

Policy Digest

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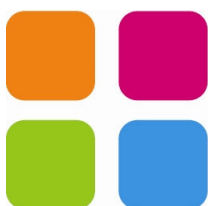
The Policy Digest provides a review of Northern Housing Consortium policy activity and an update on recent national legislative, policy and regulation issues that have an impact on our members in the North. Visit our [website](#) or contact the NHC Policy section on 0191 566 1000 for further information on the work of the Consortium featured in the Digest or any other policy areas you would like to highlight.

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NORTHERN

Housing Consortium

THE VOICE OF HOUSING IN THE NORTH

Housing & Regeneration Act 2008 – briefing paper and policy workshops

After considerable debate and numerous amendments the Housing and Regeneration Act received royal assent on 22 July 2008. The Act aims to support the delivery of an additional 240,000 new homes per year by 2016, meeting the current and future housing needs of the population through the most important shift in the housing policy and delivery landscape in years. The Act creates the Homes and Community Agency a new investment agency for housing, and the Tenants Services Authority a new regulator of social housing as well as other provisions designed to support the delivery of housing.

This [briefing paper](#) outlines the key provisions of the act and provides some early analysis of the implications for the north. The Northern Housing Consortium is running a free policy workshop in each of the three regions for members to discuss the implications of the Housing and Regeneration Act on their organisation, the region and the sector. If you would like to attend one of the workshops please click on the link to see further information, dates and the booking form.

<http://www.northern-consortium.org.uk/Page/Events/Index.aspx>

Housing Reform Green Paper

The Government announced plans to publish a Housing Reform Green Paper in the Autumn of 2008. The paper will set out proposals to provide housing services and options which help and encourage people towards greater economic independence and social mobility - matching responsibility with opportunity so that they can realise their potential and best meet their own housing aspirations in the future - and to deliver greater fairness and make best use of our resources.

In particular, the paper will be addressing issues such as how we can provide housing services and options that are:

- better tailored to the individual and their different needs and circumstances
- offered fairly and transparently and make best use of our limited resources
- delivered through a family of providers, led by local authorities and including housing associations and the private rented sector; and
- make ownership of all or part of a home more accessible

The Northern Housing Consortium is working with CLG to help shape the forthcoming green paper and ensure it is fit for purpose for the North. We will be publishing a discussion paper shortly and will also be hosting a policy development day in October. Our website will have more details.

Age Friendly Communities: Consultation Early Findings

Introduction

The Northern Housing Consortium is currently undertaking a multi disciplinary research project to build a holistic picture of what an '*Age Friendly Community in the North*' might look like in the year 2020. This multi stranded project will have a central theme of 'inclusive design', and will be using a series of case studies. The case studies will be

based around the residents of an imaginary community in the north and will highlight how the home, the neighbourhood and the services could be delivered in a way which promotes quality of life, choice and inclusion for older people. The aim of the project is to stimulate discussion and debate amongst members of the Northern Housing Consortium and our stakeholders and highlight the need for innovative and joined up thinking in this important policy agenda.

Consultations

As part of the methodology of this project the Northern Housing Consortium has been carrying out a series of consultations with older people across the three northern regions. The consultations are to find out what issues older people face at the moment and what aspirations they have for their homes, neighbourhoods and services.

Consultations have taken place with Habinteg National forum, Liverpool Mutual Homes Devon Court Sheltered Housing Scheme, Hanover's The Highlands Manchester, Cheshire Older People's Group and Newcastle Elders Council amongst others.

Key Issues from Consultations:

- There were mixed responses when asked if people prefer to live in communities with all ages or prefer to live with people of their own age but the key message was having the ability to choose.
- Most people were concerned about the energy efficiency of their home and had employed methods to save energy but were concerned about the costs of going further and having measures fitted such as solar panels.
- When asked about the future more than one group envisaged everything in the home to be controlled remotely.
- Lifetime Homes Standards were thought to be a good idea e.g. plugs at higher level and wider doors
- The majority of groups thought having a park in every neighbourhood was a good idea.
- Features such as seats and toilets in the area were important for older people to go out independently.
- Intergenerational activities were thought to be a positive way to tackle anti-social behaviour and provide social opportunities for older people.
- Transport experiences discussed were mainly negative, issues were with buses not being reliable, staff not understanding people's needs and taxi's are very expensive.
- There was little knowledge of Handy Persons Schemes and this was often a service along with affordable cleaning and gardening services that would be valuable to enable people to live independently for longer.
- There was limited knowledge of telecare and telehealth technology and most participants thought it would be useful to have a service which provides independent advice and a 'try before you buy' service before making decisions on this and other adaptations.
- Moving home was seen as a stressful process and a service which provides emotional support as well as physical moving help would be useful, particularly when people are downsizing.

