

Communities, Equality and Local Government Committee

Meeting Venue:
Committee Room 2 – Senedd

Meeting date:
6 December 2012

Meeting time:
09:00

Cynulliad
Cenedlaethol
Cymru

National
Assembly for
Wales



For further information please contact:
**Policy: Marc Wyn Jones / Legislation: Helen
Finlayson**
Committee Clerk
029 2089 8505 / 029 2089 8600
CELG.committee@wales.gov.uk

Agenda

Pre meeting – 09:00 – 09:15

1. Introductions, apologies and substitutions

2. Regulated Mobile Home Sites (Wales) Bill: Evidence Session 6 (09:15 – 10:00)

Panel – Local Authorities.

Break – 10:00 – 10:05

3. Regulated Mobile Home Sites (Wales) Bill: Evidence Session 7 (10:05 – 11:20) (Pages 1 – 4)

Huw Lewis AM, Minister for Housing, Regeneration and Heritage

Alyn Williams, Head of Private Sector Housing Team
Helen Kellaway, Legal Adviser

Break – 11:20 – 11:30

4. Regulated Mobile Home Sites (Wales) Bill: Evidence Session 8 (11:30 – 12:00) (Pages 5 – 6)

Clive Betts MP, Chair of Communities and Local Government Select Committee

[House of Commons Report on Park Homes](#)

5. Motion under Standing Order 17.42 to resolve to exclude the public from the meeting for the following business:

The remainder of today's business.

6. Consideration of Evidence on Regulated Mobile Home (Sites) Wales Bill (12:00 – 12:05)

7. Committee Forward Work Programme – agreement of terms of reference for next inquiry (12:05 – 12:10) (Pages 7 – 11)

8. Papers to note (Pages 12 – 14)

Paper to note – Letter from the Minister for Housing, Regeneration and Heritage – update on report recommendations (Pages 15 – 32)

Paper to note – Additional evidence from Community Housing Cymru Group following the meeting on 24 October (Pages 33 – 46)

Communities, Equality and Local Government Committee

Stage 1 Consideration of the Regulated Mobile Home Sites (Wales) Bill - Peter Black AM – Members Bill

Written Evidence from the Minister for Housing, Regeneration and Heritage

Consultation Questions

General

1. Is there a need for a Bill to amend the arrangements for licensing and make provision for the management and operation of regulated mobile homes sites in Wales?

Yes, there is a definite case to amend the existing mobile home site licensing regime and I would have considered including measures to change the existing arrangements in the context of the forthcoming Housing Bill if Peter Black had not been successful in the ballot for his Members Bill. Recent research by Consumer Focus Wales makes a strong case for amending the existing site licensing arrangements, which are in some respects quite outdated. We need a more modern approach to mobile home site licensing which protects the interests of residents and site owners and operators. There is a definite need for local authorities to be able to charge for issuing licences and to be able to cover their enforcement costs. The procedures surrounding the sale and gifting of mobile homes also need modernising so that the interests of all parties to the transaction are more securely protected. Mr Black's Bill does cover these matters but more work needs to be done on it to ensure that the new licensing system covers all the issues that are relevant to the success of a new licensing regime.

2. Do you think that the Bill, as drafted, delivers the stated objectives as set out in the Explanatory Memorandum?

Overall I would say yes. However, I have some concerns in relation to the transitional arrangements between the existing regime and the new system that Mr Black wants to introduce. It is not clear whether Peter's intention is to revoke all existing site licences, which could have consequences in relation to planning permission, or whether the new regime applies only to new sites which will be established after the Bill is enacted. If it is the latter option, then arguably the Bill will have little effect on the sector as a whole as it is unlikely that a large number of new sites will be established in the short term. The Bill as drafted does enable Welsh Ministers to make Orders which will cover transitional arrangements, but at the same time these could have been included on the face of the Bill for the purpose of clarity. We will need to find a way to ensure that the new regime applies to all sites and could achieve this by giving existing licence holders a period of grace to reapply for site licenses under the proposed new arrangements.

3. In your view, will the licensing and enforcement regime established by the Bill be suitable? If not, how does the Bill need to change?

Whilst the general principles behind the Bill are suitable there are certain areas where key details are lacking and the Bill will need to be amended to ensure that all the relevant issues are covered. Whilst some unintended consequences of changing the licensing regime are highlighted in the Bill's Explanatory Memorandum, no real measures have been considered to deal with these unintended consequences. I am particularly

concerned about the possibility of owners of residential sites applying to local authorities to have the use of their sites changed to providing holiday accommodation to avoid compliance with the new licensing regime that Peter's Bill seeks to introduce. This would obviously also have a detrimental effect on the accommodation that is currently provided by sites that are licensed for residential purposes and could provide significant problems for local authorities who have also licensed sites for mixed purposes. There would also be implications for permanent residents who might find themselves displaced if sites changed use. This issue will need to be addressed by this legislation in order not to provide a loophole that could be exploited by some site operators and owners.

4. Are the Bill's proposals in relation to a fit and proper person test for site owners and operators appropriate, and what will the implications be?

The Welsh Government recognises the need for some form of fit and proper person test to be included in any new site licensing regime that is under consideration. However, the test that is contained in the Housing Act 2004 in relation to HMO licensing does need to be enhanced and I am glad to see that Peter has worked on this and now includes contraventions of equality legislation in his enhanced test. It would also have been useful if he had considered firearms offences for inclusion as the Scottish Government recently did in its private rented sector legislation. Again this is something that we could look at as the Bill progresses.

There also seems to be some confusion in the Bill's Explanatory Memorandum about how the test is going to be applied and who will need to pass it. For example, paragraph 61 states that "In order to be granted a licence the owner and manager (or other persons involved in the management of the site) will need to pass a **'fit and proper' person test**" and goes on to state that this largely replicates the test that is applicable to owners of HMOs under the existing licensing arrangements. However, the whole point of the test under the HMO licensing regime is to enable an owner who fails the test to retain ownership of the property and appoint someone who passes the fit and proper person test to manage the property on their behalf. This would also have to be the case with the licensing regime that is outlined in Mr Black's Bill. In that sense an owner does not have to pass the test so long as the person managing or operating the site does so. This point needs clarification before the Bill proceeds.

5. Are the amendments to the contractual relationship between mobile home owners and site owners which would result from the Bill appropriate? If not, how does the Bill need to change?

The benefits of the amendments to the contractual relationship between mobile home owners and site owners/operators are recognised and I am pleased to see that Peter has tackled the issue of alleged "sale-blocking" and has clarified the role that the Written Statement plays within the contractual relationship. However, more work needs to be done on the costs associated with the new licensing regime and clarity is required around the issue of the additional costs for site owners being absorbed by them and what effect this will have on the numbers of sites in Wales. Will more site owners apply for a change of status for their sites to circumvent the new legislation? Will some site owners leave the industry altogether or choose to decrease investment in site facilities? These issues need addressing and are just mentioned in passing in the Bill's Explanatory Memorandum. The Bill needs to more fully address the issue of licensing costs rather than just allow Welsh Ministers to do this. There may be a case for allowing local authorities to determine their own licensing costs, either on a collaborative regional basis, or individually, provided they

publish a fees policy that would cover their approach to all the fees associated with site licensing. I gather this is what the Department for Communities and Local Government is proposing in the context of the Private Members Bill that is being taken forward in England. There may be merit in considering whether this approach could be adopted as an amendment to Mr Black's Bill.

6. In your view, how will the Bill change the requirements on site owners/operators, and what impact will such changes have, if any?

The intention that lies behind this Bill is a laudable one as it would improve the standards of management of mobile home sites and discourage some of the more undesirable practices that some site owners and operators engage in. This is the intended effect of the introduction of a fit and proper person test for site owners or their appointed managers. However, this measure alone is not a panacea, as experience with HMO licensing suggests that very few HMO landlords have actually failed the test to date. It is also arguably the case that a lack of evidence of previous criminal activity does not always show that a person is suitable to run a park home site as they could use other people to engage in intimidatory tactics that fall short of criminal activity and retain their fit and proper status. We need to be very careful in this regard and it may be the case that more stringent penalties for contravening site licence conditions are the answer in order to force people to comply with the legislation. Again these are issues to be considered as the Bill progresses. The key to improving the sector involves ensuring that local authorities can recover their licensing and enforcement costs through the new licensing regime. It should not become a revenue raising source for local authorities, but the powers to recover reasonable costs are undeniably needed and will modernise the sector.

7. Do you agree that the Residential Property Tribunal should have jurisdiction to deal with all disputes relating to this Bill, aside from criminal prosecutions?

I think that it makes sense to convey the powers of jurisdiction for dealing with all disputes associated with the Bill onto the Residential Property Tribunal (RPT) as we recently did this in relation to disputes between mobile home site residents and site owners. Furthermore, the RPT has experience with disputes and appeals that arise out of the Housing Act 2004 and is probably best placed to fulfil this function. The Courts obviously also have an important role to play when cases occur in relation to non-application for licenses and other penalties for non-compliance with the proposed legislation.

8. What are the potential barriers to implementing the provisions of the Bill (if any) and does the Bill take account of them?

There are issues with the projected costs associated with implementing the Bill as it currently stands both for local authorities and the Welsh Government. It is not clear what the additional cost implications are at this stage for local authorities, but the ability to recover the costs of the new licensing regime and associated enforcement costs should help in this respect. Collaborative working agreements, which the Bill provides for, could also be useful in keeping costs at an acceptable level if these are managed properly. Costs falling to the Welsh Government in terms of implementing the legislation are also difficult to quantify and could be in the region of £270,000, if all the secondary legislation and guidance that the Bill seems to require all have to be implemented. The Bill's accompanying Explanatory Memorandum does raise these issues but seems to be lacking in solutions to the problems that are currently being posed.

Powers to make subordinate legislation

9. What are your views on powers in the Bill for Welsh Ministers to make subordinate legislation (i.e. statutory instruments, including regulations, orders and directions)?

There seems to be a definite imbalance between the amount of subordinate legislation and guidance that the Bill requires when compared to the size of the Bill itself. Although the majority of the subordinate legislation powers place duties on Welsh Ministers to make Statutory Instruments it is evident that some of the content of the required subordinate legislation could have been included on the face of the Bill. The transitional arrangements from the existing licensing arrangements to the proposed new regime are an example of where this is the case. The HMO licensing arrangements in the Housing Act 2004, which Peter has based parts of his Bill on, include transitional provisions on the face of the Act itself.

