Public Policy Institute for Wales
Sefydliad Polisi Cyhoeddus i Gymru

# The Impact of Welfare Reforms on Housing Policy in Wales: A Rapid Evidence Review

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Emyr Williams and Lauren Carter

Public Policy Institute for Wales



For further information please contact:

Emyr Williams

Public Policy Institute for Wales

Tel: 029 2087 5345

Email: info@ppiw.org.uk

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# Summary

- There have been a number of studies relating to the impacts of welfare reform across Great Britain. A smaller number have looked specifically at Wales. The evidence suggests that:
  - Welfare reforms will hit the most deprived communities and most vulnerable groups hardest;
  - They will lead to increased levels of debt and poverty amongst those tenants who are affected by them;
  - They will also lead to increased rent arears for landlords;
  - There is a lack of appropriate homes for tenants to be able to 'downsize' to;
  - Many vulnerable tenants, including people with mental health issues, face difficulties coping with the changes;
  - Some housing associations are changing their allocation policies to favour tenants who are in work;
  - The changes will lead to increased demand for services provided by the Welsh Government and local authorities;
  - They will increase costs for the Welsh Government, councils, social housing providers and tenants; and
  - There is a need for landlords to invest time/resources to enable them to adapt to the changes.

- The majority of studies do not provide recommendations for action by the Welsh Government or highlight implications for housing policy in Wales.

- There would be benefit in further work to determine what Welsh Ministers and housing providers in Wales can do to mitigate the impacts of welfare reforms and what additional powers they might need in order to do this.

# Introduction

Tthe Minister for Communities and Tackling Poverty asked the Public Policy Institute for Wales (PPIW) to investigate the impact of welfare reforms on housing policy in Wales. We conducted a rapid review of the evidence from existing academic and the policy literature. This report summarises our key findings and identifies the main evidence gaps.

# The Welfare Reforms

The Coalition Government's Welfare Reform Act aimed to make the benefit and tax credits system simpler by:

- creating incentives to get more people into work by ensuring that work always pays;
- merging out of work benefits and tax credits to create a single Universal Credit (UC); and
- reducing the cost of the benefits system (Local Government Association, 2012).

The main elements of the Act were:

- the introduction of Universal Credit and a benefit cap to provide a single streamlined benefit which will be paid monthly, one month in arrears, direct to claimants online;
- a stronger approach to reducing fraud and error with tougher penalties for the most serious offences;
- a new ‘claimant commitment’ showing clearly what is expected of claimants while giving protection to those with the greatest needs;
- reforms to Disability Living Allowance, through the introduction of the Personal Independence Payment;
- the creation of a new approach to Housing Benefit with changes to the rules governing the size of properties for which payments are made to working age claimants in the social rented sector (widely known as the ‘Spare Room Subsidy’ or ‘Bedroom Tax’);
- reforms of the Employment and Support Allowance with the aim of making the benefit fairer and to ensure that help goes to those with the greatest need;
- changes to support a new system of child support; and
- provisions to abolish Council Tax Benefit, paving the way for the introduction of localised Council Tax Support in the Local Government Finance Bill (LGA, 2012).

The implementation of these reforms has been staggered, with a series of pilots for some of them being used to inform the schemes that will be rolled out across the country. The majority of reforms are now in place but the implementation of Universal Credit is still being piloted.

# Existing Evidence

At the outset, many researchers, commentators and politicians predicted that these changes would have negative impacts. However, as they had not then been implemented it was not possible to confirm these claims. There have now been a number of studies which have gathered substantial data to evaluate the impacts of welfare reform across the UK.

In-depth research into the scale of the impact as well as the geographical and demographic impacts has been conducted by Beatty and Fothergill. This is summarised in the first section of the report. Much of the other research has focused on what are often seen as the two most significant elements of the welfare reform, namely the roll out of UC and the ‘Spare Room Subsidy/Bedroom Tax’. Taking each of these issues in turn, this report summarises the predictions and evidence about the impact of these elements of welfare reform. The final section then focused on the implications for housing policy in Wales (though existing analyses make very few significant suggestions on this specific issue).