Next Steps

To further develop the project we are now looking to consult with younger people in the North to find out their aspirations for homes, neighbourhoods and services for the future. We will also consult with members and their partners on their vision of what an age friendly community should look like and the challenges organisations will face in

getting there. This will include meetings with housing providers, planners, architects and technology suppliers.

If you or any of the groups you work with would like to be involved with the project or you would like any further information please contact Jacqui Grimes on 0191 566 1035 or email Jacqui.grimes@northern-consortium.org.uk.

Quality of Life

Communities in control: real people, real power

The White Paper setting out the empowerment of communities was launched in July by the Communities Secretary. '*Communities in control: real people, real power*' sets out the significance of citizenship and the importance of giving communities increased power, ownership and information.

The paper highlights the role of community and voluntary groups and what a positive impact they can have at a local level. The desire to develop mixed and inclusive communities can be assisted by these organisations, which bring local people together to work on neighbourhood issues.

In order to enable these groups to meet their full potential, in terms of membership and impact, there is the need to increase confidence within the community and give them more influence into the decisions which affect them. This includes holding councillors and politicians to account and the opportunity to shape and change local services.

The current lack of confidence and level of cynicism in the political arena, with low local election turn-outs, needs to be addressed through improved partnerships between the community and politicians and councillors. There is also a desire for information to be more effectively distributed through a wider range of media to ensure inclusivity.

John Moralee, Chief Executive stated 'The NHC is pleased with the direction of the White Paper and the importance given to the involvement of the community and how this cuts across a number of public services. There is a significant role for housing providers to facilitate new and existing community groups, through a range of the proposed mechanisms within the paper.'

'The NHC has identified the importance of the community involvement and ownership role for some time; we have organised an annual community involvement conference for several years and have published a number of briefings and toolkits around this issue, including '*Building Strength through Community Ownership*'.

In light of this the NHC is working towards sharing good practice with members around innovative mechanisms for community empowerment, particularly with hard to engage cohorts within the community. The policy and practice team will look to publish a booklet highlighting good work undertaken in the north. In light of this we would love to hear of any examples that have worked well in your area and maybe transferable to other locations.

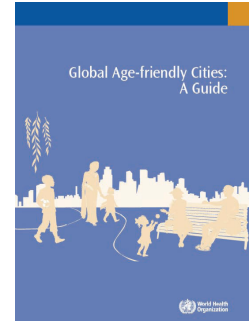
For more information contact a member of the policy and practice team on 0191 566 1000

Age Friendly Cities – International Learning Approaches

The population is ageing, and the number of older people is expected to grow at a very high rate over the coming years, and as a result of this changing population trend we can expect to see some fundamental changes. If trends in ageing follow projections the north's population will age broadly in line with the UK average. This [discussion paper](#) explores the *international approaches* that have been adopted by different countries across the world, with the aim of becoming 'Age friendly' and enhancing the quality of life of residents and communities.

An Age Friendly City benefits everyone from children, the young and the old; it anticipates and responds flexibly to ageing related needs and preferences.

The World Health Organisation carried out a Global Age-Friendly Cities project to engage cities in several countries to make their communities more age-friendly. [Global Age Friendly Cities: A Guide](#) was produced as a result of the project which provides an innovative insight and understanding of what an age friendly community should look like. Included in the guide is a checklist of age-friendly features. For example, an age-friendly city has sufficient public benches that are well-situated, well-maintained and safe, as well as sufficient public toilets that are clean, secure, accessible by people with disabilities and well indicated.



Some places have already begun to prepare themselves to ensure their services and infrastructure to support an improved quality of life for older people through improved health, design of home and environmental services. Themes such as affordable and accessible housing, accessibility to public and private spaces and employment opportunities have all been recognised as important.

