

Briefing Paper

Under-Occupation Penalty Update

September 2013

Introduction

The under-occupation penalty reduces the amount of housing benefit that people can get if they are deemed to have a spare bedroom in their council or housing association home. This measure has applied to housing benefit claimants of working age since 1st April 2013.

If someone is a council or housing association tenant of working age receiving housing benefit and renting a home that has more bedrooms than they need, it's likely that their housing benefit will be reduced. Pensioners claiming housing benefit are not affected.

If housing benefit for the claimant no longer covers the full cost of the rent, the claimant will have to pay the rest of the rent themselves. This must be paid directly to the landlord without exception.

The power to reduce housing benefit in this way is contained in the Welfare Reform Act 2012 and is commonly referred to as the 'bedroom tax', size criteria or under-occupation penalty. The size criteria in the social rented sector restrict housing benefit to allow for one bedroom for each person or couple living as part of the household, with the following exceptions:

- Two children under 16 of same gender expected to share
- Two children under 10 expected to share regardless of gender
- Disabled tenant or partner who needs non-resident overnight carer will be allowed an extra bedroom
- Approved foster carers will be allowed an additional room so long as they have fostered a child, or become an approved foster carer in the last 12 months.
- Adult children in the Armed Forces will be treated as continuing to live at home when deployed on operations.

In addition, local councils have been advised to allow an extra bedroom for children who are unable to share because of their severe disabilities.

All claimants who are deemed to have at least one spare bedroom are affected. This includes:

- Separated parents who share the care of their children and who may have been allocated an extra bedroom to reflect this. Benefit rules mean that there must be a designated 'main carer' for children (who receives the extra benefit)
- Couples who use their 'spare' bedroom when recovering from an illness or operation
- Parents whose children visit but are not part of the household
- Disabled people including people living in adapted or specially designed properties.

The cut is a fixed percentage of the Housing Benefit eligible rent. The Government has said that this will be set at 14% for one extra bedroom and 25% for two or more extra bedrooms. The Government's impact assessment shows that those affected will lose an average of £14 a week. Housing association tenants are expected to lose £16 a week on average.

The so called bedroom tax is estimated to affect around 660,000 working-age social tenants - 31% of existing working-age housing benefit claimants in the social sector, with the majority of these people have only one extra bedroom.

However, the term 'bedroom' is not defined by the Government. The Government's view is that it is for landlords to specify the size of the property and this ought to match what is on any tenancy agreement and reflect the level of rent charged. The bedroom tax will not take account of whether a room is a single or a double bedroom. A room either is a bedroom or is not a bedroom.

The United Nations special rapporteur on housing, Ms. Raquel Rolnik, visited the United Kingdom during August and September 2013 and has issued an intermediate report. This is the subject of a separate briefing paper that can be freely downloaded from: <http://www.awics.co.uk/unreport.asp>

Appeals to Tribunals

There have been challenges to the bedroom tax, and indeed its interpretation by the authorities implementing it. This has led the Department for Work and Pensions to consider issuing fresh guidance to councils and tribunals following four successful appeals against the bedroom tax since its implementation across the United Kingdom, most notably a decision that a house in Fife should be treated as having one bedroom rather than three.

The Department for Work & Pensions will consider in the coming weeks whether Fife Council or the first-tier tribunal misunderstood the bedroom tax process. Although the rulings do not set a legal precedent, campaigners argue the rulings will provide fresh hope for tenants who believe they are unfairly affected.

Annie Harrower-Gray, a tenant of Kingdom Housing Association, had her appeal against Fife Council's decision to cut her benefit upheld by a first-tier tribunal following a hearing on 26th August 2013.

One of the current stumbling blocks for anyone implementing the bedroom tax is that the Department for Work & Pensions has not defined a 'bedroom' as noted above, and has said it is up to landlords to 'accurately describe the property'. This has led councils that award benefit, to rely on data about property sizes supplied by landlords. Fife Council cut Ms Harrower-Gray's benefit because Kingdom Housing Association said her home was a three-bedroom property.

Barrister Simon Collins QC, tribunal chair, cited room size, shape and intended use to rule that two of the three rooms were incorrectly designated as bedrooms. He said councils were entitled to rely on landlords for information, but said this is not 'determinative'.

