penalty.
- People were happier to set up agreements rather than pay the arrears on the day

The lessons learned were:

- The association has to be prepared to work in new ways to meet new needs.
- One of those new ways of working is that they have to be prepared to prioritise going out and speaking to tenants. The Salterbeck exercise was resource intensive, with staff from Income Management, the Neighbourhood Coordinators, the Housing Services Manager and staff from Support and Communities working together. The key aim was to make contact and agree payment; this was a corporate responsibility, not a team responsibility.
- Tenants need support. Some people literally did not know how they could afford the under-occupation penalty. The association needs to make sure that staff that visit and support can come up with realistic options to help customers keep up with their rent.
- 12 out of 121 assessments were incorrect. Again, the association needs to meet customers to make sure that they have been correctly assessed and, if there has been a mistake or a change of circumstances, they can advise and support the tenant.

Impact Housing Association has decided that above all else they will be 'FAIR'**:**

- Flexible in how we operate.
- Actively going out to talk to tenants.
- In the communities.
- Resourced to provide support.

The new Ways to Welfare changes are having a significant impact on Impact Furniture Services. The Social Fund ended on 31st March 2013. Since then, people living in Cumbria who need help purchasing furniture have been sign-posted by the County Council to Impact Housing Association. In some cases, the County can make a crisis referral and will pay for:

- Something to sleep on.
- Something to sit on.
- Something to eat at.
- Something to store clothes in.

In most cases the county will not deem that there is a sufficient case for a crisis referral and they will just advise the person to come to Impact Housing Association for affordable, good quality furniture. This is proving to be something of a mixed blessing for the furniture stores. In the past, the association generally met with between seven and eight customers a week who had some money from the Social Fund and, in most cases, they could sell them the goods they needed at a price they liked. During May 2013, they had one crisis referral, but the number of people advised to see them had increased rapidly. On the one hand, this has meant that some items, like beds, they can sell almost as quickly as they come in. On the other hand, they have to cope with people who are disappointed either because they do not have the goods in stock that they need, or they cannot give them a free hand-out. Interestingly, since the under-occupation penalty came in to force the demand for bunk beds has increased.

The work that Impact Furniture Services are doing and the work the housing management staff are doing are right at the sharp end of financial inclusion and the staff should be commended for the dedication, commitment and compassion they are showing. If the association is going to make a real difference to the communities they work in, they also need to think about what they can do about investing in the future.

The association has been doing a lot of work on building tenants' capacity on Salterbeck and elsewhere in West Cumbria. The types of activities include advice on job seeking and pre-employment training (i.e. helping people to develop work skills so that they can apply for jobs). In May 2013, under the 'Give and Gain' initiative they will be providing opportunities to volunteers who will help them and at the same time develop their personal skills portfolio that will help them with future job applications. These initiatives win in a number of areas:

- They build personal confidence.
- They improve personal skills.
- They provide support to individuals and groups.
- They break down isolation.
- They can also help us deliver more resources to local communities.

These are things that the association needs to do more of and will be doing more of to support the tenants.

Finally, the association is bidding for additional funding to provide more support and training in Information Technology skills (digital inclusion). Their aspiration is to support their already successful Information Technology project at the Eden Foyer in Penrith and to develop a similar project in Workington. The world changed on 1st April 2013. To keep up with the changes the association must do more of what they are good at, i.e. providing effective solutions to local needs. The development of key hubs at the Foyers and the Oval Centre at Salterbeck where people can go for advice, support and training is at the heart of the solution.

Effect on Councils

In May 2013 the 'Local Government Chronicle' reported that 95% of local government chief executives and senior managers believed that the welfare reforms will serve as a drain on council budgets. Services bearing most of the costs are expected to be housing, social care, revenues and benefits and customer services. Almost 90% of officers expect the costs of housing and homelessness to increase and 62% believed that social care costs would increase also. Increased arrears of rents and council tax are anticipated.

Impacts on social care are expected to include loss of income as changes to disability benefits reduce the ability of clients to pay for services and increased child protection costs as homeless children are taken into care. Increased costs are also expected due to increases in ant-social behaviour and the numbers of families in crisis and experiencing domestic violence.

When asked which government policies managers disliked the most, welfare reform gained the highest score at 74% and localisation of council tax benefit came second at 54%.

