

Briefing Paper

Under-Occupancy Penalty

September 2013

Introduction

Under occupying social housing tenants of working age face a benefit deduction of up to 14% of their housing credit if they have one spare room and up to 25% for two spare rooms. The reduction is taken off the whole eligible rent and any eligible service charges and the housing benefit is then based on the proportion of the rent that the claimant is liable to pay. This is known as the under occupation penalty, social sector size criteria or 'bedroom tax'. The government estimates that this measure will save £490million. The measure came into effect in April 2013. The government considers that the policy will help to reduce housing benefit expenditure and will encourage tenants to either seek work or move thus freeing up social homes. However, critics describe the measure as a 'bedroom tax' that will adversely affect 660,000 social tenants. This comprises 31% of existing working age housing benefit claimants in the social housing sector – most of whom have one spare bedroom.

Of the affected claimants, 420,000 are disabled, 200,000 claim Disability Living Allowance and 100,000 live in properties that have been adapted for disabled residents.

There are exemptions including for pensioners, people who need round-the-clock care, people with severely disabled children, foster carers and members of the armed forces.

The size criteria measure allows one bedroom for each person or couple living as part of the household and a further bedroom for each of the following:

- Two children under sixteen of the same gender (are expected to share)
- Two children under ten regardless of gender (are expected to share)
- A qualifying young person for whom the renter or joint renter is responsible
- A non-dependent who is not a child
- Any other child

This affects the following tenants who are deemed to have at least one spare bedroom:

- Separated parents sharing care (the 'main carer' receives the housing benefit)
- Parents whose children visit but are not part of the household.
- Couples using a spare bedroom when recovering from illness.
- Disabled people, including people living in adapted or specially designated properties.
- Mixed age couples where one person is under the state pension age. In this case the reduction will only be applied to the proportion of the rent that that tenant is liable for. For example, for a couple who are under-occupying a three-bedroom house with a rent of £100 a week by one room, if the tenants divide the rent equally, the working age tenant would receive a housing benefit of £43 (i.e. after a 14% reduction on the £50 they are liable for). However, the pension credit age tenant would continue to receive £50 as the size criteria rules would not apply to them.

Tenants who are exempt include:

- A disabled tenant or partner who needs a non-resident overnight carer is allowed an extra room.
- Foster carers are allowed one additional room if they have fostered a child or become an approved foster carer within the previous 52 weeks.
- Parents with adult children in the armed forces (or reservists) who normally live with them are able to retain the bedroom for that adult child when they are deployed on operations.
- A disabled child who is unable to share a bedroom is allowed an extra room.
- Tenants over the state pension credit age are not subject to the size criteria.

Options for Tenants to avoid the Penalty

The Department for Work & Pensions has recommended that tenants facing the under-occupation penalty should consider the following:

- Claiming Discretionary Housing Payments (see below)
- Increasing working hours or finding better paid work.
- Renting out the spare bedroom.
- Moving to a smaller property.

Renting out the spare bedroom to a lodger is treated differently under housing benefit and universal credit. Under housing benefit, lodgers count as eligible persons occupying a room so the size criteria rules do not apply. However, income from lodgers is taken into account and deducted from the benefit, apart from the first 320 a week. Under universal credit it is the opposite: lodgers will not be counted as occupying a room and the size criteria reduction will apply, but income from lodgers will be fully disregarded and will not impact on the amount of the universal credit awarded to a claimant.

Options that are available to affected tenants include: downsizing, taking a lodger or paying the shortfall. Downsizing is not always possible due to a lack of smaller properties especially in rural areas. Many tenants are wary of accepting a lodger who is not known to them. Paying the shortfall is difficult in view of low incomes, limited employment opportunities and the prevalence of seasonal, temporary and casual work.

'Public Finance' has calculated that a tenant who is working sixteen hours a week on the minimum wage would have to work an extra 32 hours a week to make up the shortfall caused by the under-occupation penalty once housing and council tax deductions are taken into account for working the increased hours. Nonetheless, the government expects that 30% of the people affected by the under-occupation penalty (200,000 people) will be able to do this. This appears to be an optimistic assumption.