Examples of innovative ways to support the ageing population from around the world showcased in the report include:

The Senior Forum Boo development, Sweden completed in 2006, comprises 74 flats with 2-4 rooms and kitchen, guest rooms, café, reception for service coordination, therapist/massage and 24 hr on site support. This scheme meets the needs and aspirations of the residents, and there is a good link between the development itself and the surrounding area.



Germany, Age Friendly Supermarkets, features include shopping trolleys equipped with drop down seats and magnifying glasses on chains hang from shelves and trolleys.



Japan, Domestic Robot 'Wakamaru' features include the ability to make simple everyday conversation and can also contact family members living elsewhere when the owner's activity is out of the ordinary, such as the person spending a very long time in the bath or not responding when spoken to

This paper is the second of a series of discussion and findings papers to be published as part of the development work for our 'Age Friendly Community' design project. The paper seeks feedback and input from members and the wider housing sector into the project and ensures that the full range of issues you are facing will be tackled through the project. For more information contact Satty Rai, Policy Services Manager, satty.rai@northern-consortium.org.uk 0191 566 1000

Tenant Services Authority (TSA) and Housing Standards

The Housing and Regeneration Bill was published on 16th November 2007 building upon the 2004 Kate Barker Review of Housing Supply and the 2007 Homes for the Future Housing Green Paper. The Housing and Regeneration Act received royal assent on 22nd July 2008, the Act aims to support delivery of the 3 million new homes target by 2020, to meet the population's current and future housing need.

The Act creates the Homes and Community Agency (HCA) a new investment agency for housing and the Act will also establish a new watchdog for social tenants - Tenants Services Authority (TSA). The TSA, led by the Chief Executive Peter Marsh, will regulate social housing landlords, setting high standards of management across housing association giving social housing tenants a better deal, and at a later date local authority social homes. It will champion tenant's needs and listen to their concerns and use its powers to make sure tenants are getting a good service.

Empowering people is the cornerstone of the Government's recent [White Paper Communities in Control](#) and the TSA is just one way in which tenants will have a greater say in running of their communities. The TSA will also have powers to cut red tape for high performing registered social landlords and the ability to take action where tenants are not getting a fair deal, and will be designed to give more flexibility and respond promptly to tenant concerns and issues.

Peter Marsh said – “The Tenant Services Authority will challenge landlords to offer the very best services and promote choice in service delivery. The Authority will play a key role in defining a new standards framework that will place the provision of the highest quality services at its heart.....I believe that the need to ensure landlords remain financially viable has never been as important as it is today to ensure they can deliver high quality services and develop new homes for decades to come. The Tenant Services Authority will challenge mediocrity and complacency and, acting as a force for change, promoting excellence and choice.”

The TSA aims to give more choice and protection to tenants and a stronger voice over how their homes are managed. It is expected that this will be implemented through day to day powers to set core standards. These standards will be supplemented by a code of practice, accreditation schemes for managers, monitoring of performance and information gathering. The TSA will have to consult lenders and other bodies before setting new standards so it is likely to take some time before we know what these new codes of practice will require of landlords.

The TSA will also have the power to control constitutional changes e.g. mergers and restructures, and to carry out inspections (although this power will be implemented by the Audit Commission).

The TSA will inherit new intervention powers e.g. penalties, compensations, enforcement notices, and a new power to put management functions out to tender and

to direct amalgamations as well as transfers of engagements. In an amendment to the original Bill these powers will be reserved for serious cases of mismanagement. Similarly the power to enforce landlords to pay compensation to tenants for bad service is less extensive than in the original Bill.

The NHC is running a series of northern policy workshops on the Housing and Regeneration Act, and the TSA will be one of the areas covered. Follow link for further details: <http://www.northern-consortium.org.uk/Page/Events/Index.aspx>

The NHC will also be running a series of northern consultation events to tie in with the 'national conversation' on the TSA. Further details on this event will be available soon.

These events will provide members with one of the first opportunities to influence the agenda of the new organisation.

Quality of Place

Sale and Rent Back

With sale and rent back (SRB) the owner occupier remains in the property as a tenant, immediately after the sale, and, by virtue of the tenancy, the purchaser becomes a landlord. Sale and rent back is essentially a sub-market of the private rented sector and offers the following benefits: It provides a solution to people who need to raise money quickly and to those who are unable to sell their homes, and can help some people avoid having their home repossessed.. Although it is a relatively new market, in the current economic climate where many people are facing spiralling mortgage defaults, take up of sale and rent back is projected to increase.