More specifically, I am also a bit concerned about the way in which Part 4 of the Bill, which covers the Management of Regulated Sites, is currently drafted. It provides a discretionary power for Welsh Ministers to approve a code of practice covering the management of sites and to consult on a code, yet goes on to place a duty on Welsh Ministers to make regulations covering the management of sites. My question is whether both are needed? Surely well crafted management regulations would cover what is needed and requiring a code of practice as well amount to over regulation.

I also have concerns about Part 5 of the Bill, in particular Section 31(3), which provides an extremely wide-ranging power for Welsh Ministers to seemingly do almost anything in relation to site licensing under the Bill. Perhaps the Committee share my concerns and may wish to have more detail about this power?

General Comment

Even though residential Mobile Home Sites represent a relatively small part of the overall housing sector in Wales, there are problems associated with this type of accommodation. This is why I had intended looking at reforms to the site licensing system prior to this Members Bill being successful in the ballot last year. Whilst the intention behind the Bill is laudable, it still seems that more clarity is needed on quite essential aspects of it before implementation. The scrutiny stages will no doubt tease the relevant issues out and the Welsh Government will be considering what amendments are necessary to the Bill in due course. I thank Peter Black for the work that he has done on drafting the Bill and would reaffirm my commitment to work with him to produce legislation that will modernise the Mobile Home sector in Wales.

Huw Lewis AM
Minister for Housing, Regeneration & Heritage

20 November 2012



Communities and Local Government Committee

House of Commons London SW1P 3JA

Tel 020 7219 4972 Email clgcom@parliament.uk Website www.parliament.uk

21 November 2012

Ann Jones AM
Chair, Communities, Equality and Local Government Committee
National Assembly for Wales
Cardiff Bay
CF99 1NA

Dear Ann Jones

Consultation on the Regulated Mobile Home Sites (Wales) Bill

In its letter dated 5 November the Communities, Equality and Local Government Committee asked for views on the principles underpinning the Regulated Mobile Home Sites (Wales) Bill. The Communities and Local Government Committee of the House of Commons carried out an inquiry and reported on Park Homes on 20 June this year. The report is at <http://www.publications.parliament.uk/pa/cm201213/cmselect/cmcomloc/177/177i.pdf>

Although we recognised that there are some good site operators, it was clear that action, including legislation, is needed now to improve the sector and drive the worst offenders out. We found that malpractice was widespread across the park home sector and complaints from residents about unfair fees, poor maintenance and site owners making it difficult for residents to sell their homes were common. While our primary focus was on England, we did receive some evidence from Wales and I have no doubt that the problem crosses the border and that the current legislation, which applies in both England and Wales, is inadequate. It neither deters the unscrupulous park home site owner from exploiting residents nor provides local authorities with effective powers to monitor or improve site conditions.

As the Committee's report indicates, the most common problem is 'sale blocking', which is when a site owner effectively prevents a resident from selling his or her home on the open market by withholding approval of the prospective buyer. A site owner can then force the seller to sell to them at a reduced price and then sell the existing home, or a brand new home placed on the pitch, at a profit. To eliminate this practice we recommended legislation to

remove a site owner's existing right to approve buyers. I am pleased that a private member's bill—the Mobile Homes Bill—is current before the House of Commons, which, if enacted, will tackle this and other problems in England. (According to explanatory notes, the Bill does not alter the legal position in relation to Wales and the new provisions contained in the Bill apply in relation to England only.)

The licensing regime also needs reforming. Park home sites are licensed by local authorities but the powers and arrangements are those suitable to the 1960s. The Committee concluded that the park home licensing regime has to be modernised to provide authorities with powers similar to those used to regulate other forms of housing. For example, instead of maximum fines of £2,500, there should be no upper limit, in order to deter site owners from breaching licence conditions. Local authorities must also be able to charge for issuing site licenses so that they are better able to resource their activities and are able to recover costs for all enforcement action taken against those found to be in breach of licence conditions. The Committee was clear that these costs have to fall on those who break the rules. It also concluded that the contractual obligations between park home owners and site owners were an area of confusion with some site owners failing to meet their obligations. The new legislation the Committee called for has to make clear the obligations on site owners for maintaining their sites. In addition, site rules, which can define obligations, have to be deposited with local authorities who should be given powers to enforce them.

I note that the legislation before the National Assembly for Wales would include, analogous with HMO licensing, a requirement for site operators (both owners and managers) to pass a fit and proper person test. In England, the Bill before the House of Commons would include a reserve power to institute a fit and proper person requirement. While the Committee welcomed the Government's consultation 'A Better Deal for Mobile Home Owners', it noted that these proposals did not include a fit and proper person test. The Committee pressed the Government to go further on two issues. First, there has to be a survey of the sector to ensure that any changes made are effective. Second, if the expected improvements do not happen, new legislation must provide a power for the Government to allow local authorities to withdraw and withhold licences from site owners found not to be 'fit and proper'.

A handwritten signature in black ink, appearing to read 'Clive Betts', is written over a faint, larger signature that is mostly obscured.

Clive Betts MP
Chair, Communities and Local Government Committee

By virtue of paragraph(s) vi of Standing Order 17.42

Document is Restricted

Agenda Item 8

Communities, Equality and Local Government Committee

Meeting Venue: **Committee Room 2 – Senedd**

Meeting date: **Wednesday, 28 November 2012**

Meeting time: **09:10 – 12:10**

This meeting can be viewed on Senedd TV at:

http://www.senedd.tv/archiveplayer.jsf?v=en_300000_28_11_2012&t=0&l=en

Cynulliad
Cenedlaethol
Cymru

National
Assembly for
Wales



Concise Minutes:

Assembly Members:

Ann Jones (Chair)
Janet Finch–Saunders
Mike Hedges
Mark Isherwood
Gwyn R Price
Joyce Watson
Lindsay Whittle
Kirsty Williams

Witnesses:

Tony Beard, British Holiday & Home Parks Association
Alicia Dunne, National Caravan Council
Rachel Jebbett
Tim Jebbett, Park Home Residents Action Alliance
Andrew Morris, Residential Property Tribunal
Ros Pritchard, British Holiday & Home Parks Association
Geoff Threlfall, National Association of Park Home Residents
Wendy Threlfall, National Association of Park Home Residents
Charles de Winton, Country Land and Business Association

Committee Staff:

Helen Finlayson (Clerk)
Bethan Davies (Clerk)
Claire Griffiths (Deputy Clerk)
Leanne Hatcher (Deputy Clerk)

1. Introductions, apologies and substitutions

1.1 Apologies were received from Peter Black. Kirsty Williams substituted.

1.2 Apologies were also received from Rhodri Glyn Thomas and Ken Skates. There were no substitutions.

2. Regulated Mobile Home Sites (Wales) Bill: Stage 1 – Evidence Session 3

2.1 The Committee took evidence from representatives of park owners.

2.2 The British Holiday and Home Parks Association and the National Caravan Council agree to forward details of their articles of association to Committee.

3. Regulated Mobile Home Sites (Wales) Bill: Stage 1 – Evidence Session 4

3.1 The Committee took evidence from a representative of the Residential Property Tribunal.

4. Regulated Mobile Home Sites (Wales) Bill: Stage 1 – Evidence Session 5

4.1 The Committee took evidence from representatives of mobile home owners.

4.2 Mrs Jebbett agreed to forward her views on the interaction between the Bill and existing legislation to the Committee.

5. Motion under Standing Order 17.42 to resolve to exclude the public from the meeting for the following business:

5.1 The Committee agreed the motion.

6. Consideration of evidence on Regulated Mobile Home Sites (Wales) Bill

6.1 The Committee considered the evidence received earlier in relation to the Regulated Mobile Home Sites (Wales) Bill.

7. Agreement of approach for Stage 1 scrutiny of Local Government (Democracy) (Wales) Bill

7.1 The Committee considered and agreed their approach to Stage 1 scrutiny of the Local Government (Democracy) (Wales) Bill.

8. Papers to note

8.1 The papers were noted.

8.1 Paper to Note – Draft letter to the Minister for Finance

8.2 Paper to note – Additional information from Money Advice Service Cymru following meeting on 24 October

TRANSCRIPT

View the [meeting transcript](#).

Agenda Item 8a

Huw Lewis AC / AM
Y Gweinidog Tai, Adfywio a Threftadaeth
Minister for Housing, Regeneration and Heritage



Llywodraeth Cymru
Welsh Government

Ein cyf/Our ref MB/HL/04828/12

Ann Jones AM
Chair
Communities Equality and Local
Government Committee
National Assembly for Wales
Cardiff Bay
CF99 1NA

27 November 2012

Dear Ann

I am writing to you in your capacity as Chair of the Communities Equality and Local Government Committee with responsibility for Culture and Heritage matters.

As you will be aware, during 2010 the Communities and Culture Committee undertook an Inquiry into the accessibility of Arts and Cultural Activities in Wales. The Committee published a report of the findings of this Inquiry in February 2011. The report outlined 16 recommendations, 14 of which were accepted, in whole or in part, by my predecessor the Minister for Heritage.

I have indicated previously that I fully recognise the importance of the issues covered in the report and I have confirmed my commitment to taking forward the agreed recommendations for the benefit of the people of Wales. I first provided the Communities, Equality and Local Government Committee with an update on the progress being made in taking forward these recommendations in December 2011. I am now pleased to enclose a further update on the significant amount of additional progress made during the last 12 months.

This Action Plan (attached) sets out the detail of each recommendation and identifies which organisation has been tasked with delivering it. The comments / progress section provides a comprehensive update on the activity that has taken place and an outline of future activity. The individual actions cover a variety of different initiatives and require a number of different approaches if they are to be successfully delivered.

You will note the comprehensive nature of the responses obtained from each organisation. This reflects the significant level of commitment each organisation is continuing to show in ensuring the recommendations are delivered and levels of accessibility and participation are maximised amongst the people of Wales.

You will note also that the recommendations within the initial report are wide-ranging and in many cases will take some time to fully implement if they are to achieve their maximum potential. In order to ensure that these improvements can be seen and measured effectively and following an internal review by my officials, I now propose to review this Action plan on an annual rather than a six monthly basis. This will tie in with the annual update I provide to the Communities, Equality and Local Government Committee.

I hope you will find this approach satisfactory and trust you will find the progress outlined in the Action Plan both informative and reassuring.

A handwritten signature in cursive script, appearing to read 'Huw Lewis'.