In August 2013, 24dash reported that new figures suggest that social housing tenants who previously kept up with their rent payments have been forced into arrears since the introduction of the under-occupation penalty. Data supplied to Jessica Morden MP (Labour, Newport East) by social landlords in Newport and Monmouthshire show that 55% of tenants affected by the under-occupancy policy have fallen into arrears since its inception in April 2013. The research found that arrears have collectively increased by £197,000 across Monmouthshire Housing Association, Melin Homes, Charter Housing and Newport City Homes.

Jessica Morden told 'Housing News' that:

"We are talking about people who were just keeping their heads above water, but ensuring their rent was paid... This tax is pushing them over the edge. So far, housing associations are taking the financial hit, but that cannot continue forever. It seems this terrible tax will not only mean homelessness will go up, but it will also weaken the financial ability of housing associations to reinvest in upgrading their houses and buying new homes... Ministers have argued that those affected would be able to find the extra money, these figures starkly show this is not the case."

Monmouthshire Housing Association told the MP that 386 of its tenants had been affected by the bedroom tax. On 31st March 2013, 165 of the group were in arrears but by the middle of June 2013, 168 others had fallen behind with their rent - a 76% rise since the beginning of the policy. Likewise, Newport City Homes reported that 1,916 of its households have been affected by the under-occupation penalty. On 1st April 2013, the housing association had 652 tenants in arrears, but as of 7th August 2013 the figure had risen to 1,344.

A Department for Work and Pensions spokesperson said:

"It is simply not affordable to pay housing benefit for people to have spare rooms. Reforms to housing benefit in the social sector mean families receive help for the number of bedrooms they need, and these are exactly same rules as in the private sector... But we have given councils £190million this year so vulnerable claimants get the help they need during these welfare reforms."

In August 2013 the St. Helens reporter reported that thousands of the most deprived people in St Helens are being sent into a vicious spiral of debt and hardship by the under-occupation penalty. Rob Young, Chief Executive of Helena Partnerships told 'Housing News' that 2,167 tenants were deemed to be under-occupying their property by one bedroom and 793 tenants are deemed to be under occupying by two bedrooms. Tenants in St Helens have to find around £2.4million to cover the shortfall. He said:

"The so-called 'bedroom tax' is pushing tenants into spiralling debt and contributing to increased hardship in these already tough economic times... Social landlords are also under pressure – we are seeing an increase in three bedroom homes left unoccupied and experiencing a lower demand for these homes because tenants cannot afford to live in them... This can have a negative impact on the neighbourhoods we have worked so hard to create in partnership with our tenants and other agencies."

"We are continuing to do everything we can to provide our tenants with the right advice and support that is tailored to their circumstances but there are just not enough smaller properties available... Helena remains committed to raising awareness about the impact welfare reform is having on our tenants and communities. We strongly believe the 'bedroom tax' must be repealed and we will continue to lobby the Government, supporting our partners and fellow landlords."

Helena staff have already provided 2,400 tenants with face-to-face advice about how to survive the onset of the bedroom tax. Many tenants have already challenged their rulings and staged protests in a bid to overturn them. Helena bosses say it could take five years to move all the affected tenants into smaller properties.

Across the whole of Merseyside, more than 26,000 households are being adversely affected and housing associations could be set to lose a combined £22.9million a year to help tenants to meet the shortfall in their housing benefit.

Reactions of Landlords

In February 2013 it was announced that Knowsley Housing Trust is to reclassify rooms in 566 of its properties as rooms other than bedrooms so that the tenants will avoid the under-occupation penalty. However, this will also result in a downward recalculation of rent that is estimated to cost the association £250,000 a year. The government has stated that it is up to individual landlords to determine how many bedrooms there are in each dwelling. However, according to a survey of housing associations by the National Housing Federation in January 2013 only 11% of landlords are likely to reclassify a significant number of homes because of concerns about the effect on rent income and lending agreements.

Government originally stated that the under-occupation penalty would not apply to people of pensionable age. However, it later emerged that where one member of a couple was of pensionable age but the other was of working age the under-occupation penalty would apply and that 67,000 couples are in this position. Following widespread criticism the government agreed in February 2013 to review their approach to this aspect of welfare reform.