In another case, Mr Collins reportedly found a room was too small to be a bedroom because it was less than 50 square feet. Overall, four out of five appeals brought with the assistance of the Fife Law Centre were upheld.

Despite the fact the legal rulings set no precedent, campaigners believe other tribunals may look at the Fife rulings for guidance. This could bolster the appeals of those currently appealing and encourage others who haven't already done so to appeal.

Fife Council said the bedroom tax is 'unworkable', and that the rulings conflicted with guidance from the Chartered Institute of Housing that referred to existing Department for Work & Pensions guidance, saying it is up to landlords to describe properties.

The Chartered Institute of Housing and the National Housing Federation played down the significance of the rulings. Sue Ramsden, policy leader at the National Housing Federation, said:

“We expected this. In the absence of a legal definition, the tribunal will look at the everyday definition of a bedroom on a case-by-case basis”.

Sam Lister, Policy and Practice officer at the Chartered Institute of Housing, said the rulings are limited to the facts of individual cases. With little doubt that the rules for tenants and for registered suppliers of affordable housing being cloudy at best, it would seem that there will only be more cases brought against this controversial measure to try to determine what is and what isn't covered by the new provisions. He also said that the 'majority of cases' are unlikely to be problematic and councils can rely on landlord property descriptions. He did advise, though, that councils should ask landlords for information such as the age of a property and room sizes. This information would 'flag' properties in which there may be problems, so the council 'knows to investigate further'.

However, the Chartered Institute of Housing is now advising councils to ensure they gather data about room sizes from social landlords to 'flag' properties that may be subject to appeals against paying the bedroom tax.

Although the first-tier tribunal rulings do not set a legal precedent, one tribunal ruled it is 'relevant to have regard to statutory space standards' when deciding what is a bedroom and others could follow suit. The standards state one person can occupy a room of no less than seventy square feet.

The Department for Work and Pensions has not defined a bedroom, leaving it up to landlords to describe properties to councils. The rulings have raised questions about the extent to which councils should rely on associations' property descriptions.

However, Giles Peaker, a partner at Anthony Gold solicitors, said if a large number of tribunals start to adopt a 70 square feet rule, a 'fair number of properties' could be excluded from the tax. Fife Council confirmed this week that it does not intend to appeal.

The Bedroom Tax in Merseyside – 100 Days On

The report 'The Bedroom Tax in Merseyside - 100 Days On' by the National Housing Federation confirms that the bedroom tax is having a devastating impact in one of the poorest areas of the country and is failing to achieve the Government's ambition of freeing up extra social housing.

Based on recent figures collected by the National Housing Federation from eighteen housing associations across Merseyside that collectively own more than 130,000 properties in the area, 'The Bedroom Tax in Merseyside: 100 days on' has revealed that:

- During the first four weeks of the bedroom tax coming into force more than 14,000 Merseyside households fell into arrears with their rent. For nearly 6,000 it was the first time they had ever spiralled into rental debt.
- Nearly 26,500 households in Merseyside are being impacted by the bedroom tax yet due to a shortage of smaller homes only 155 managed to downsize into housing association properties in April 2013.
- More than £22million that could be used to build desperately needed new homes across Merseyside will be lost this financial year as a result of the financial impact on housing associations of the bedroom tax.

The report has also stated that disabled people are bearing the brunt of the changes, with an estimated 19,055 disabled people in Merseyside losing over £13.8million a year due to the bedroom tax. Many of these residents live in homes that have been adapted to meet their needs with widened doorways, hand rails, additional rooms for vital equipment and carers or walk in showers, a time consuming and costly process, and may now have to move. To move people from these homes will cause huge levels of personal distress and will almost certainly mean that the new, smaller properties will have to be adapted and this will only increase the cost (average grant for adaption stands at £6,500). Meanwhile, Government support to help vulnerable people affected by the bedroom tax through Discretionary Housing Payments is proving a short-term fix, with some Merseyside residents receiving grants for just three months.

David Orr, Chief Executive of the National Housing Federation, said that:

“Housing associations warned the Government from the start that the bedroom tax would not work and that families would face financial hardship and struggle to make ends meet.