The Local Government Association said it feared much of the bill for the extra hardship would fall on councils - forcing them to cut spending on roads and care for the elderly. Sharon Taylor, chairman of the LGA's finance panel, said:

"In many areas welfare reform is not encouraging people into work because the jobs simply don't exist… Meanwhile, the opportunities for people to downsize their homes to cope with reductions in benefits are severely limited by a lack of affordable accommodation… Unless more is done to create new jobs and homes, households will be pushed into financial hardship - and we will see a huge rise in the number of people going to their councils asking for help to make ends meet."

As tenants run into difficulties with rent payments and other budgets the case work of local councillors may increase. Local councils will also see increased pressure on many services if people lose income or even their homes.

The Department for Work & Pensions has provided additional funding for 'new burdens' for local authorities caused by the welfare reforms. This includes £24.1million for administrative costs. However, there is much concern that the funding will not be sufficient and that government may not recognise all the relevant costs. In May 2013, Allen Graham, Chief Executive of Rushcliffe Borough Council, told the 'Local Government Chronicle' that:

"Something like extra pressure on housing or children's social care might be an unintended consequence of a government policy, but that doesn't mean it falls into the government's definition of a new burden… lots of other policies have unintended consequences but they don't fall under new burdens rules."

Reputational costs may also be an issue. Councils will be the front line organisations that are often obliged to say 'no' and therefore run the risk of becoming unpopular with the public for the implementation of central government's reforms.

In May 2013, Nick Golding, Editor of the 'Local Government Chronicle' wrote that:

"The issue of welfare reform encapsulates much of the despondency. Work & Pensions Secretary, Iain Duncan-Smith has put much effort into getting people off welfare and into work - a valiant goal, if successfully and fairly executed. But the reform is being implemented with little involvement from those who must ensure it works in each town and city.

"Little wonder that 95% of senior officers believe welfare reform will increase their costs, with a huge impact on housing services and social care. Few councils expect the extra funding on offer will significantly offset their additional costs.

"When it comes to forcing often technologically illiterate benefits recipients to make claims online, insisting information technology systems will be ready and imposing central control over back-to-work programmes, there has been a pattern of the government dogmatically pursuing a policy after inadequate consultation then making some – usually too few – late concessions."

Housing Supply: Local Authorities

Research conducted by the 'Local Government Chronicle' and published in February 2013 suggested that welfare reform could also reduce local authority housing building and refurbishment budgets by about £100million. This is principally because councils are making larger provisions for bad debts in the face of expected increases in rent arrears. Leeds City Council alone has reduced its housing investment budget by £3million to help to fund an increased bad debt provision. In its submission to the Communities & Local Government Select Committee the City said:

"This will have a detrimental impact on the condition of properties and therefore the lives of those living in council housing."

Kingston on Hull City Council told the committee that:

"The impact of welfare reform… on budgets is hugely significant."

And an internal report at Barnsley Borough Council in January 2013 stated:

"The Council's aspirations to increase the supply of council housing will be dependent on the impacts of the implementation of the welfare reforms being contained buy the provisions set out in this report."

Dan Drillsma-Morgan, Acting Editor of the 'Local Government Chronicle' wrote in February 2013 that:

"The Chartered Institute of Public Finance & Accountancy… draws a clear link between 'higher levels of arrears diverting resources from key frontline activities and the maintenance / building of homes'. It's all a far cry from the rhetoric that surrounded the reform of the housing revenue account… But as a result of the welfare reforms, councils are already having to scale back their ambitions for investment in housing maintenance and repairs and potentially even house building.

"We are seeing councils caught in the middle of two of the coalition's priorities – the twin desires to drive down the welfare bill and to boost investment in housing. The answer is for the government to trust and involve councils in both policy areas.

"Even if councils are not yet eyeing up house building programmes in great numbers, investment in housing repairs and maintenance is likely to feed into local economies quickly."

Adrian Waite
October 2013

Welfare Reform: The Implications for Housing and Local Government

October 2013

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

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

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

What the Seminar addresses:

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

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

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

Who should attend?

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

Venue and Date:

London: Novotel Hotel, Waterloo – 9th October 2013

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

The seminar is also available in-house.

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The book: 'Welfare Reform: The Implications for Housing and Local Government' is available to buy separately from the seminar. It runs to 100 pages, is fully up to date and sells for £30 plus £3.25 postage and packing. Further information is available at: http://www.awics.co.uk/TechnicalBooks.asp

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