Alan Markbride, Chair of the Tenants' Forum at Impact Housing Association was quoted in the 'Cumberland News' in March 2013 as saying:

"I think it's totally unfair... I could put in for a one bedroom flat but there's none available. The government wants people to take in a lodger but you need your privacy and where would my children stay (when they visit)... When you're on £96v a week, £14 is a big drop. There's nothing I can do about it. I don't think the government realises how much it's going to affect people like myself."

Liam Byrne MP, Shadow Work and Pensions secretary, was quoted in 'Housing News' as saying:

"About £490million is earmarked to be saved by this policy over the course of this year, but it will be saved only if 660,000 households are hit for £14 a week for 52 weeks a year. That is how those savings will be delivered. This is not about bringing spare bedrooms on to the market; it is about hurting vulnerable people and asking them to pay extra. (It is a) policy that is unique in its cruelty".

At Impact Housing Association, where I am Chair, we have found after a month of the under-occupation penalty that many of the tenants who are affected have yet to pay their contribution towards the rent. We have responded by visiting all affected tenants on our main estate at Salterbeck in Workington. What we found was that:

- There is no hostility. Tenants understand this is government policy and are prepared to talk to housing officers. Information that has been provided by Impact and the local media has been understood.
- One in ten of the tenants who had not paid the under-occupation penalty were not actually liable to pay – either because of incorrect assessments by the local authority or because of a change in circumstances such as the birth of a child.
- While tenants are prepared to make arrangements to pay, many tenants are upset and worried about how they can pay the under-occupation penalty.

There is clearly a need to support and advise tenants but this will be very resource-intensive. We need to be FAIR: Flexible in how we operate; Actively going out to talk to tenants; In the Communities and Resourced to provide support.

Between October 2012 and February 2013 Barnet Homes visited over a thousand of their tenants to promote awareness and support those affected by the removal of the spare room subsidy, which was introduced in April 2013.

It has been reported that the number of social housing tenants plunging into rent arrears in Edinburgh soared in the two months following the introduction of the bedroom tax. Figures published by Edinburgh City Council showed the number of those with spare bedrooms who were unable to pay rose from 969 to 2,561 in the eight weeks following 1st April 2013. This meant that about 72% of those affected by the changes did not pay, following cuts to their housing benefits. About 3,560 of the 20,000 council homes in the city are affected.

Council leaders said they hoped increases in funding for Discretionary Housing Payments would ease the burden temporarily, but said there was no long-term solution. Ricky Henderson, the city's health, social care and housing leader, said:

"People who are unable to pay are incurring a substantial personal debt, which is going to stay with them until they pay it off. We have invested in advice services and we are offering Discretionary Housing Payments, but they are really only short-term and there is no permanent solution in sight."

Steve Burgess, Scottish Greens convener on the council, said the local authority had to do more to make tenants more aware that help is on offer. He added that only 1,000 of the 2,500 tenants behind on payments had applied for the crisis payments.

Numbers of Bedrooms

Recent months have seen a growing number of councils and housing providers in places such as Leeds, Merseyside, Nottingham and North Lanarkshire exploiting a legal loophole by reclassifying thousands of rooms to reduce the number deemed 'bedrooms'.

The latest council to adopt this approach, in Welwyn Hatfield, Hertfordshire, is in the constituency of the Conservative Party chairman Grant Shapps. In other cases, such as in Brighton, councils are adopting a 'no eviction' approach to people who fall behind with their rent as a result of the controversial levy.

In July 2013, Welwyn-Hatfield Borough Council ruled that a room of less than fifty square feet is not a bedroom for bedroom tax purposes. The Cabinet minutes of 9th July 2013 state that:

"The Panel had received a report providing monitoring information on the performance of the Welwyn Hatfield Community Housing Trust which also detailed measures taken by the Trust to reduce the possible negative impacts of the recent Government welfare reform (Minute 7).

"The Panel recommended that Council homes with one bedroom which was less than fifty square feet (4.65 square metres) be reclassified so that a room of this size or smaller was not classed as a bedroom for welfare reform purposes.

RESOLVED:

“That the Panel’s recommendation be approved and Council homes with one bedroom which was less than 50 square feet (4.65 square metres) be reclassified so that a room of this size or smaller was not classed as a bedroom under the Government’s welfare reform.”