### *The scale and geographical spread of the impact*

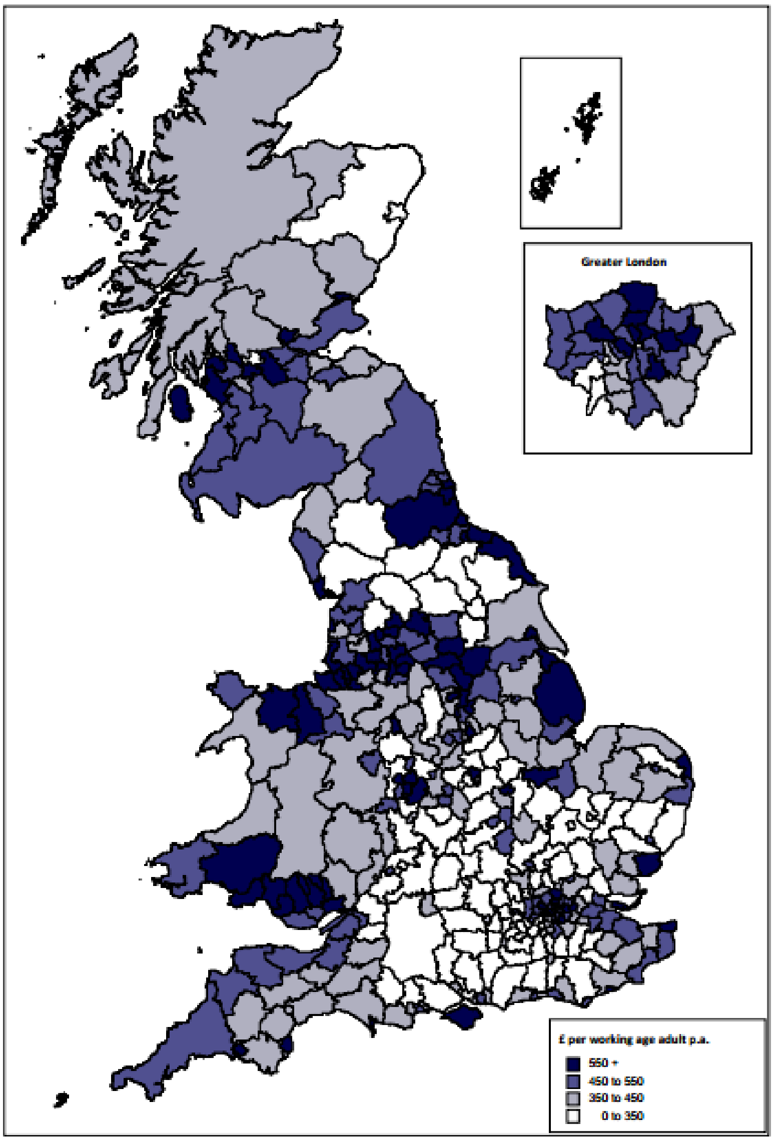
Beatty and Fothergill (2013) have analysed in detail the impacts of welfare reforms in different parts of the UK and for different sections of the population using official government data (including Treasury estimates of the overall financial savings, Government Impact Assessments, benefit claimant numbers and expenditure by local authority, the Family Resources Survey and DWP Housing Benefit data). As the title of their report (Hitting the Poorest Places Hardest) suggests, they conclude that the welfare reforms have the most significant impact on the most deprived areas.

Figure 1shows how the impact of welfare reforms varies across the UK. Beatty and Fothergill (2013) argue that they have been most significant in three types of areas:

- The older industrial areas of England, Scotland and Wales. These include substantial parts of North West and North East England, the South Wales Valleys and the Glasgow area in Scotland and account for the largest proportion of the worst-hit places;

- A number of seaside towns including Blackpool, Torbay, Hastings, Great Yarmouth and Thanet. Not all seaside resorts are badly hit but this group – which includes several of the least prosperous – matches the impact on older industrial areas; and
- Some London boroughs. These include not just those that have traditionally been identified as 'deprived' (e.g. Hackney) but also boroughs such as Westminster and Brent. (Beatty & Fothergill 2013, p.12).

**Figure 1: Overall financial loss arising from welfare reform by 2014/2015[1]**




[1] Excluding DL by 2017/18, incapacity benefits and 1% upgrading by 2015/2016

Source: Beatty and Fothergill (2013)

Table 1 shows the cumulative impact by region and demonstrates just how much variation there is between areas. Beatty and Fothergill point out that *"one way of looking at the regional differences is that if the five worst affected regions (the three northern English regions plus Wales and London) only experienced the same per capita loss as South East England, total incomes there would be £2.8bn a year higher."* (Beatty and Fothergill, 2013, p.16).