Huw Lewis AC / AM

Y Gweinidog Tai, Adfywio a Threftadaeth
Minister for Housing, Regeneration and Heritage

Communities and Culture Committee Report into the Accessibility of Arts and Culture: ACTION PLAN (2012 Update)

Recommendation	Comments / Progress
<p>Recommendation 1. We recommend that the Welsh Government facilitates a sharing of good practice (for increasing accessibility) between organisations involved in delivering arts and cultural experiences. (Page 31)</p>	<p>ACW: the ACW continues to encourage more people to enjoy and take part in arts events, and this is a priority in ACW's future plans. Key actions ACW is taking include:</p> <ul style="list-style-type: none"> (i) Publication of an Annual Equalities monitoring report (ii) Equalities Strategy – this commits ACW to a series of actions designed to broaden the range of those who benefit from its funding and services (iii) Work with specialist agencies such as Disability Arts Cymru, Voluntary Arts Wales and BVSN Wales on targeted projects to improve accessibility (iv) An annual Marketing Symposium: this focuses on a range of audience development initiatives (v) Investing more money in touring, and extending the reach of its 'Night Out' initiative. (vi) Roll-out its Digital Cinema Programme in venues across Wales <p>ACW has a Strategic Equality Plan outlining 16 key actions it will undertake to improve equality within the Arts. A more detailed action plan setting out how it will do this was published in October 2012. Further detail regarding this Plan may be found in the response to Recommendation 4 below.</p> <p>Additionally ACW's revenue funded organisations have, as part of their annual agreement, a responsibility for promoting and supporting equality, and making the Arts accessible to all. They have also been invited to attend regional advice surgeries and advisory workshops, set up across Wales, the first of which took place in September.</p> <p>Disability Arts Cymru has made significant progress in terms of widening access for young disabled people throughout Wales. This development work has been made possible as a result of the LTUK funded cultural Olympiad programme in Wales</p> <p>ACW has entered in to service level agreements with both BVSNW and Voluntary Arts Wales to support programmes aimed at increasing opportunities for artists from Black and Minority Ethnic backgrounds and voluntary arts groups. These programmes will be reviewed at the end of the year.</p> <p>The programme for ACW's Annual Conference in October covered a range of subjects including equality and diversity. Examples included information on the Unlimited Festival, and sessions with disabled artists Caroline Bowditch and Chris Tally Evans.</p> <p>ACW is in the process of rolling out its Digital Cinema Programme in 11 venues throughout Wales. Additionally venues such as Riverfront (Newport) and Cŵyd Theatr Cymru (Clwyd) also provide cinema</p>

and film screenings. This scheme will enable venues to present a more varied programme, and develop their programmes through digital 3D and alternative content screenings. Film screenings provide a valuable income for the venues and this income supports the delivery of other arts activities. Hence this programme is a national approach, covering venues across all of Wales.

ACW's forthcoming review of its Arts Strategies will include consideration of policy priorities around Equalities. The new guidelines will also include information on new areas of work such as Digital Arts, Creative Industries, Arts and Regeneration. Given its wider ranging nature, the review has been renamed *Creativity and the Arts*.

Please see the response to Recommendation 3 for comments on the 'Night Out' scheme.

Cadw: The Minister's new Historic Environment Strategy, launched on 23 October, advocates closer partnership working in the heritage and culture sectors to deliver larger and broader audience, through better interpretation and community engagement.

The National Museum has suggested joint work to evaluate visitor responses to the current ways in which the sector presents Welsh history to the public. Meetings on the 'History Agenda' were held in 2011 and 2012 and Cadw is actively supporting this. Cadw and partners worked with the BBC to support 'the Story of Wales' TV series, which aired in Wales in February and across the UK network in October 2012. Cadw is also looking for further opportunities to work with television.

Cadw's research priorities for 2011-16 are to support:

- Best practice in engaging young people and families in history and the wider historic environment and character of place.
- Best practice in engaging with communities and maximising socio-economic benefit.
- Best practice in tackling 'barriers to access'.
- The measuring and monitoring of visitor attendance, satisfaction and outcomes, ideally in partnership with other partners in the sector.
- A programme of research which helps Cadw understand user and non-user attitudes to Welsh history and heritage sites.

Cymal: Amgueddfa Cymru, The National Library, the Royal Commission for the Ancient and Historical Monuments of Wales (RCAHMW), and other partners are working together to deliver 'The People's Collection Wales' (PCW). The PCW website follows accessibility guidelines and the project provides advice on good practice relating to digitisation and ensuring accessibility.

	<p>As public bodies, the National Library and National Museum are required to comply with statutory duties such as the 2011 public sector equality duty, and as part of this duty are required to develop a Single Equality Scheme. For example the Library's Equalities Plan is reviewed every 4 months. The Library is also participating in the Welsh Government Sponsored Body network on sexual equality and disability which is being led by the National Museum. The Library has extensive accessibility information on its website: http://www.llgc.org.uk/index.php?id=accessibility</p> <p>Amgueddfa Cymru - National Museum Wales instigated pioneering work on tackling child poverty. The Museum consulted on its child poverty strategy, <i>Transforming Children's Futures</i>, which shows breadth of vision and focus on real, practical measures that will benefit our nation's less well off young people. In July, the Museum hosted a Child Poverty Symposium for other public bodies in Wales to share best practice and discuss how cultural organisations can help to tackle child poverty and increase participation in cultural events.</p> <p>CyMAL is supporting professional bodies in Wales to deliver seminars and conferences, to facilitate best practice sharing. CyMAL also publishes a twice yearly magazine to highlight best practice.</p>
<p>Recommendation 2. We recommend that the Welsh Government seeks to increase media coverage of Wales' arts and cultural experiences, and to challenge the perspective that arts and cultural experiences are for "an élite few". (Page 35)</p>	<p>ACW: persuading the media to report on culture in a more informed and more comprehensive fashion is a difficult challenge. However ACW is working to build interest by funding and promoting excellent projects that the media wants to feature. Previous projects include National Theatre Wales' <i>Passion</i> in Port Talbot, the winning of WOMEX 2013 for Cardiff, the launch of the Cultural Olympiad programme in Wales, and the Literature Wales' launch of the Young People's Laureate.</p> <p>ACW has held initial discussions regarding the establishment of new strategic partnerships with BBC Cymru Wales and S4C. Both organisations agreed to look at ways in which to further promote the Arts in Wales. ACW expect further progress as a result of these discussions in Quarter 3.</p> <p>Meanwhile ACW officers continue to flag projects they fund that may be considered newsworthy, and these are included in ACW's monthly published Newsletter and are promoted on its website.</p> <p>Cadw: the acquisition of a traditional Valleys terraced house as Cadw's latest property in care provides an opportunity to showcase through traditional and new media, the importance of conserving and interpreting the homes and stories of 'ordinary' people.</p> <p>Cadw launched its new website in August 2011 and a new Cadw 'app' in August 2012. Also, two new sites specific 'apps' for Conwy and Denbigh, aimed at families with children, were launched during the recent October half term. Increasing use of social networking has started to transform Cadw's capacity to engage more directly with diverse audiences.</p>

	<p>CyMAL: CyMAL actively supports the museums, archives and libraries sector to develop its skills and to provide assistance in promoting its contribution to arts and cultural activities. For example, CyMAL is supporting an all-Wales audience development initiative for libraries – this includes the issuing of national press releases, and templates to assist regional and local press releases by services and an annual all-Wales Library Festival. The National Museum and the National Library also have successful public relations programmes, to increase media coverage of Wales’ arts and culture.</p> <p>As part of delivering <i>A Museums Strategy for Wales</i>, CyMAL is supporting the development of an all-Wales marketing strategy for museums.</p> <p>The National Museum has contributed to a number of recent television productions. For example, <i>The Exhibitionists</i> was a collaboration between Amgueddfa Cymru, BBC Cymru Wales and the TV production company Cwmni Da. The project gave unprecedented access to the national art collection to five members of the public from across Wales. Based on their participation in a series of collections-based tasks, assessed by two external mentors, two of the five curated their own exhibition at National Museum Cardiff. The four-part series was aired on BBC 2 Wales between 27 June and 18 July 2012. The exhibition was shown from 23 June to 19 August at the National Museum Cardiff. In addition, <i>Amgueddfa Cymru</i> provided substantial input to the BBC Wales series ‘the Story of Wales’ presented by Huw Edwards.</p>
<p>Recommendation 3. We recommend that the Welsh Government continues to prioritise supporting the development of arts and cultural experiences (including those taking place within “community venues”) over and above the development of new, “purpose-built” art venues. (Page 40)</p>	<p>ACW: ACW attaches great importance to encouraging more people to enjoy and take part in the arts. It broadly accepts the recommendation that new purpose-built facilities should not be a priority, and its new Capital strategy issued in 2012 endorses this. However having accessible, fit for purpose venues of quality can be a very effective way to increase access. Whilst the new strategy concentrates on improving and repairing existing buildings, ACW does not wish to dismiss the possibility of new build projects, especially if they can improve access in areas of cultural or geographical disadvantage.</p> <p>ACW’s new Capital programme for 2012-2017 was opened in August. To date, 14 project proposals have been submitted for consideration. Five of these relate specifically to the creation of dedicated spaces for young people, and four have been presented by organisations whose work focuses on making the Arts more accessible to local communities. One scheme in particular is felt to have the potential to be an exemplar; this partnership project between RCT Community Arts and Pontypridd YMCA to create a new facility at Pontypridd YMCA is now moving forward to the detailed planning stage</p> <p>The ‘Night Out’ Scheme continues to bring productions to all areas of Wales, including many Communities First areas. The scheme uses community halls and similar local venues, thus increasing the opportunity for people to engage with the Arts. By the end of September 2012 a total of 207 Night Out events had taken place in 2012/3, 46 of which were in Communities First areas.</p> <p>‘Night Out’ is continuing to target areas of deprivation and to tour high quality work. There is some difficulty currently, as the review of Communities First is resulting in some areas not being able to participate as</p>

normal, however overall numbers remain robust. The Night Out 'Young Promoter' Scheme has been extended, and continues to work with groups in deprived and rural communities.

Cadw: Cadw is working with a number of communities and arts organisations to enable venues to be used as much as possible for cultural events. All Cadw staff are encouraged to be proactive in seeking such opportunities. At the national level, Cadw was supported by ACW to develop its own arts policy, and launched its Heritage and Arts Framework on 25 September 2012. For 2012, Cadw has also introduced partnership programmes with Literature Wales and the Wales Millennium Centre.