Here we have a council deciding that any room less than fifty square feet in floor size is not to be deemed a bedroom for the purposes of the under-occupation penalty. They maintain that they are taking this decision in their capacity as a landlord and not in their capacity as the housing benefit authority.

It is argued by the journal ‘Speye’ that the decision to impose the under-occupation penalty is a decision wholly for the council as it is a Housing Benefit decision and local councils act as the agent of central government in administering Housing Benefit. They consider that the common belief that the decision of what a bedroom is or how many bedrooms a property has is for the landlord to determine is incorrect and that for the purposes of the under-occupation penalty that decision lies 100% with the local council and is nothing at all to do with the landlord.

If this argument is accepted this does not mean this is a landlord reclassifying properties. Here we have a full meeting of the cabinet telling the council’s housing benefit department that any room under fifty square feet is not to be deemed a bedroom for under-occupation penalty purposes. It is argued that this must apply for all social housing in Welwyn-Hatfield as a council cannot determine a housing benefit decision (in this case the under-occupation penalty) differently for a council property to any other social housing property of a housing association. To do so would be considered unlawful. On this basis, all social housing properties in Welwyn-Hatfield with a room less than fifty square feet should be treated as not being bedrooms for the council’s under-occupation penalty decisions.

On a national scale, unlike in Welwyn-Hatfield, local councils say that bedroom size is not something they have to consider when making the under-occupation penalty decision.

A whole host of reasons have been given for this by various councils but usually all around statutory interpretation. They consider that they do not need to consider the law and only housing benefit regulations. The 1985 Housing Act on over occupying contains the law that a room under fifty square feet cannot be a bedroom. Councils argue that they do not have to consider this because the Act refers to cases of overcrowding rather than housing benefit cases. However, it can be argued that it is inconsistent to argue that room size matters in law for a property that is over occupied but not for one deemed to be under occupied.

Now that one council has ruled that room size does matter, does it mean that all other councils need to consider this?

It is argued that this may mean that all social tenants with a room less than fifty square feet in floor size have a challenge to their under-occupation penalty decisions. It has been suggested that they could ask their local council to review their decision and if the council does not change its decision to launch a formal appeal. For that matter other tenants with bedrooms that are smaller than fifty square feet could argue for a reduction in their rents!

The 1985 Housing Act where it says a room of less than fifty square feet cannot be a bedroom also says that a room of less than seventy square feet in floor size is not a full bedroom; it is in effect half a bedroom. As one council has opened up the 'bedroom size' issue it may also open up the size issue to the less than seventy square feet room being deemed a bedroom or not.

Housing Benefit regulations for deciding the bedroom tax deduction say if a tenant under occupies by one bedroom then a 14% deduction is made. So could it be argued that half a bedroom is less than one bedroom and so the bedroom tax deduction should not apply is the argument?

This may mean a cost for councils as they may have to determine the size of a room that purportedly is a bedroom. I understand that Bristol City Council have already sent out surveyors to do precisely that. Should a council know what a room size is and not merely accept the word of the social landlord? This is a benefit decision and all benefit decisions need to be based on fact and not on the word or opinion of a third party such as a landlord who has a vested interest in the matter.

The National Housing Federation and Chartered Institute of Housing have both said that the 1985 Housing Act does not apply and room size is not a bedroom tax issue.

SPeye conclude that:

- Local councils across the country have stated they have to impose the under-occupation penalty decision and said they can't rule on room size. Welwyn show that they can and should.
- Landlords – who had no compulsion to provide local councils with any information – have co-operated with local councils in the under-occupation penalty decision making process to the detriment of their tenants and the Welwyn decision exposes that.

In June 2013, Welfare Minister, Lord Freud wrote to all council chief executives to say:

"If it is shown properties are being re-designated inappropriately this will be viewed very seriously... If the department has cause to believe this is the case we will commission an independent audit... (and) my department would consider either restricting or not paying their housing benefit subsidy."

Nottingham City Council has re-designated all flats in high rise blocks as single bedroom flats, including 1,019 that had previously been classed as two-bedroom flats. They have not altered the rents. The Council has calculated that it could lose £350,000 in housing benefit subsidy if the government carried out its threat but the Council considers that the risk of this is small. A spokesman was quoted in the 'Local Government Chronicle' as saying:

"So far our focus has been on the appropriate classification of our properties and an update of our allocations policy, but the programme of action is now moving on to a rent review."