“The fact is there aren’t enough smaller social homes in Merseyside for people to avoid the bedroom tax even if they wanted to move. If they rented in the private sector, where costs are higher, this would more than likely increase the benefit bill – which raises questions on why they have been asked to move in the first place. The reality is that many people will stay in their homes and will be forced to live on less money in a country where living costs and utility bills are rising.

“The bedroom tax is hurting the most vulnerable people in Merseyside. It is time to face the facts and repeal this unfair policy now.”

There is no doubt that there has been some ‘human cost’ since the implementation in April 2013 of the new provisions. The human cost, as predicted even prior to the announcement of the reforms, has been incredibly high. In Merseyside alone, in one month, 14,197 households got into arrears and this was the first time for 6,000 households. This has led to a huge rise in people using food banks and large numbers have had to open to deal with the demand across Merseyside alongside furniture and school uniform recycling schemes.

Individual stories of hardship and stress are everywhere in relation to the bedroom tax, and in a recent article written by Alison Green (a tenant affected by the bedroom tax), she describes the feelings that the bedroom tax have raised in her: ‘Overnight, the house became a disturbing combination of home, prison, hiding place and guilty under-occupier’s hoard of spare rooms. I feel constantly sick with fear.’

Increasing Debt

A survey of 51 housing associations around England, carried out by the National Housing Federation, found that 51% (32,432) of residents affected by the bedroom tax have been unable to pay their rent between April and June 2013. Meanwhile, 25% of those affected by the tax are in rent arrears for the first time, according to a smaller sample of 38 housing associations.

Earlier research by the National Housing Federation shows that many families who try to downsize to avoid the tax will be stuck where they are due to a shortage of smaller homes - and will still be charged the penalty. In March, the Federation estimated that although 180,000 households were under-occupying two bedroom social homes, only 85,000 one-bed social homes became available in 2011/12. National Housing Federation Chief Executive David Orr said at the National Housing Federation Conference that:

“This is the most damning evidence yet to show that the bedroom tax is pushing thousands of families into a spiralling cycle of debt. If these figures are replicated nationwide, over 330,000 households could already be struggling to pay their rent and facing a frightening and uncertain future.

“What’s more, people can’t even move to smaller homes to avoid the bedroom tax because there aren’t enough smaller properties out there. Housing associations are working flat-out to help their tenants cope with the changes, but they can’t magic one-bedroom houses out of thin air. People are trapped.

“What more proof do politicians need that the bedroom tax is an unfair, ill-planned disaster that is hurting our poorest families? There is no other option but to repeal.”

Sovereign Housing Association, that took part in the Federation’s survey, has 2,360 households affected by the bedroom tax. During the first three months of the policy the majority fell into arrears. Although some, with support, have got their payments on track, around a third are still not paying in full. Ann Santry CBE, Chief Executive of Sovereign told the ‘Housing News’ that:

“With huge demand for affordable homes we recognise the need to maximise the use of every room and so we’re investing heavily in supporting our residents to adapt to the changes wherever possible. However, six months in, we are seeing the most vulnerable families, couples or individuals on the lowest incomes beginning to struggle. Sometimes there are simply no suitable smaller properties available while in other cases the cost of moving a disabled resident from their two-bed home to another property which will need to be adapted seems to outweigh any benefits to the public purse.

“The policy also takes no account of the size or suitability of ‘spare’ rooms. Is it reasonable to expect two teenagers to share a tiny box room, or a 15 year old to share with her baby sister?”

Another report from the Local Government Association, carried out by the Centre for Economic and Social Inclusion found that less than a quarter of welfare recipients will be in a position to mitigate reductions in benefit payments by finding work or moving to cheaper accommodation. The figures show that:

- 76% of affected council housing tenants in Barrow-in-Furness have fallen into arrears since the bedroom tax started.
- Clackmannanshire, Tamworth and South Kesteven are the next worst affected areas. Over half of all affected council housing tenants have fallen behind on their rent since the bedroom tax was introduced.
- Across the sample of local authorities that responded to freedom of information requests over 50,000 council tenants have fallen into arrears since the tax was introduced. The total number of affected council tenants across Britain is likely to be far higher.
- Evidence is also emerging of problems in housing associations, with social housing providers in Knowsley reporting a doubling in the number of arrears cases among bedroom tax households.