Five key programmes for development and arts activity took place at selected Cadw sites in summer 2012:

- Cauldrons and Furnaces activities took place at 8 Cadw sites across Wales as part of the Cultural Olympiad, involving over 26,000 young people over 4 years.
- Work with Sculpture Cymru on a sculpture exhibition inspired by Kidwelly Castle (summer 2012).
- The Cadw Festival of Heritage Arts & Crafts – an annual programme of 8 one day events, offering opportunities for visitors to work with artists to create artwork inspired by Cadw sites.
- Songs From Stones - a 5 year arts based Cadw education programme involving 125 - 150 young people each year, to produce animations interpreting Cadw sites. These films will be shown at an annual 'grand premiere', and will be uploaded onto the Songs From Stones website.
- Storytelling & literacy - an annual creative writing project, involving primary school classes in creative writing. The stories are uploaded on to the learning pages of the Cadw website.

New programmes beginning in 2013:

- Cadw is contributing towards the development and promotion of storytelling across Wales, facilitated by the George Ewart Evans Centre for Storytelling. Cadw has agreed to organise and run a nationwide storytelling event at its properties as part of National Storytelling Week, 26 January – 2 February 2013.
- Cadw is hosting an artist in residence in partnership with ACW at Valle Crucis Abbey for 2013.
- Cadw's 2013 events programme is being developed to engage with hard to reach audiences, especially those aged between 16 and 34, those in Community First areas as set out in the Tackling Poverty Action Plan.

The Minister's Strategy for the historic environment announces his intention to hold a popular Festival of Welsh History in 2015, which will bring together heritage and cultural activities.

CyMAL: The Welsh Government grants programmes administered by CyMAL division and its advisory services support existing local museums, archives and libraries to provide arts, culture and heritage activities in over 400 locations across Wales. The Museums Strategy commits the Welsh Government to support existing museums and will not normally support the foundation of new museums. Funding through

	<p>grants for museums in Wales is only available to those that meet the Accreditation standard.</p> <p>One of the aims of the Welsh Government's Community Learning Libraries Capital Grant Programme (administered by CyMAL) is to enable public libraries to develop attractive flexible spaces to stage more community activities. This has been extremely successful in increasing the number of community activities, often held in partnership with other organisations, in our public libraries. Almost 80 public libraries across Wales have been modernised as part of this grant programme.</p> <p>The National Museum and the National Library are providing access to high quality cultural experiences in their buildings, online, and through a series of outreach events in communities across Wales.</p> <p>CyMAL and the George Ewart Evans Centre for storytelling at Glamorgan University have formed a steering group, which includes interested organisations. CyMAL is now leading on the development of an action plan that will take work forward to help open up heritage to more people through storytelling.</p>
<p>Recommendation 4. We recommend that the Welsh Government ensures that decision makers determining the public funding provided to particular arts and cultural experiences, effectively and thoroughly take into account the accessibility of such experiences for people with disabilities, and LGB people. (Page 49)</p>	<p>Welsh Government: We have delivered on our commitment to emphasise the importance of equality and accessibility issues in the 2012/13 Remit Letters to our Sponsored Bodies. Equality Action Plans are being assessed and monitored throughout the year.</p> <p>Welsh Government (Cadw): Cadw is considering applying CyMAL's access summary template to ensure that its access information is meaningful to potential visitors.</p> <p>The Cadw Interpretation Planning process seeks to improve intellectual access to heritage sites. There is a rolling programme of work on site interpretation improvements.</p> <p>In September 2012, Cadw launched new arts based interpretation at Conwy Castle, and a new family-friendly interpretation at Denbigh Castle. Further works area planned at Blaenavon Ironworks, Caerphilly Castle and St Davids Bishop's Palace in 2012-13.</p> <p>To date pan-Wales interpretation plans have been created to provide a platform for a co-ordinated and cohesive interpretation of the stories of Wales. A further two have been commissioned this year: Maritime Wales and Princes and Lords of the Borderlands. These will be completed by March 2013.</p> <p>Work is under way to review Cadw action on access to its sites, and to benchmark this against other heritage organisations' access plans by March 2013.</p> <p>Welsh Government (CyMAL): Both the National Museum and the Library have invested heavily in ensuring that their buildings, online resources and services meet and exceed accessibility standards.</p>

CyMAL has run consultation sessions to identify the access priorities of disabled people across Wales. Representatives from access and disability groups as well as museums, archives and libraries identified the need for better information about access provision. In response, CyMAL has awarded a tender to Enable UK to develop an Access Summary Template. The project is on target for delivery of phase 1 in March 2012. The draft template was tested in November 2011. The Access Summary Template content and structure has been finalised and an on-line interface is being developed to enable organisations to input and manage access information about their sites effectively. This work is on track to be completed during 2012-13.

A survey for the research project 'Spotlight on Museums 2011' resulted in information being submitted by 106 organisations. The final publication is on track to be published by December 2012/January 2013. The study includes information on current physical and sensory access to museums and museum collections.

One of the main aims of the *Community Learning Libraries Capital Grant Programme* administered by CyMAL is to improve accessibility through the library modernisation programme. Promoting access and equality is a key priority within all CyMAL grants schemes. Libraries across Wales are also providing assistive software and hardware to help disabled people to access library resources.

ACW: ACW wants more people in Wales to be in a position to choose to make the Arts a part of their lives and have greater access to them, both as audience members and as participants. However, ACW is also aware that access to the Arts is very unequal, for social, economic, geographical and financial reasons. To help address this, ACW has produced a Strategic Equality Plan. This is designed to make sure ACW treats everyone equally. It details 16 key actions it will take to increase equality and diversity in the arts in Wales. These actions are monitored and progress is reported to the Council quarterly.

ACW has worked hard to ensure that its funding strategy continues to attach, as a priority, support for organisations across the full range of communities in Wales. These include Disability Arts Cymru, the Black Voluntary Sector Network Wales, Voluntary Arts Wales and a number of locally based community arts groups. Each year, ACW's Night Out scheme provides nearly 600 high quality performances to small local communities across all parts of Wales.

As is often the case, smaller companies working with minority communities sometimes require proportionately higher levels of subsidy. Nevertheless, ACW continues to fund an extensive network of organisations working in local communities across Wales. Additionally, ACW is trying to reach further into new communities; its newly introduced 'Creative Steps' fund is specifically designed to invest in individuals and groups who have not previously found themselves able to access its funding.

In addition, ACW has recently undertaken a survey of its revenue funded organisations on venue access for people with disabilities; a summary report has been compiled. The survey findings are to be discussed

	with key stakeholders, prior to publishing a final report. Recommendations from the survey will inform future plans.
<p>Recommendation 5. We recommend that the Welsh Government ensures that an audit is taken of the accessibility of all publicly-funded sites intended for the provision of arts and cultural experiences. (Page 50)</p>	<p>ACW: See recommendation 4 above.</p> <p>Any projects which are part of ACW's 5 year capital programmes are automatically assessed in terms of physical accessibility. Applicant organisations must satisfy the requirements of the Equality Act before any grant monies are provided.</p> <p>Cadw: Work to review access to Cadw sites is under way, with a report expected by March 2013.</p> <p>CyMAL: Access audit –see information re: the Access Summary Template under Recommendation 4.</p> <p>The Remit Letters issued by the Minister to the National Museum and National Library contain a reference to the requirement for both institutions to comply with the Single Equality Duty. The information received about museum accessibility through the 'Spotlight on Museums' survey is being used to target museums that have not gone through an access audit. Museums are being offered audits by qualified assessors, and will be expected to develop a costed action plan following receipt of the auditor's recommendations.</p>
<p>Recommendation 6. We recommend that the Welsh Government accepts that it has accountability, at a strategic level, for the funding decisions undertaken by Assembly Government Sponsored Bodies, such as the Arts Council of Wales. (Page 59)</p>	<p>Welsh Government: This has always been the case, and the Welsh Government accepts its responsibility in this area. We will continue to convey Welsh Government strategic priorities through the Minister's annual Remit Letters to our Sponsored Bodies. This will assist those bodies to focus their resources at specific areas. However, the Welsh Government does not accept responsibility for individual or programme funding decisions taken by sponsored bodies. These remain the responsibility of these bodies, who are ultimately best placed to make these decisions and to assess their impact and benefits.</p>

Recommendation 7. We recommend that the Welsh Government works with partners to enable the identification of geographic areas in Wales where people have particularly limited access to arts and cultural experiences. Following this work, we anticipate that the Welsh Government would then encourage partners to strategically utilise such information to develop increased access to arts and cultural activities in areas where people have particularly limited access to arts and cultural activities. (Page 70)

ACW: during its Investment Review, ACW identified an opportunity to improve digital interconnectivity, to encourage virtual shared programming. Live screenings are already happening - productions from London's National Theatre and the New York Metropolitan Opera are regularly screened at venues across Wales. There are three issues here: the hardware (the digital satellite kit), the content (and the contract conditions that apply), and the production costs. As part of its new Capital strategy ACW is looking at providing funds for venues to acquire the hardware, in effect creating a digitally connected *One Wales*. It is exploring a pilot with Theatr Mwdan, where the Theatre will lead a consortium of potential venues. The contractual and rights issues are challenging as some companies put restrictions on what venues are able to show. However ACW is continuing to investigate this issue.

Through its Night Out Scheme, ACW is able to bring increased opportunities via touring productions to residents across all areas of Wales, including Communities First and other targeted areas, utilising church and village halls. (For more detail, please see the response to Recommendation 3 above).

ACW's survey of its 'Revenue Funded Organisations' for 2011/12 is complete; the final report will be published in November. This includes details of numbers of performances and audiences / participants for each RFO, as well as the geographical areas served. ACW is undertaking a detailed mapping exercise, which will illustrate levels of activity, and identify current 'cold spots' where little activity is taking place. Using this evidence it will hold open funding surgeries, to stimulate further activity.

To monitor overall levels of attendance and participation in the Arts across Wales, ACW has commissioned an Omnibus Survey. The work is scheduled to take place in November, with an initial report scheduled for February 2013.

Cadw: Audience development is a priority in the Minister's new Historic Environment Strategy. Cadw continues to take steps to ensure that historic sites are increasingly accessible and enjoyable to visit - for visitors and people who live in Wales and, particularly, for people from groups currently under-represented in its visitor profile. Visitor surveys are used to inform its visitor profiling and targeting.

Following an internal review of audience development, events, education and lifelong learning programmes which concluded that the staff resources available to deliver community focused programmes were inadequate. Cadw has recruited a new Head of Marketing and Audience Development, a Public Engagement and Welsh Language Manager, a Head of Lifelong Learning and Lifelong Learning Manager for north Wales, to complement the one already in place in south Wales.