Leeds City Council is among those that have re-designated rooms so that they are no longer classed as bedrooms and has reduced the number of bedrooms in 850 homes. Following the receipt of the letter the Council stated that if the government carried out its threat it would consider a legal challenge on the basis that the department would be acting 'ultra vires'. Councillor Peter Gruen (Labour), the Council's executive member for housing told the 'Local Government Chronicle' that:

"It is a sledgehammer to crack a nut and (Lord Freud) shows a total lack of understanding of how local authorities have to deal with the practicalities of implementing these policies... We have re-designated them properly so we did not reduce the rent. We think they were misclassified before."

In August 2013 the Independent reported that many tenants on the Wirral who could fall victim to the under-occupation penalty are to benefit from new plans to convert spare bedrooms into bathrooms. The move, by the social landlord Magenta Living, the largest registered provider of social housing in the Wirral, is expected to affect around 200 homes initially. The former Welfare minister Frank Field, the Labour MP for Birkenhead who has called on people to 'brick up' their doors and 'knock down the walls' to avoid paying the under-occupation penalty, welcomed the move and said:

"The bedroom tax is iniquitous and Magenta is clearly undertaking this review with tenants in mind and I think they need to be applauded... I hope this encourages others to follow suit."

Brian Simpson, Magenta Living's chief executive, said:

"Magenta Living is developing a scheme to relocate poorly insulated prefabricated bathroom units which were fitted many years ago to the rear of some houses into the inside of these homes... The consequence of this work will be that the number of bedrooms will be reduced in these properties... We have not yet consulted our tenants on the scheme and are not able to comment further at this time."

While the official reason given for the conversions is home improvement, it will result in protecting people who would otherwise be penalised for having a spare room.

No-Eviction Policies

Brighton & Hove City Council has decided not to evict residents if they are in arrears caused by the under-occupation penalty as long as housing officers are satisfied that the tenant is doing all that they reasonably can to pay.

In August 2013, Councillor Jimmy Black (Scottish National Party) of Dundee City Council wrote in the 'Scottish Housing News' that:

"The Daily Record reports that North Lanarkshire Council has started repossession proceedings against a disabled tenant for the sum of £248. It's a bedroom tax case, and I won't rush to judgement, but I think someone needs to write some rules to guide councils making difficult decisions."

"So, here are some rules. No-one should get evicted unless the following conditions are met."

"Has the landlord..."

- *Published its policy on evictions for bedroom tax*

- *Considered whether the tenancy should be exempt*
- *Made real efforts to communicate with the tenant by letter, phone, home visit, text, email, Facebook, a trusted third party*
- *Provided, in plain language, information about Discretionary Housing Benefit (DHP) and the Scottish Welfare Fund*
- *Offered a welfare benefits check and financial capability support*
- *Attempted to take other action such as wages/benefits arrearments or small claims?*
- *Actively sought another tenancy of a suitable size for the tenant from its own stock, RSLs or the more professional part of the private rented sector*
- *Placed no obstacles in the way of transfers or exchanges (e.g. refusing a transfer while the tenant has rent arrears)*
- *Offered assistance to tenants wishing to move, such as covering the removal costs*
- *Assessed the relative costs of taking repossession action against writing off the bedroom tax arrears*
- *Assessed the likely requirement for NHS, social work or homelessness services funded from the public purse before taking action?*

"The other side of the coin is that tenants must make every reasonable effort to keep their arrears to a minimum. So the questions for tenants are: Have you...

- *Tried to increase your income by claiming every benefit available (e.g. DHP) or looking for work if at all practical?*
- *Taken care to answer every communication from the landlord*
- *Looked for advice from the Council or an advice agency like the CAB*
- *Sought support from medical or other professionals to show that you need to remain in your current house*
- *Worked out a family budget to make it clear how much you can realistically pay towards the bedroom tax*
- *Paid what you can afford, bearing in mind that paying your rent is one of your most important responsibilities as a tenant*
- *Looked for a transfer or a mutual exchange to a property of the 'correct' size?*

"Bedroom Tax arrears are different from other debts; since smaller properties are not readily available, and since people don't get Housing Benefit unless they are poor, a massive rise in arrears was always inevitable.