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Campaign Manager for False Economy Clifford Singer told 'Housing News that:

"These figures show once again the predictable chaos that has resulted from the hated bedroom tax. Together with the raft of other benefits cuts the government has forced through both this year and previously, the bedroom tax is driving tenants and families who were just making ends meet into arrears, and pushing those who were already struggling with the cost of living into a full-blown crisis.

"At a time when the government is actively trying to stoke a new housing bubble for purely political ends, we have people being punished for the lack of affordable housing and the decades-long failure to invest in social and council housing. The worst part is that these figures have been collated while councils' emergency Discretionary Housing Payments are still available; they are being used up at record speed and when they run out, these figures will only get worse."

Trade Union Congress General Secretary Frances O'Grady said:

"The cruel bedroom tax is hitting hard-pressed households who are in real need of help. As the tax takes effect disabled people who need space for their carers and families who have nowhere else to move are being put at risk of debt and homelessness.

"The bedroom tax is not saving money. Instead it is pushing up rent arrears which will force councils to waste more cash on evictions, debt collection and emergency support for homeless families.

"The bedroom tax has also exposed the scale of the UK's housing crisis as councils up and down the country are unable to provide suitable accommodation for tenants affected by it. But rather than help those in need, the government has decided to punish them, with many now threatened out of their homes.

"It says a lot about this government's commitment to fairness that they've blocked a mansion tax for millionaires but are happy to go ahead with a bedroom tax on disabled and low paid families, no matter how much chaos and misery it causes."

The Trade Union Congress argues that the bedroom tax, combined with other social security changes as cuts in tax credits, falling real wages and high unemployment, is forcing many already hard-pressed families even deeper into debt. They are concerned that as only one in ten local authorities who responded to the freedom of information request have any form of 'no eviction' policy, many thousands of families risk losing their homes as a result of the bedroom tax.

Common Policy on Arrears and Evictions in Nottingham

It has recently been announced that Nottingham's largest social housing providers have agreed to take a common anti-eviction policy against people who fall into rent arrears due to the bedroom tax. A group of the city's largest housing providers are working in partnership to help people struggling to pay their rent because of changes to the benefit system.

Nottingham City Council, Nottingham City Homes, Nottingham Community Housing Association and Asra Housing Group have signed up to an 'Eviction Prevention Protocol' – meaning they will offer people affected by the bedroom tax every option to prevent evictions.

This includes requesting Discretionary Housing Payments for every tenant suffering financial hardship that engages with tenancy sustainment teams. This special fund is in place to help people with their rent when their housing benefit doesn't meet the whole value. The agreement also states that an eviction will not be authorised if customers are engaging with these teams or other debt advice agencies. Credit Union accounts which help tenants to prioritise rent and other bills are also offered to tenants facing court action.

In return affected tenants will be expected to set up and keep to an agreed affordable payment plan and will have the option to move with arrears if they have been approved as a priority on the city's housing waiting list.

Matt Cooney, chief executive of Asra Housing Group, said:

"This protocol sets out very clearly our position, which is that we want to do everything possible to keep people in their tenancies. We all have tenancy sustainability specialists available who are on hand to help customers maximise their benefits, move into smaller homes and get debt advice."

Nottingham Community Housing Association Assistant Director Peter Cowley said:

"It is right that tenants are given support and advice before court action is taken which may result in them being evicted. When this protocol has been signed by all of the social landlords in Nottingham it will ensure that all of our tenants get the same support and advice."

One Nottingham customer who is under-occupying by one bedroom is River Bhogal. She suffers from kidney failure and says she needs her extra bedroom for the large dialysis machine. Under the housing benefit changes she is not exempt from the bedroom tax. She said:

"I need the extra bedroom for the dialysis machine because I have to keep it in a clean room to prevent infection. It's a huge thing and I can't move it. I am struggling to pay my rent and being in this situation, where I might have to move out of my home, is very stressful."

Liberal-Democrat Conference 2013

Liberal Democrat members have called for an immediate review of the impact of the 'bedroom tax'. Party members want to assess the policy of cutting support for social housing tenants deemed to have too many rooms. They want the review to look at the money saved, costs incurred and the effect on vulnerable tenants.

Activists took to the stage to denounce the policy and backed a motion against it. The motion stated that the tax hits the poor and disabled hardest and fails to take into account that there are too few homes for victims to move into.