The 'Tackling Child Poverty Action Plan' is one of the key guiding principles of the development of the Learning Strategy. Cadw is also working with the Communities Directorate to map Cadw activity against the new Communities First clusters.

	<p>CyMAL: Museums, archives and libraries provide local access points to the arts, culture and heritage in over 400 service points across Wales. In addition public libraries provide mobile and/or housebound services for those people unable to utilise their local static library - albeit that there has been some reduction in mobile library services in Wales as a result of funding reductions. There are also innovative schemes such as the <i>Fan Hyn Fan Draw</i> mobile library service in Ceredigion that delivers access to a wider range of services such as information on public services, including the arts, and internet access.</p> <p>The 'Sharing Treasures' programme, administered on behalf of the Welsh Government by CyMAL in partnership with the National Museum, provides grant funding to enable the national collections to be displayed at local museums across Wales. For 2012/13 CyMAL has negotiated a joint initiative with the Heritage Lottery Fund (HLF), which has doubled the grant funding available. This has led to projects being funded across Wales at Buckley, Wrexham, Lllangollen, Abergavenny, Chepstow and Merthyr Tydfil. A range of exhibitions at these sites will enable collections from a number of national institutions, including National Museums Liverpool, Amgueddfa Cymru and the National Library to be seen in local museums.</p>
<p>Recommendation 8. We recommend that the Arts Council of Wales continue to prioritise the development of a strategy for Children, Young People and the Arts as urgent. (Page 76)</p>	<p>ACW: <i>Young Creators</i>, ACW's strategy for children, young people and the arts was published in November 2011. A companion document related specifically to targeting Child Poverty was also published alongside <i>Young Creators</i>. Regular updates on progress and the impact of these documents are being provided to the Welsh Government, to ensure that accessibility to the arts for children and young people is at the heart of ACW's agenda. Implementation of the strategy is progressing well, and a detailed action plan will be published on ACW's website before the end of 2012.</p> <p>ACW is progressing 3 proposals for its 'Creative Spaces' initiative, and has begun work on establishing a baseline for RFOs' work around Child Poverty.</p> <p>Additionally ACW continues to progress its 'Reach the Heights' programme, which engages 'hard to reach' young people. ACW is on target to achieve its forecast for participants for 2012/3.</p> <p>For 2012/13 ACW is also funding 18 'Splash Arts Cymru' projects. These involve working with young people at risk of offending. £77,571 has been allocated to this activity.</p> <p>Welsh Government: We are continuing to monitor closely the impact of ACW's Young Creators strategy (and Child Poverty annex) to ensure it delivers on its ambitions in accordance with Welsh Government priorities for Children and Young People. A full assessment of progress will be provided during the next update.</p>
<p>Recommendation 9. We recommend that the Welsh Government brings forward a</p>	<p>We did not accept this recommendation. <i>(Nonetheless the Welsh Government is encouraging sponsored bodies to develop their links with local</i></p>

<p>measure to place a statutory duty on local authorities to support arts and cultural experiences in their local areas. (Page 83)</p>	<p>authorities through partnership working and sharing of good practice; this will be reflected in the Minister's annual Remit Letters).</p>
<p>Recommendation 10. We recommend that the Welsh Government has dialogue with the Arts Council of Wales to ensure that reductions in funding for its revenue funded clients are limited to around 4% over a three year period from 2011-2012, as set out by the Minister for Heritage. (Page 86)</p>	<p>We did not accept this recommendation.</p> <p>(Nonetheless, we understand that provided that its funding is maintained at intimated levels, the ACW has no plans to reduce its funding to its Revenue Funded organisations over the three years from 2011-12).</p>
<p>Recommendation 11. We recommend that the Welsh Government continues to seek to persuade the UK Government to enable them to provide three-year funding deals to bodies such as the Arts Council of Wales, with year-end flexibility. (Page 92)</p>	<p>Welsh Government: Continued uncertainty over the UK Government's deficit reduction plans makes a positive decision on this issue unlikely in the short to medium term. Consequently no formal discussions have taken place on this issue to date.</p> <p>In the meantime, the Welsh Government has been able to provide indicative budget figures to WGSBs in line with its own three year budget management programme covering the years 2012-13 to 2014-15. While these budgets are indicative only, they do allow the sponsored bodies to plan their funding over the coming years. It is hoped that this can be built upon following the next three-year cycle.</p> <p>Welsh Government Heritage officials will continue to monitor this situation closely with their Central Finance colleagues. The Minister for Housing, Regeneration and Heritage will review the position at the beginning of 2013-14 and, if necessary, will ask the Finance Minister to open discussions with the UK Government to resolve this matter.</p>

Recommendation 12. We recommend that the Welsh Government clarifies its total current expenditure towards arts and cultural experiences, across all Government Departments. (Page 93)

Welsh Government: Unfortunately, there is no existing mechanism in place to facilitate compliance with this recommendation although officials have been actively seeking a way forward. Following initial scoping work on the new Welsh Government Grants Management System it became apparent that the level of input required to break down funding activity across the whole of the Welsh Government would be disproportionate to the benefits of having this information to hand. There are fundamental difficulties in providing an accurate figure, not least (i) the definition of precisely what should be classed as an arts/cultural activity, and (ii) how to determine what portion of a grant should relate to arts/community/equality/education etc.

For this reason, we are unable to make significant progress with this recommendation at present, although we will continue to review this issue with a view to taking action in future. In the meantime, we will be closely monitoring spend on arts and cultural experiences within the Heritage MEG, and will continue to seek to incorporate funding from other sources into the cultural sector.

Recommendation 13. We recommend that the Welsh Government continues to promote a co-ordinated approach between its various departments in their support for the arts and culture experiences in Wales. (Page 94)

Welsh Government: This is an ongoing commitment that is inherent to the work undertaken by individual departments. Existing collaboration includes work with Health Department colleagues on the Arts and Health and Wellbeing Action Plan, and with Education colleagues on 'Reach the Heights' and the joint Review of Arts in Education. This commitment is being monitored closely, in order to identify additional opportunities to work with other Departments and organisations from within the Culture/heritage sector. The Minister for Housing, Regeneration & Heritage wishes to see closer co-ordination and joint working between individual departments within his portfolio, while initiatives such as SCIF funding in Bangor and Swansea are bringing economic, artistic and educational benefits across the country.

Cadw: Cadw is an active member of the Visit Wales Cultural Tourism Steering Group/Partnership and the NE Wales Cultural Partnership, and is engaged in joint planning work with NMMW and ACW (as outlined above). It is now also working with the Communities Directorate.

CyMAL: CyMAL actively contribute to cross departmental priorities such as child poverty, literacy, digital inclusion, health and well-being and Welsh language, and works closely with Cadw to protect our cultural heritage.

Recommendation 14. We recommend that the Welsh Government continues to encourage the development of regional arts services across local authority areas. (Page 96)

ACW: ACW is continuing to promote the value of partnerships such as the 'Arts Connect' consortium of local authorities, and is keen to develop other initiatives elsewhere in Wales. Work is in progress to assist WLGA, CORL and individual local authorities to implement the 'Simpson Compact' commitment for 'local government...to review the scope for collaboration in the future delivery of culture and leisure services. ACW is taking advice from the WLGA in developing its new approach, but has committed in principle to putting in place partnership agreements with local government, nationally, regionally and individually.

As part of its 'Simpson' work, ACW continues to assist in the development of strategic local/regional arts partnerships. A Results Based Accountability Scorecard has been approved and published by ODSI, Four Directors from ACW's Senior Management Team have agreed to have an over-arching lead role with respect to each of the 4 new regions. Arts Development Officers have begun to undertake a programme of 1:2:1 meetings with each local authority.

ACW has adopted a new approach to its engagement with the regions. It has established *Sgwrs Gelfyddydol*, a rolling programme of meetings across Wales, which it hopes will result in a more meaningful level of engagement between stakeholders, Local Authority representatives, artists and arts organisations. Agendas will include opportunities for discussion on ACW's key policy issues, prior to these being debated at Council.

CyMAL: CyMAL is supporting local, regional and national partnership working in promoting access to the collections of museums, archives and libraries across Wales. CyMAL has worked with public and academic libraries in opening-up public access to their collections including supporting regional inter-library loan schemes. CyMAL is supporting regional co-operation between museums in delivering educational activities. CyMAL is also working closely with the WLGA in order to encourage closer regional working between museums, archives and libraries across Wales.

<p>Recommendation 15. We recommend that the Welsh Government sets out a strategic message that all public funding arrangements for arts and cultural experiences should be reviewed to ensure that they promote, rather than prevent, partnership working between organisations delivering arts and cultural experiences. (Page 102)</p>	<p>Welsh Government: Partnership working is being encouraged at every opportunity and will again be included as a specific requirement within the 2013-14 annual Remit Letter. Similarly, ACW will again be required to include this as a standard term in its agreements with its funding clients. This will continue to be emphasised during discussions with ACW and other key stakeholders.</p> <p>Cadw: Cadw has embraced collaborative working; for example it is already working closely with ACW and launched its Heritage and Arts Framework in September 2012. This focuses on the arts as a means of engaging communities and connecting with audiences who are typically hard for the heritage sector to reach. Cadw also provides the Secretariat to the HRH Minister's Historic Environment Group which brings a number of key partners together including ACW. Since 2007 HEG has been supplemented by regular "Trefadaeth" conferences and a series of thematic "summits" which have fostered dialogue across a very diverse interest base, including national and very local organisations. In November 2012, Cadw, in association with Dehongli Cymru, is holding a conference and practitioners' workshop to launch and implement the Pan-Wales Heritage Interpretation Plan.</p> <p>CyMAL: The Welsh Government's grant schemes, administered by CyMAL to support the museums, archives and libraries sector, actively encourages partnership working in improving access to our rich and diverse culture and heritage.</p> <p>Partnership is highlighted as a Ministerial priority in the National Museum and the National Library's Remit Letters for 2012-13, and will be continuing requirement within the Remit Letter going forward. The Remit Letters provide specific examples of partnerships in which the Museum and the Library are involved.</p> <p>The National Museum, the National Library and the Royal Commission on Ancient and Historical Monuments Wales are working together to deliver the People's Collection Wales (PCW). This is an innovative bilingual digital platform to collect, interpret and display the story of Wales' history, culture and heritage. It also encourages individuals and community groups to contribute to the story of Wales alongside our cultural heritage institutions.</p>
<p>Recommendation 16. We recommend that the Welsh Government continues to emphasise the obligation of Wales' National Arts and Cultural bodies to the people of Wales as a whole. (Page 104)</p>	<p>ACW: In its post Investment Review document '<i>Renewal and Transformation</i>', the ACW stressed its expectations for national companies to act as exemplars and leaders across the full range of arts development functions. A detailed list of expectations is set out in <i>Renewal and Transformation</i>. ACW is currently in dialogue with the six National organisations it supports about extending the range and extent of their educational and outreach programmes. Examples include:</p> <ul style="list-style-type: none"> - The Welsh National Opera's highly regarded WNO MAX programme - National Theatre Wales' touring to locations of all scale across the country - BBC NOW's work in providing Teachers Resource packs as part of its wider educational activity - Literature Wales promotion of Writers Squads and the Young Person' Laureate

- The Film Agency Wales's 'Cinema Club'
- Wales Millennium Centre's Learning and Participation Programme

National Dance Company Wales: NDCW's work in this area includes innovative social engagement projects and initiatives, such as delivering a wide range of young people's programmes, as well as inviting artists in to paint or photograph company class and rehearsals. The company has developed a series of interactive matinees specifically for disabled and non-disabled students. NDCW is also offering performances to smaller venues in Wales, such as the recent planned tour/exchange with STEM Dance Kampni from Bangalore in India. ACW continues to be very supportive of the company's social contract work.