The crunch will come next year as landlords use up their reserves and find themselves cutting repairs programmes, leaving vacancies unfilled or hiking up the rents.

It's no surprise that landlords are worried; in some areas, it seems, tenants will be relying on the good sense of local Sheriffs to protect them from pointless, expensive and unjustifiable evictions.

Rural Implications

In August 2013 the Action with Communities in Rural England pressure group has warned that the 'bedroom tax' will lead to the break-up of rural communities because it will force people to leave villages because of the lack of one- and two-bedroom homes available in the countryside. This would mean that rural tenants would have to move to urban areas if they could not make up the rent shortfall caused by the benefit cut.

Action with Communities in Rural England said the government had failed to 'rural-proof' the policy and called for settlements with 3,000 or fewer inhabitants to be excluded from it. Chief executive Janice Banks told 'Public Finance' that:

"The Department for Work and Pensions forecast in its impact assessment that the policy could have a greater impact on rural areas because there are fewer appropriate size homes available locally. Yet it went ahead with a blanket approach which will inevitably force rural tenants out of villages where they have lived for years, taking them away from their extended families, schools and support networks. It will take key workers away from areas where they perform vital roles.

"There is a dearth of one and two bedroom properties in the countryside and market rents are traditionally high. Our fear is that the accumulated changes in benefits, including Universal Credit, cuts to council tax support and the bedroom tax, will make it even harder for poorer people to remain in rural areas. It is yet another example of the 'rural penalty' paid by countryside communities."

And she told 'Housing News' that:

"The Department of Work and Pensions forecast in its impact assessment that the policy could have a greater impact on rural areas because there are fewer appropriate size homes available locally.

"Yet it went ahead with a blanket approach which will inevitably force rural tenants out of villages where they have lived for years, taking them away from their extended families, schools and support networks. It will take key workers away from areas where they perform vital roles.

"The bedroom tax takes no account of the challenges rural tenants face. Those who stay put and try to make up the shortfall are likely to be already struggling with the high cost of living in rural areas. Research shows it costs £2,700 a year more to live in the countryside than it does in a city.

"Local councils can give extra help to those struggling to meet housing costs, but these payments are only temporary. Social housing providers are facing mounting arrears from tenants who are unable to find the additional payments.

"Those who look for alternative accommodation in the private rented sector face an uphill task. There is a dearth of one and two bedroom properties in the countryside and market rents are traditionally high.

"Action for Communities in Rural England is calling on the Government to make a rural exception to the bedroom tax for social housing tenants who simply cannot find a suitable, smaller home in the local area.

"A recent report by the Commons Committee of Environment, Food and Rural Affairs said settlements of fewer than 3,000 people should be excluded from the charge and we wholeheartedly back this call.

"Our fear is that the accumulated changes in benefits, including Universal Credit, cuts to council tax support and the bedroom tax, will make it even harder for poorer people to remain in rural areas.

"It is yet another example of the 'rural penalty' paid by countryside communities. The Government needs to take heed of Networks such as ours who understand the unique challenges faced by rural communities."

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She said relief payments from councils to those affected would be only temporary, and social housing providers faced mounting arrears from tenants unable to make up the shortfall.

The warning comes after the Local Government Association said that councils did not have enough funding to make Discretionary Housing Payments to all people who were struggling with housing costs.

Adrian Waite
September 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 course includes opportunities for networking and is accompanied by a very useful book entitled:

“Welfare Reform: The Implications for Housing and Local Government”

Who should attend?

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

Venue and Date:

London: Novotel Hotel, Waterloo – 9th October 2013

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

The seminar is also available in-house.

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

About ‘AWICS’

‘AWICS’ is a management consultancy and training company. We specialise in providing support in finance and management to clients in local government and housing in England, Scotland and Wales. We are well known for our ability to analyse and explain complex financial and management issues clearly.

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

For more information about us and our services please visit our website at www.awics.co.uk or contact Adrian Waite at Adrian.waite@awics.co.uk

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