In spite of the benefits offered by this market, concerns have been raised that sale and rent back should not be seen as some kind of panacea to serious financial difficulty. Moreover, there are incidences of bad practice within the private rented sector with regard to some of these transactions.

For some time the National Landlords Association (NLA) has been troubled by the negative publicity surrounding this sector, and is deeply concerned that the actions of an ignorant or malevolent minority may damage the reputation of all practitioners in this market. In response to these concerns, and to ensure the protection of vulnerable customers, on the 4th August 2008, the NLA published their '*Sale and Rent Back Code of Practice*' consultation document. Interested parties were asked to submit their views by the end of August, on how the draft code can be improved and how consumers could be protected from rogue landlords.

The consultation paper seeks to set out in logical order the various provisions which reflect good practice in dealing with sale and rent back transactions. The aims of the proposals are to deliver high standards in the sale and rent back market to protect vulnerable home owners at risk of losing their home and to support ethical providers who are currently being "tarnished with the same brush" as 'rogue providers'. The draft code is based around ensuring that potential customers be fully and fairly informed. The consultation document can be downloaded at ['Sale and Rent Back Code of Practice'](#).

The Northern Housing Consortium has responded to this important consultation. Generally, the Consortium welcomes the proposals set out by the NLA around transparency, redress, raising standards and independence to help protect vulnerable home owners from 'rogue operators' who target and offer unfair deals.

Protecting customers is essential, because some people who have chosen sale and rent back, have been unable to remain in the property due to high rental costs. Furthermore, those advising people in financial distress are generally offering poor quality financial advice and distressed homeowners are not being made aware of their liabilities with no recourse for the seller if things do go wrong. Brokers and lenders risk suffering loss of reputation and financial cost. To improve this market, we believe that good quality independent financial advice is needed.

We also support fairer tenancy agreements because concerns have been raised that some tenancy agreements contain a clause, which allows the Company to make a further deduction to the sum paid to the vendor even though the vendor is selling his/her house at a lower price because he/she is going to be the tenant. The Company will give this money back in 5 years time provided that the vendor is still the tenant of the property. However the implication is that the company is not only making interest on this money but also hoping that the vendor will not be the tenant in 5 years time.

Raising awareness around benefit entitlements is also needed because a high percentage of home owners incorrectly believe that if they opt for sale and rent back, they will receive Housing Benefit (HB) alongside Council Tax Benefit. Moreover, 'salesmen' are exacerbating this lack of understanding by telling householders that they will qualify for both benefits. However due to a HB regulation which prevents the payment of HB to persons who previously owned the house (unless selling it was the final option), many claimants, who have taken the sale and rent back option, do not qualify for HB and are now in a worse position than they were when they owned their house.

To address this problem, we would urge that the draft Code ensures that the vendor will be informed by the Company that HB may not be payable and will take advice on HB entitlement before the sale is agreed. Literature from the Company which proves this point should be given to the vendor. To read our response to this consultation paper click [here](#)

For more information please contact Helen Kerridge, Senior Policy and Research Officer on 0191 566 1026

Delivering Land: Right Place, Right Price

What land do you have available for housing in your area?

Who owns this land – public, private sector or do you not know?

How can we bring forward this land for affordable housing – and how can we ensure this is at the right price?

The Consortium is engaged in a major research project, commissioned by the Housing Corporation, which is seeking to answer these questions and understand the barriers facing the North in bringing forward land for the delivery of affordable housing.

The emerging findings from the research have now been published and we are now progressing with bringing forward policy and practice recommendations that can overcome the barriers highlighted to date. With the changing structures around us, including the imminent go live date for the Homes and Communities Strategy and the forthcoming single regional strategies – this gives us a real opportunity to set in place the right policy foundations.

Whilst the current economic conditions mean we face a new challenge, land release and assembly remain key preconditions to meeting our delivery aspirations.

We are keen to hear from housing organisations as to whether this picture fits with your understanding of land assembly and land release and to share innovative effective practice examples you may be working on.

The next stage of the research will be to bring forward policy recommendations that can overcome the obstacles highlighted in the Interim Report. These will be published in November 2008 – but do please take this opportunity to feed in any ideas or suggestions you may have.