It said in large parts of the country there were not enough smaller homes to make downsizing locally "a viable option". It added that ministers had shown "a lack of appreciation of the housing requirements of children and adults with disabilities and care needs". It also said there had not been enough cash put aside to help the victims of the policy. Activist Julie Porksen, from Northumberland, said the Bedroom Tax was "cruel" and needed to be scrapped. She said:

"What we have here is a Coalition policy - not a Lib Dem policy."

Catherine Smart, of Cambridge, said she was “horrified” by the impact of the tax. She added:

“It’s ridiculous, it’s bonkers.”

Ewan Fraser, of the Dunedin Canmore Housing Association in Edinburgh, argued that it was not possible to move tenants into smaller homes as none are available. He said:

“In Edinburgh 30% of the stock is single bedroom but 70% of the people on the waiting list are single people. It is not workable, we don’t have the housing stock to make it work.”

Charles Kennedy MP said the public remained “very worried” about the effects of the tax and argued that the level of emergency funding allocated to local authorities to deal with the fallout of the subsidy indicated it had not been properly thought-out. He said:

“I didn’t support it in the Commons, and I’m not going to support it here... In a rural area, you don’t have the flexibility, you don’t have the spare capacity in housing to move people vast distances.

“I think it’s largely a south-eastern urban issue, this one, and it might be that you could have addressed it better by specific targeting on the local authorities there... The policy wasn’t very well thought through.”

However, Liberal-democrat Leader and Deputy Prime Minister, Nick Clegg MP personally defended the under-occupation penalty and signalled that he would go into the next election promising to protect spending on schools and hospitals – a policy that would lead to further reductions in welfare budgets.

Nick Clegg said he had “wrestled” over the Government’s welfare reforms but the tax was needed to tackle the housing shortage. He said:

“That doesn’t mean there aren’t individual cases and my heart goes out to people who find themselves caught out.”

He said that why the Lib Dems would keep the policy ‘constantly under review’ and asked members to ‘welcome’ the Lib Dem ministers’ attempts to water down the effects of the tax.

The Scottish Federation of Housing Associations had circulated a leaflet at the conference that gave reasons for the abandonment of the under-occupation penalty as follows:

“It aims to reduce Housing Benefit spend, but it will actually result in higher spending as tenants feel forced to migrate from cheaper, larger social rented properties to smaller but more expensive private rented sector properties.

“It ignores the structural mismatch between the profile of housing stock and households. The plain fact is people can’t readily downsize because there simply isn’t the supply of smaller, alternative properties for them to move into.

“It ignores best use of a property: many social landlords have two and three-bedroom homes in high rise blocks and have avoided letting to families with young children – learning from the mistakes of the past.

“It is driving up rent arrears in the social rented sector, reducing the revenues available to maintain existing social housing stock and to fund borrowing. It is increasing rent collection costs, which have to be paid from rental income.

"It threatens to undermine the viability of rural communities: in many rural areas, even moving to a smaller, private rent simply isn't a viable option – so what will happen? Will people be able to stay and pay or will they be forced to move possibly hundreds of miles away from their communities?"

"Discretionary Housing Payments are inadequate and applied inconsistently. In any case, they can only ever be a temporary measure.

"It cuts across devolved policy on issues such as housing, homelessness, health, education and social care.

"It ignores the costs of moving home: e.g. disconnection/reconnection charges, cost of removal and home set up costs (carpets, curtains, decorating) are all an imposition on households with limited resources, forcing them to turn to doorstep lenders, payday lenders or worse.

"It disrupts the educational and emotional development of children, who will have to move school if the family has to downsize to another catchment area. Even Michael Gove agrees that children need their own bedroom to study!"

"It ignores family dynamics – children may move away then come home again. Elderly relatives may move in as an alternative to care or hospital (and public expense).

"It discriminates against disabled people – this was acknowledged by the High Court in July, even if on a point of law the Court found for the Government.

"Housing supply is not a tap – it cannot be turned on and off at will without having consequences in future years.

"Housing investment has to be geared to meet both existing and future housing needs, and this relies on a steady income stream. Building one bed units in the long run may be a big mistake, a reasonable supply is needed but they should not be the main focus of development to create balanced communities."