Theatr Genedlaethol: Theatre Gen' has recently appointed a webmaster as the need to improve and re-launch the website was agreed as a major priority. The work that had been done to engage young people with the production of Deffro'r Gwanwyn through use of social media had demonstrated that this is a very effective way of engaging people with the work of the company. The company aims to attract new audiences of Welsh learners and of non Welsh speakers. It will continue to explore creative and dynamic ways to ensure that translation is used where and in a way that is appropriate for each production. It will also use its bilingual web-site to create a dialogue and relationship with these new audiences

National Theatre Wales: from the start NTW has seen public engagement as at the heart of its work. Its philosophy is that there should be no separate outreach department. Plans for community engagement and audience development are formulated for each project as part of the artistic concept. During its first year the company recruited interested individuals in each community where it was working to be part of the team involved in creating, developing, marketing and running the show. The company has remained in touch with these team members and has involved them in on-going activity such as the recent evaluation process. National Theatre Wales is continuing its Promoter Programme, an initiative which links an experienced promoter to touring venues, to work with each venue to ensure community engagement is linked to the company's visit.

Wales Millennium Centre: the evidence of WMC's success in this area is that numbers are growing year on year, with over 20,000 people drawn now into participatory programmes run by the centre largely through the Dy Le Di Make it Yours strand of activity. Through its website, WMC is developing a more sophisticated approach to the ways in which it interfaces with potential audiences and distinct demographic groups. It has also been able to develop a more bespoke approach to mobilising the Welsh language audience and other potential attendees and participants. Additionally ACW's work in partnership with the WMC on the monitoring of Pontio is an excellent example of one of its National organisations sharing expertise, and assuming a leadership role.

CyMAL: The charitable object of the National Museum, as stated in the Royal Charter, is the advancement

of the education of the public:

- (i) primarily, by the comprehensive representation of science, art, industry, history and culture of, or relevant to, Wales, and
- (ii) generally, by the collection, recording, preservation, elucidation and presentation of objects and things and associated knowledge, whether connected or not with Wales, which are calculated to further the enhancement of understanding and the promotion of research.

The National Library was also established by Royal Charter. Its key purpose is to collect, preserve and give access to all kinds and forms of recorded knowledge, especially relating to Wales and the Welsh and other Celtic peoples, for the benefit of the public including those engaged in research and learning.

The National Museum and the National Library meet these objectives by operating comprehensive education and outreach services, covering formal and informal learning.

The National Museum is a key partner in the delivery of *A Museums Strategy for Wales*, sitting on the strategy steering group, and working in partnership with organisations across Wales to improve services to the public. It offers the benefit of its skills and experience in the areas of developing professional skills, learning, conservation, and collections knowledge.

The National Library will be a key partner in the delivery of the Welsh Government's *Libraries Inspire* strategic library development framework and is a member of the strategy steering group. The National Library is leading on the procurement and delivery of all-Wales online resources for Welsh libraries.

A section of the People's Collection Wales website is dedicated to formal and informal learning audiences – tools, resources and material for this section is currently being developed as a key area of programme activity, working with learning professionals.

Agenda Item 8b



Response to questions asked at Communities, Equality and Local Government Committee Meeting - 24 October 2012

1. The role of housing associations' financial inclusion officers and teams

The creation of Financial Inclusion Officer positions across the sector since 2008 allowed housing associations to take a strategic approach to tackling financial exclusion and consequently they are better positioned to be able to help their tenants cope with the impact of welfare reform.

The financial inclusion officers were able to map services both internally and externally, identify gaps in provision and pull in funding to target those tenants most at risk from financial and social exclusion.

This has created an advice sector within the housing sector with roles ranging from money advisers, to welfare benefit advisers, to energy efficiency advisers.

CHC is supporting this increase in advice work within the sector by providing members with an Advice Network from 2013, which will ensure that advice workers in the sector are regulated by the relevant bodies, members of appropriate bodies and are up-to-date with legislation and policy changes.

Example 1. Hafod Housing Association currently employs a Welfare Benefit Officer and Specialist Money Adviser to deal with individual case work but also undertake joint working with other teams such as the Community Focus Unit. Between April 2011 and March 2012 the service dealt with 238 Money Advice and 411 Benefits Advice Referrals. The Welfare Benefit Adviser retrieved backdated housing benefit of £11,801.71, which prevented homelessness for many families. 29 Welsh Water Assist applications were made, potentially saving tenants a total of £48,747.85. The total financial benefit achieved for all tenants using the services of the Welfare Benefit Officer was £181,537.72.

Advisers are now working with Local Authorities to identify those who will be affected by the bedroom tax. Hafod estimate that approximately 1050 or 30% of their tenants will be affected.

Example 2. Monmouthshire Housing Association employed a Financial Inclusion Officer in 2008 who developed a 7 objective financial inclusion strategy:

- Objective 1: To provide access to free face-to-face advice.
- Objective 2: To promote access to affordable credit.
- Objective 3: To promote income maximisation.
- Objective 4: To promote access to financial products and services.
- Objective 5: To provide financial capability and financial literacy support.
- Objective 6: To build employability and lifelong learning support into each of the 5 financial inclusion objectives.
- Objective 7: To work in partnership to achieve FI objectives.

Out of these objectives the Financial Inclusion Officer secured funding to:

- Employ 2 Income and Energy Advisers
- Run an Income Maximisation and Debt Advice Project
- Deliver face-to-face advice on energy efficiency
- Run financial capability courses
- Run courses which link financial inclusion with employability

Example 3. Wales & West Housing employs 2 Money Advice Officers (MAO) to oversee the delivery of financial inclusion information to residents. WWH led on the funding and development of the “My Home” pre-tenancy pack in North Wales and now all nominees or applicants are provided with the pack which explores the financial challenges of moving into a new home. The ‘My Home’ resource provides an alternative vehicle for those residents who are uncomfortable with the written word or just prefer a more attractive form of exchanging information. The MAOs ensure that housing officers are trained and provided with a financial inclusion folder.

2. Providing financial capability of tenants within a particular social group, such as those who do not speak English

Housing associations regularly profile their tenants to identify those residents who would prefer correspondence in different languages or font size as well as the use of language line.

Example: Melin Homes regularly attend community events including the Black Minority Ethnic community group meetings. Melin has a Residents' Panel and a Youth Forum, and the financial inclusion team use their guidance to inform their projects, policies and procedures.

Upon tenancy sign up, Housing Officers are able to identify requirements for those residents whose first language is not English and also those tenants who may require extra support with communications, for example, Large Print, Braille or the use of a Hearing Loop.

3. Data on the number of people who will be affected by the bedroom tax.

From April 2013 the amount of housing benefit a claimant receives will depend upon the new size criteria. Under-occupancy will impact on 40,000 households in Wales and the average loss per household will be £600 per annum. (DWP POG Papers & Family Resource Survey).

CHC surveyed its members in June 2008 and found that at that time 56% of members were able to provide data on the number of their homes which will be under-occupied. In terms of the number of homes currently under-occupied, figures varied between 200 and 1700 homes from the associations that were able to provide data, with an average of 952 homes under-occupied.

These associations have worked creatively to gather data from a number of sources, including tenant profiling, and, where available, DWP and local authority figures. The responses indicated average under-occupation levels of 21.6%, with the majority of responses falling between 15 and 25%. **Please see the attached report for detailed information.**

CHC continues to work with members to assess and mitigate the impact of the bedroom tax on both tenants and landlords. A second welfare reform event will take place in January and members and Local Authorities are invited to learn about the latest policy developments and share good practice.

Example: Wales & West Housing estimate that approximately 1200 properties out of over 8,000 will be affected by under-occupancy. All housing officers have been provided with an Under-Occupancy Interview Visit and Personal Housing Plan (PHP) form which they will complete face to face with every affected household. A budget sheet and benefit check will also be completed and attached to the PHP form. The MAO will analyse the information and create an individual action plan. This, along with an updated budget sheet showing the likely estimated increases in rent and Council Tax on 1st April 2013 will be returned to the resident so that they will have as complete a picture as possible of the impact of the bedroom tax and other welfare reform changes. This approach should assist them to make an informed choice about whether to stay in their home or consider moving. This exercise will also identify residents who are already struggling financially and the appropriate level of support will be offered.