Consultation on ‘A Framework for Regeneration – Transforming places, changing lives’

[‘Transforming places, changing lives: a framework for regeneration’](#) was published on 17 July in response to the 2007 Sub-National Review of Economic Development and Regeneration (SNR) and sets out the Government’s vision for regeneration and the regeneration approach of the new Homes and Communities Agency (HCA). The SNR called for a framework to be developed in response to fears that despite much investment in regeneration, some areas have been less successful in bringing about a significant reduction in unemployment and in some places the gap in inequalities remain too great. There was also fear that decisions on regeneration priorities being made at a plethora of different spatial levels involving a number of different agencies had led to lack of coordination and focus. The framework aims to:-

- clarify roles of national government, the GO’s, HCA & its relationship with the RDA’s, local government and the sub regions
- focus on 3 priority outcomes for regeneration
 1. improve econ performance
 2. improve rates of work and enterprise in deprived areas
 3. create places where people want to live & work
- allow local/regional flexibility
- empower communities to engage in regeneration and empower businesses to investment

The Consortium welcomes the call for a coherent and evidence based, alongside an emphasis on economic inclusion and the intention to integrate tackling worklessness with wider regeneration. However we have concerns that the framework does not take into account the complex nature of northern housing markets. The approach narrowly focuses on regeneration acting as a vehicle for tackling worklessness in targeted deprived areas whilst not addressing the role of private sector renewal, and provision of mixed communities in areas of economic opportunity as well as in the most deprived. We understand that to contribute to our economic aspirations, our housing

offer has to be accessible, has to facilitate mobility and crucially must be sustainable. That is about creating the right quantity and quality of homes as well as creating quality places where people want to live and work.

The framework sets out a package of proposals for consultation. The Northern Housing Consortium will be responding to the consultation and requests responses from members before **Friday 24 October**. Please contact Sarah Taylor, Policy and Practice development Manager Sarah.taylor@northern-consortium.org.uk, 0191 5661000

Making your Sheltered Housing stock and service fit for purpose – the challenge for sheltered housing providers

Working in conjunction with Peter Fletcher Associates the Northern Housing Consortium is delighted to launch a package of practical help and support tools specifically designed for sheltered housing providers, with a discount on the published prices for members of the Northern Housing Consortium. The aspirations of older people are changing, and increasingly sheltered housing providers face issues of lettable and stock condition. This has led to many providers identifying the need to appraise their sheltered stock and service to ensure sustainability.

We understand that needs differ greatly from provider to provider, and so we have developed a pick and mix menu of service options to choose from including property surveys, resident surveys, option appraisal and business planning. The brochure can be accessed [here](#). If you wish to discuss these options further and learn how you can obtain the Northern Housing Consortium discount, please contact Sarah Taylor, Policy and Practice development Manager Sarah.taylor@northern-consortium.org.uk, 0191 5661000

Performance Improvement

Short Notice Inspection Consultation

Following the success of the Short Notice Inspection pilot, the Audit Commission have now finished their consultation period. The Northern Housing Consortium held consultation days with members, in conjunction with the Audit Commission, and a total of 31 organisations attended. The consultation events indicated that there is much support for Short Notice Inspection from members of the Consortium, though there were concerns over the different levels of inspection and that the outcomes should be reflective of the type of inspection undertaken.

For the full details of our response to the consultation, please click [here](#).

For more information contact a member of the Performance Improvement Team on 0191 566 1000.

Investment and Resources

Benefits Reform

In 1942, Beveridge based his reforms on three principles: revolution, not 'patching; an attack on Want, Disease, Ignorance, Squalor and idleness and that social security

should not stifle incentive, opportunity and responsibility. This third principle was easily forgotten and from the 1960s onwards, the responsibility to work was eroded. Moreover, by the mid-1980s, all requirements to look for work were suspended.

However, reforms over the last decade have been returning the third principle to the centre of the welfare state. The Department for Work and Pensions (DWP's) consultation paper '[No one written off: reforming welfare to reward responsibility](#)', released on 21 July 2008, is the next step along this path. The paper proposes new thinking on welfare and reform of the welfare state, currently weighted towards rewarding and supporting people who are not actively seeking to improve their situation.