Simon Hughes MP for Bermondsey and Old Southwark told at the Liberal Democrat conference in Glasgow that the under-occupation penalty 'was not the crisis many people predicted.' He also claimed that local councils are 'playing politics' by not granting discretionary payments to tenants affected by the bedroom tax. Speaking at a fringe meeting on housing Mr. Hughes said:

"I have to say it isn't the crisis many people predicted... The discretionary fund is significant, we were told it would be spent way before the end of the year, it hasn't... Actually, the number of people coming into my surgery to talk about it is far fewer than expected... The problem is that when people apply for discretionary help, many councils turn them down, and there is no independent appeal system... some councils are playing politics with this."

Conclusions

The bedroom tax has been a controversial measure from a Government reducing public spending and radically reforming welfare on all fronts. To many, this is a tax that is not needed and that is making life harder for those who are already struggling to make ends meet and cope with the challenging situation they find themselves in. This view has been supported by the United Nation's special report and the initial findings contained within it in addition to such reports as the National Housing Federation's report on the bedroom tax's impact in the Merseyside area and the national data on increasing arrears.

However, the current United Kingdom Government argue that it is unreasonable in the current climate and with the current unprecedented housing crisis in the country that those who already have the benefit of housing and other benefits to occupy a flat or house with more rooms than those dwelling within the property. For the Government, in particular the Conservative members of the Government this seems a sensible and prudent way to make up the missing pieces of under-occupation.

The United Nations' report has suggested that this could put the United Kingdom's human rights record in further bad light as "the most vulnerable, the most fragile, the people who are on the fringes of coping with everyday life." are left vulnerable and are being stripped of the benefits they need to survive, even though they seldom can choose in what property they live and tend to live where there is availability of accommodation.

I cannot help thinking that if the government really wanted to tackle the under-occupation of social housing it would have done two things: Firstly, extended the policy to retired people who comprise the majority of under-occupiers; and secondly ensure that the Homes & Communities Agency prioritised the building of one-bedroom flats and one-bedroom accommodation for the elderly into which single people could move. The fact that it is doing neither casts doubt on its seriousness in tackling under-occupation and gives credibility to the belief that the policy is really nothing more than a way of reducing people's entitlement to benefits in a way that is 'random' but which can be easily justified to the undiscerning voter.

Some commentators have begun to consider whether the under-occupation penalty could have a significant political effect. For example, the 'Independent' has written that:

"(The Under-Occupation Penalty) does look increasingly look like the moral, and just possibly in time the political Achilles heel of the Government's welfare reform programme. The hard cases that MPs continually bring to the Commons – the epileptic whose daughter comes to stay the night when she is having a bad spell, and will now be more dependent on social services for help; the divorced dad who can't have his children to stay; the spouse who is a carer and sometimes needs somewhere separate to sleep – have already obliged ministers to increase by another £35million the discretionary payments for councils to help the most vulnerable. But all the anecdotal evidence is that this is nowhere near enough. And indeed some more of the £480million savings in housing benefit the change was supposed to make could well be offset by rising costs in other ways – from evictions to social services help for those who can't cope."

And the 'Guardian' wrote:

"Anyone who remembers the poll tax knows that some policies are so misconceived, and express so exactly the central criticism of the government that introduced them, that they become the token by which they are judged. The bedroom tax – an unjust attack on some of the most vulnerable in society – is well on the way to becoming the coalition's poll tax. Two different surveys this week have confirmed that as many as half of all families who have lost some housing benefit – about £12 a week – because they have a spare room are now in arrears. Anecdotally, housing associations report that they are recruiting extra bailiffs and setting aside large contingency funds to meet the costs of arrears and evictions. It may be reasonable for Labour to be cautious about making spending commitments when the election is still 18 months away, but this is a policy unravelling, at huge cost to individuals and to councils, before our eyes."

The decision of the Liberal-Democrats' conference to oppose the under-occupation penalty will not lead to a change in government policy but is certainly part of a pattern of increasing criticism of the policy. The Labour Party opposed the introduction of the under-occupation penalty and is likely to join the Liberal-Democrats in calling for its abolition. However, the penalty may still remain in force long enough to see it absorbed into the new system of Universal Credit.

We have other briefing papers on the under-occupation penalty and other aspects of welfare reform that can be freely downloaded from our website at: <http://www.awics.co.uk/Housing.asp>

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

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

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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>

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