Clare Williams, CHC
November 2012

Moneyline Cymru briefing for
Communities, Equality and Local Government Committee Meeting
24 October 2012

Moneyline Cymru Achievements to date:

- Moneyline Cymru has issued over 11,000 loans to those who would otherwise have no option but to borrow from doorstep or illegal money lenders
- Over £5.2m has been loaned to customers
- More than 4,600 savings accounts have been opened by people who have never previously saved money and customers have saved a cumulative total of over £450,000
- Community Housing Cymru's linked money advice project identified over £200k of under-claimed benefits and over £570k Dwr Cymru affordability tariffs and arrears write-offs through referrals from loan officers

Background:

1. Moneyline Cymru was developed by housing associations in Wales to provide affordable, responsible loans to those who are otherwise ignored by mainstream providers. In 2008 more than 150,000 households in Wales were borrowing from doorstep lenders. According to the Wales Illegal Money Lending Unit, illegal money lending rose from an estimated 15,000 cases in 2008 to 26,000 in 2012. Assuming a similar pattern occurred with instances of doorstep lending approximately 210,000 households could now be borrowing from doorstep lenders.
2. Moneyline Cymru strives to make services accessible to anyone in the community requiring access to affordable lending. Working with RSL partners enables Moneyline Cymru target those areas that scored highest on the Wales Index of Multiple Deprivation (2008). Indeed, this was the basis for securing DWP funding in Moneyline Cymru's operational areas with 333 Lower Super Output Areas falling within the most deprived 50% in Wales.
3. Commissioned research indicated much higher levels of benefit dependency, disability and unemployment in these areas with a proportionately higher than average use of home collected credit. To address inequalities the message was aimed at these areas in particular.

4. Moneyline Cymru's relationship with customers is helping them to prepare for Universal Credit. Almost every new customer opens a savings account and saves money on a weekly basis via one convenient combined loan and saving payment. Customers are also able to access CHC's money advisers.
5. A Moneyline Cymru loan can increase self-esteem, self-confidence and financial resilience. The impact can extend into education, health, reduction in criminal activity, and tenancy sustainment.
6. Welsh housing associations have pledged their support for Moneyline Cymru by providing a revenue grant of over £700,000 to fund six high street outlets in Bridgend, Cardiff, Newport, Merthyr Tydfil, Rhondda Cynon Taff (Pontypridd) and Torfaen (Cwmbran) and a further outlet in Wrexham in 2013.
7. Moneyline Cymru is developing and opening up the service to those outside the current catchment area by opening an outlet in Wrexham in 2013 and a further outlet in Swansea.
8. Moneyline Cymru is developing a phone line which will service rural communities by the middle of 2013.
9. For Moneyline Cymru to continue to grow income from lending must covers costs. Much of the collaborative work with Social Business Trust and Credit Suisse has been around improving and sharpening systems and performance without losing the unique selling point, (USP); **relationships developed with customers.**
10. Moneyline Cymru is seeking new loan capital and will pay a dividend on the capital raised. Additional loan capital will help Moneyline Cymru increase its coverage to provide face-to-face services in West Wales and beyond.

Recommendations:

1. That Welsh Government should consider providing a capital grant to Moneyline Cymru to ensure that the most financially excluded have access to financial services.
2. That Welsh Government lend its support to Moneyline Cymru as a responsible alternative for those who are unable to access credit union loans.

Please see the link below for a case study.

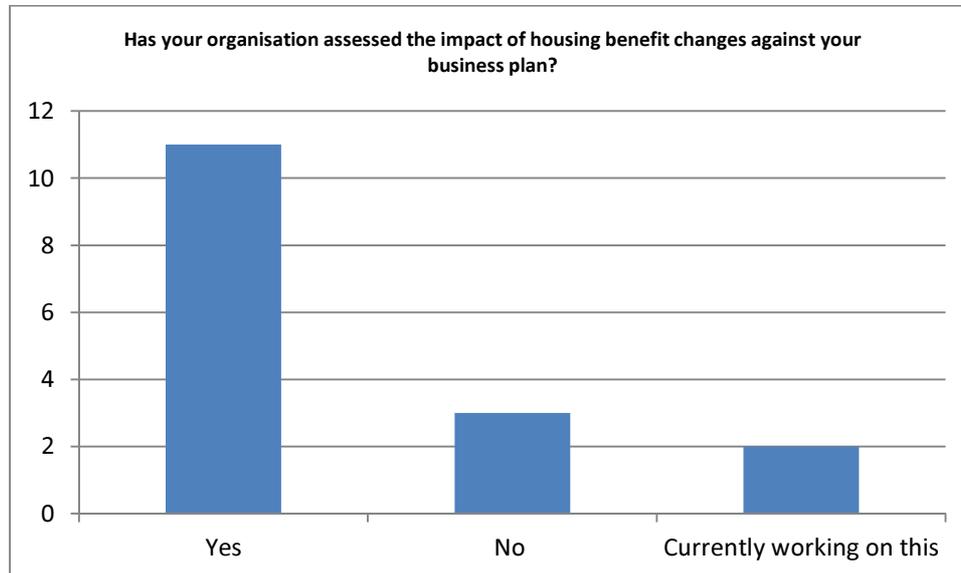
<https://www.dropbox.com/s/fegb6e099nubtxf/Tim%20Porter.m4v?m>

Community Housing Cymru is working with our members to assess the impact of welfare reform upon their businesses in the coming years. The main objective of this study was to identify the scale and depth of the work being carried out by Housing Associations, if any, to prepare for the changes being brought in by the Welfare Reform Act.

Alongside a strategic welfare reform day, we presented members with a questionnaire, and the results are outlined below. We received 16 responses to the survey between June 11th and July 31st 2012.

Assessing the impact of Housing Benefit changes

In the responses to our questionnaire, 81% of members indicated they are carrying out some work on assessing the impact of the reforms upon their business plans. Some associations have been able to carry out a full assessment with the data available to them, while others have calculated the effect of some component parts, and others are still carrying out their assessments.



One difficulty that associations have encountered to date was a lack of access to data on benefit claimants, with a large number working pro-actively with local authorities and on tenant profiling solutions to overcome this.

Working with local authorities

94% of associations indicated that they had held discussions with the relevant local authorities on the impact of welfare reforms, and associations are still carrying out large amounts of work with local authorities, including:

- Discussion on information exchange/data sharing
- In Gwent, seven RSLs have worked across five local authorities to set up the Gwent Welfare Reform Group, where Heads of Services and RSL representatives have discussed a broad range of themes including information sharing, joint working and communications
- One RSL has worked closely with their local authority on the rolling out of the latest phase of the Community Housing Cymru/Shelter Cymru's 'Your Benefits' communications campaign, and other RSLs indicated they would be working with other local authorities on this campaign.
- Two RSLs are working as part of the DWP's Direct Payment Demonstration Project in Torfaen
- Discussions on under-occupation, and the potential amendment of lettings policies

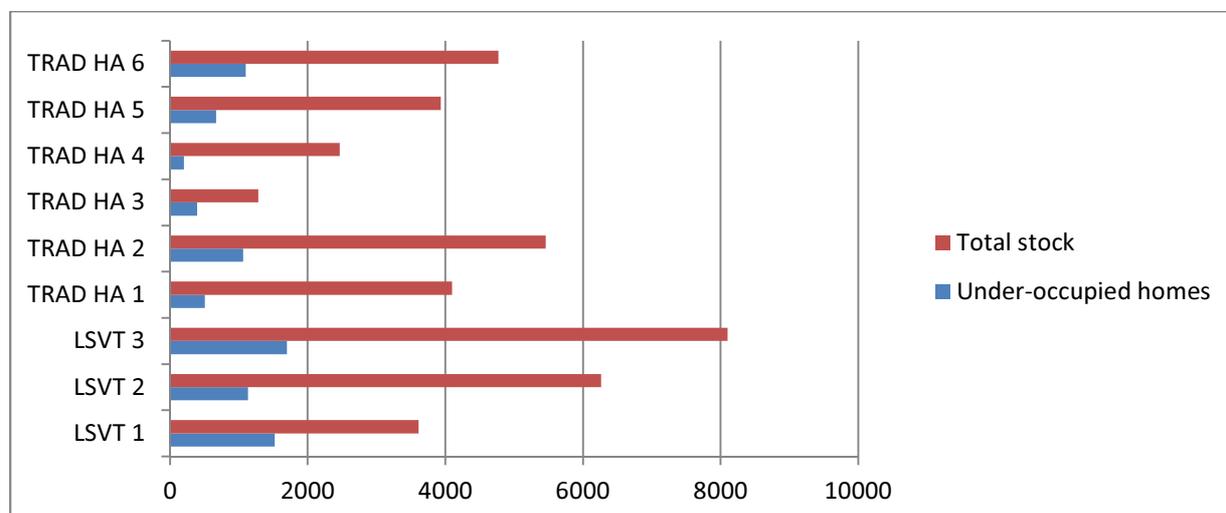
Under-Occupation

Under-occupation has been one of the main talking points in relation to the changes made by the Welfare Reform Act, and the changes are of great concern to all social housing providers.

The Numbers

In response to our questionnaire, we found that 56% of members were able to provide data on the number of their homes which will be under-occupied. In terms of the number of homes currently under-occupied, figures varied between 200 and 1700 homes from the associations that were able to provide data, with average of 952 homes under-occupied.

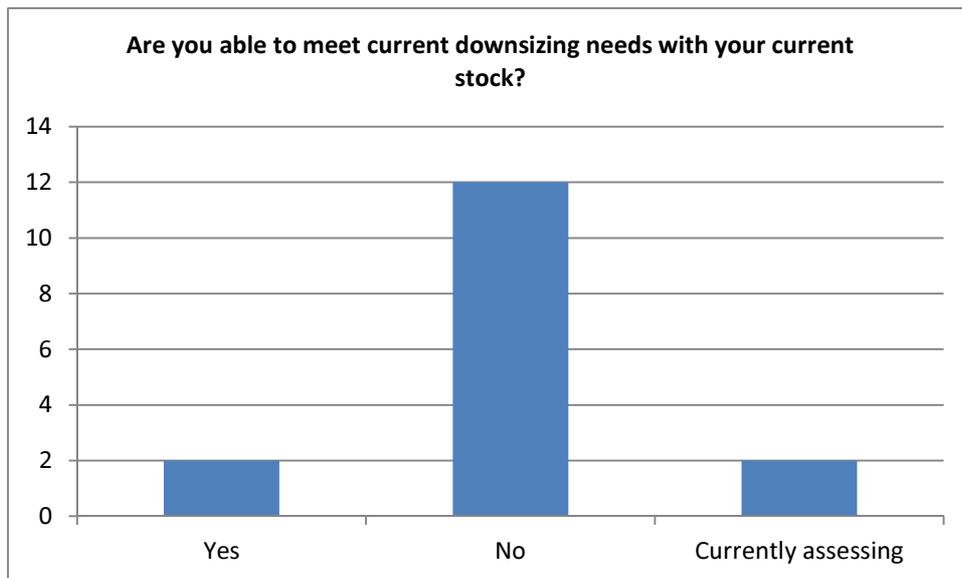
These associations have worked creatively, gathering data from a number of sources, including tenant profiling, and where available, DWP and local authority figures. The responses indicated average under-occupation levels of 21.6%, with the majority of responses falling between 15 and 25%. However, one association's response indicated that 42% of their stock was under-occupied, while another indicated just 1% fell into this category. The level of under-occupation in any association is dependent upon the profile of the stock and tenants of each individual organisation, and there was no clear trend dependent upon the size or location of any association, as demonstrated in the graph below.