The Welfare Reform Green Paper sets out how the Government intends to achieve its goals of reducing social exclusion, ending child poverty, providing equality for disabled people and help in getting more people off benefits and into work. There will be an obligation to work, but more help will be given for people to remain in work, greater devolution of power and the simplification of the benefits system. The Green Paper proposals are as follows:

An obligation to work

Enshrining the responsibility to work is at the heart of the government's reforms through a simple deal: more support but greater responsibility. Those capable of working will be expected to take active steps towards employment and a lack of skills will no longer mean that people will simply remain on benefits. The longer someone is on benefits, the more help they will be offered and the more activity will be required of them. There will be tougher sanctions for those who fail to take steps to get back into work e.g. jobless drug misusers will be prevented from receiving benefits unless they accept treatment. This 'something for something' approach applies to everyone. Only the most severely disabled people and full-time carers will be exempt from being required to look for work.

No one written off – more support, more responsibility

The way Incapacity Benefit (IB) was designed actively discouraged people from looking for work. The government plans to abolish Income Support and abolish IB (IB - by 2013), and replace them by a simple dual benefits system – Employment Support Allowance (ESA) (to be introduced in October 2008) and JobSeeker's Allowance (JSA) will be expanded to help those actively seeking work or who are up against temporary barriers to work. Between 2009 and 2013, all IB claimants will be reassessed using a revised medical assessment called the Work Capability Assessment (WCA). Those who no longer qualify for IBs will claim JSA and receive active back-to-work support.

Those who qualify for ESA will be placed in either the Work Related Activity Group and expected to engage with a personalised programme of back-to-work support or for those with the greatest needs, placed in the Support Group and will be able to participate in the Pathways programme on a voluntary basis. From October 2008, they will receive a higher basic rate of benefit than on IB - £102.10 a week compared with £86.35.

Helping people remain in work

Dame Carol Black's report into the health of Britain's working-age populations said the present sick note system focuses too much on what people cannot do and impedes recovery. Her recommended Fit for Work services are to be piloted, to ensure that the sick note system helps people to stay in work or make a more rapid return to work. The Government is also doubling the Access to Work budget to enable 48,000 disabled people to find and retain a job by 2013-14. Awareness raising of this extra support will be needed.

Devolving power to personalise support

The Government plans a triple devolution of power: to their advisers, providers and local communities. A new 'Right to Bid' for public, voluntary and private providers to innovate and deliver services more effectively is proposed. Payment will be given to private firms which win contracts to help people find jobs. Local partnerships will be given more influence in drawing up contracts for back-to-work services and performance monitoring.

A right to control for disabled people

Disabled people will be empowered through proposals for the introduction of the right to request control over who will be their 'back-to-work' provider and the type of support they receive. The Consortium supports this move.

Simplifying the benefits system

The current benefits system is too complex for staff and customers and is to be simplified to help direct people towards work and reduce significant overpayments caused by fraud and error.

Ending child poverty

More support to parents into employment through the introduction of a full disregard for child maintenance payments, joint birth registration and In-Work Credits. Eligible lone parents are given £40 a week (£60 in London), throughout their first year in work. From April 2008, during the first six months in employment, lone parents can access discretionary payments (of up to £300) to manage minor financial emergencies and lone parents with children aged seven or more will be expected to seek work.

Conclusion

The reforms outlined in the Green Paper complete the transformation of a welfare state from essentially passive to profoundly active and creates a system that promotes a work culture rather than a welfare culture, rewarding responsibility and ensuring that no one is left behind. The benefits of work for people's well-being, their children's life chances, and the competitiveness of the UK economy are well recognised. The Consortium is currently writing a discussion paper on the role of social housing in tackling worklessness and a paper on addressing the skills shortage.

For more information please contact: Helen Kerridge, Senior Policy & Research Officer on 0191 5661026.

Coming Soon

Housing Policy Explained 2009

The Northern Housing Consortium's Policy & Practice Team are in the process of pulling together a programme for a new event that they will be hosting in January 2009.

This one day event will provide delegates with a Policy Review of 2008 and an essential guide around Housing Policy for 2009. The target audience for this event will be frontline practitioners and principle officers. The team would like to hear from you on what areas you would like to see covered on the day, and what you feel would be beneficial for your staff and colleagues to attend and hear about.

Please contact the Policy and Practice Team on 0191 566 1000, or email enquiries@northern-consortium.org.uk

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