Downsizing

Members are continuing to work on options to alleviate the problems caused by the under-occupation deductions, but the option of tenants downsizing would prove difficult in almost all cases. While one association indicated that on a purely numerical basis, they would be able to downsize tenants to appropriate property where they were under-occupying, they said that it would prove extremely difficult in practice and that they fully expect issues to arise once tenants' personal and geographical constraints are taken into consideration.

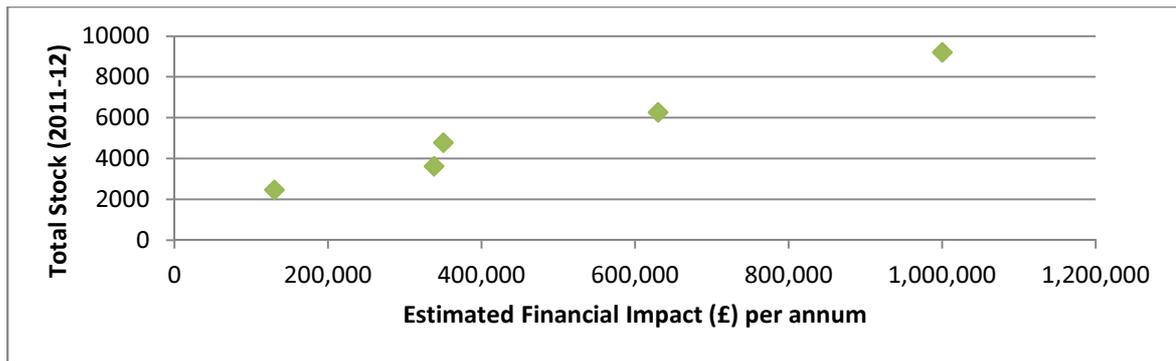
Members are working creatively with CHC and their respective local authorities, to overcome these issues, and there are examples of good practice emerging.



The Financial Impact

A number of associations had difficulty in assessing this figure. Some organisations who know how many tenants are under-occupying indicated a worst-case scenario, based on tenants not being able to absorb the extra housing costs and not being able to downsize their home.

Five associations have calculated figures ranging from £172,000 per annum to £1,000,000 per annum, with an average of £328,000pa impact upon businesses. All associations indicated that they expect a large increase in rent arrears, while one association, which is unable to meet all tenants' downsizing needs, calculated that their tenants will lose £1.3m per year in housing benefits.



A simple division of estimated financial impact over total stock puts the impact at around £93 per home. Applying this figure to current total stock of RSLs in Wales would see the total financial impact of under-occupation at around £13.85m.

The above graph shows that there is a similar trend throughout different organisations, therefore small and large organisations will be proportionally disadvantaged by welfare reform.

Mitigating the impact

Housing associations are carrying out a huge range of work to mitigate the impacts of the penalties for those who are under-occupying their home. Initiatives include:

- Reviewing the Common Allocations Policy with partner organisations
- Increased financial inclusion schemes, including:
 - o Full benefits checks
 - o Assisting with form completion
 - o Debt advice
 - o Employing extra money advisers
 - o Discussions with Credit Unions
- Increased tenant profiling
- Promoting Home-Swapper and HouseShare Wales
- Reviewing rent collection policy

Case Study – An Under-Occupancy Pilot

One stock transfer organisation in North Wales is piloting a new under-occupation policy to attempt to work around the problem and relocate tenants who are under-occupying to suitable properties. The policy sets out that where appropriate, a range of options will be offered to tenants to assist them to move including a named officer to manage the move, an incentive payment to cover moving and packing where necessary, assistance with decorating, reconnection of utilities and a moving allowance up to a value of £500.

As there is a shortage of smaller homes, the housing association also promotes partnership working by co-ordinating its activities with other organisations to ensure that the needs of its Tenants are met and to make the best use of its assets. This may include planning and co-ordinating allocations policies across local landlords, facilitating mutual exchanges and chains of moves.

The pilot was initially intended to help older people downsize and release family homes, and saw 10 tenants successfully downsize their properties in summer 2012.

Non-dependent deductions

Changes to non-dependent deductions were one of the first housing benefit reforms to be brought in by the current UK Government. Although not a part of the Welfare Reform Act, they were the starting point of the changes which follow from the legislation.

From the members' responses, an average of 102 tenants per association are having housing benefit deducted due to non-dependents living with them. Associations indicated increased support and advice, especially around financial capability, were being used to tackle the problems of a shortfall in income due to non-dependent deductions.

However, members highlighted problems in being made aware of when tenants are having their payments reduced due to non-dependents. This further raises the issue of communication with local authorities and/or the DWP on communicating the changes and their affects.

Direct Payments

Nearly two-thirds of members indicated that they had already assessed, or were currently assessing the impact of direct payments on their businesses, and members are working pro-actively to calculate the effects of direct payments on income streams, arrears etc.

Increased arrears?

In a Direct Payment pilot scheme, London & Quadrant Housing Association saw an 80% increase in arrears. Based on the London & Quadrant experience, here are some examples of the effect housing associations expect direct payments to have on their organisation:

- £417,000pa, increasing to £750,000pa
- £210,000pa, increasing to £378,450pa
- An additional £245,000pa in arrears
- Increasing of arrears to over £700,000

A number of organisations indicated that they expected the reality of direct payments to be different to the London & Quadrant experience, with one association expecting a doubling of arrears due to the change. Other responses to the question included:

“53% of our rental income comes from the direct payment of housing benefit. Using the data supplied by London & Quadrant we have estimated that our arrears as a % of GCD for those that would be affected by this reform would increase from 1.2% to 4.4%.”

“We currently have the lowest rent arrears for HA's in Wales. Our area officers are very proactive in dealing with rent arrears before they become a major problem. We have a range of ways tenants can pay their rent.”

Mitigating the impact

Housing associations showed in their responses to our questionnaire that they are deeply concerned about the impact of direct payments, and every association responded positively to the

questionnaire in this area, indicating that they are carrying out various pieces of work to reduce or mitigate the impact of direct payments. Associations demonstrated a number of creative and innovative ideas on how to mitigate the impact upon both their tenants and their businesses.

Increased resources are being spent on improving the financial capability of tenants, with increased financial advice and financial inclusion initiatives, as well as further staffing resources, tenant profiling and increased resources to monitor and collect payments. One association indicated that they are considering increasing funding to write off some arrears, while another has set up an internal welfare reform working group, and many others have indicated a variety of communications campaigns being undertaken across Wales.

Benefit Cap

DWP figures indicate that approximately 3,000 adults and 7,000 children in Wales will be affected the overall household benefit cap of £26,000, with a large concentration in Cardiff, and this was reflected in our research. Around 25% of members who responded indicated that they were aware of tenants being affected by this change, with an average of 34 households per organisation.

Overall Impact

How many tenants are affected?

Calculations from our questionnaire show that 84.3% of tenants of our members will be affected by changes to housing benefit, through the Welfare Reform Act. Three associations indicated that they believe all of their tenants will be affected, and none of our members were able to indicate that this would affect less than 60% of their tenants.

The financial impact

Calculating the full financial impact of the reforms has proved difficult for a number of organisations. As well as a lack of knowledge of how exactly tenants will respond to the changes in how they pay their rent, organisations do not have all of the data required to make the full calculations. With better data-sharing arrangements with the DWP and local authorities, members will be better equipped to calculate the full impact.

One association commented that 'there is a lack of data-sharing between those who have the data that we need (local authorities/DWP) and those who need the data (housing providers). This means that we are struggling to identify and communicate with those who will be affected. These barriers should be relaxed or local authorities should take the lead on reducing their bureaucracy'.

Twelve associations were unable to calculate the impact, or were waiting for further information on certain elements of the reforms before they could comprehensively review the impacts of everything on their business.

One organisation indicated an impact of at least £130,000pa on their business, while others calculated potential losses to their tenants of £342,000 and £1,000,000 per annum, and another estimated that they would expect to lose £8.3million of 'guaranteed income' each year, as they currently 53% of all rental income through the direct payment of Housing Benefit.

Despite the uncertainty, 88.5% of members indicated they were likely to spend extra resources on initiatives to reduce the impact of the reforms on their tenants, with extra training for staff, improved communications strategies and further staffing resources all mentioned.

Conclusions

The figures relating to the impact of the welfare reforms do not make for easy reading for housing associations, and further cuts to the welfare budget currently are already being mooted by the Treasury. However, it is clear that our members are doing huge amounts of work to mitigate the impact of the reforms.

We fear that pressures on revenue and the increased amount that tenants will be required to pay towards their rents whilst their income is decreasing will inevitably lead to evictions and more homelessness.

CHC will continue to support our members through these changes; lobbying against changes that will hit both housing associations and their tenants; holding further strategic events on welfare reform; developing a case for tenant employment; offering training and support; and working with DWP. We have established a working group on welfare reform, including members involved in the direct payment pilot projects in Torfaen.

Moneyline Cymru, which was developed by and continues to be supported by the sector, helps thousands of social housing and private sector tenants every year to manage their finances by increasing accessibility to financial products and money advice. CHC delivers money advice via branches in Cardiff, Bridgend, Merthyr Tydfil, Pontypridd, Cwmbran and Newport with funding from the Big Lottery and Dwr Cymru. Moneyline Cymru provides services to those who are most vulnerable to the impact of welfare reform.

CHC is also working in partnership with Wales Cooperative Centre and i2i to map digital inclusion activities in Welsh housing associations. Members will require support in this area to ensure tenants are able to make claims once the Universal Credit system is introduced. Citizens Advice has warned that the Universal Credit system "risks causing difficulties to the 8.5 million people who have never used the internet and a further 14.5 million who have virtually no ICT skills".

Throughout this report, we have seen that Housing Associations are investing money in jobs, training and support for the most vulnerable tenants, and it is important that they receive the recognition they deserve for this. Having fed into the Welsh Government's review of advice services, it will be clear to Welsh Government that the housing sector is playing both a preventative and a supporting role in helping their tenants through financial difficulties, but with questions over revenue streams being brought about by the welfare reforms, it is important that they receive funding and support to allow them to continue these roles.