**Table 1: Overall impact of welfare reforms 2014/15[2] by region**

| | Estimated loss £m p.a. | Loss per working age adult £ p.a. |
|---|---|---|
| North West | 2,560 | 560 |
| North East | 940 | 560 |
| Wales | 1,070 | 550 |
| London | 2,910 | 520 |
| Yorkshire and the Humber | 1,690 | 500 |
| West Midlands | 1,740 | 490 |
| Scotland | 1,660 | 480 |
| East Midlands | 1,310 | 450 |
| South West | 1,440 | 430 |
| East | 1,490 | 400 |
| South East | 2,060 | 370 |
| **Great Britain** | **18,870** | **470** |

[2] Excluding DLA by 2017/18, incapacity benefits and 1% up-rating by 2015/16

Source: Beatty and Fothergill (2013)

Beatty and Fothergill also analyse the average loss for particular types of household (Table 2). These figures demonstrate that the reforms have the greatest adverse effects on the most deprived households. Nearly two-thirds of the total financial loss falls on households with dependent children whilst around 40 per cent falls on the sick or disabled via DLA and incapacity benefit reform.

**Table 2: Impact by household type (GB)**

| | Average financial loss £ p.a. |
|---|---|
| Pensioner couple | 30 |
| Single pensioner | 60 |
| Couple – no children | 340 |
| Couple – one dependent child | 1,480 |
| Couple – two or more dependent children | 1,540 |
| Couple- all children non-dependent | 360 |
| Lone parent – one dependent child | 1,950 |
| Lone parent – two or more dependent children | 2,120 |
| Lone parent – all children non-dependent | 530 |
| Single person household | 520 |
| Other – with one dependent child | 1,440 |
| Other – with two or more dependent children | 1,530 |
| Other – all full-time students | 0 |
| Other – all aged 65+ | 40 |
| Other | 490 |

Source: Beatty and Fothergill (2013)

### *The 'Spare Room Subsidy/Bedroom Tax'*

*Stock mismatch and development plans*

In 2012, CASE, a collection of Social Housing providers in England, predicted that the under-occupation rules ('spare room subsidy/bedroom tax') would lead to a significant stock mismatch for housing providers. They claimed that whilst individuals with spare rooms may want to downsize before the reforms were implemented, they were unlikely to be able to due to a shortage of appropriate housing. Building one bedroom properties was, they argued, a good long-term solution because of the inflexibility of such properties (CASE, 2012).

The NHF (2014) found that by 2014, nearly half of the housing associations involved in their investigations had experienced an increase in the number of tenants looking to downsize to smaller homes since the spare room subsidy changes were made. However, despite the large numbers wanting to downsize, there has not been enough suitably sized housing to meet these needs. Indeed since 2013, the majority of housing associations have made no change to their development plans as it would be preferable to build more small one and two bedroom properties (Ipsos Mori, 2014a). This issue could be further exacerbated by the way in which financial pressures on social landlords arising from welfare reform are raising doubts over future development plans (Power *et al*. 2014).

The lack of change in development plans is not surprising given that any development by a housing association needs to meet long-term local needs, generally assessed over a period of 10–15 years. Furthermore, whilst more tenants seem to be moving into private rented sector housing in order to downsize relative to before the introduction of the new rules they make up only approximately one in five tenants (NHF, 2015). This means that the majority of those who have been affected are staying and paying, either due to a lack of alternatives or not wanting to move from their home (NHF, 2014).

Housing associations have invested significant time and resources to minimise the impacts of the change and some have changed their allocations policies to give greater priority to those wanting to downsize (Ipsos Mori, 2014a). However, a lack of definition of bedroom or minimum size has led to confusion and increased costs for housing associations and landlords (Wilcox, 2014).

*Debt, payment arears and well being*

Despite efforts by housing associations, the 'Spare Room Subsidy/Bedroom Tax' has a significant impact on the household finances of many tenants. Ipsos Mori found that, on average, two-thirds of tenants affected by the size criteria are currently in arrears and tenants affected by it are nearly four times as likely to say they need to borrow money to help pay the rent since April 2013 relative to before April 2013 (Ipsos Mori, 2014b). While the overall number of tenants in arrears because of the changes has fallen, the situation for those who are in arrears has got worse. In support of this finding, a report commissioned by the Joseph Rowntree Foundation argued that the 'Spare Room Subsidy/Bedroom Tax' had lowered expected savings of those affected (Wilcox, 2014). It was found to be having impacts not only on household finances but also on the well-being on tenants, with many worrying about tightening budgets and spending less money on food and heating/energy in order to cope (Ipsos Mori, 2014b). Power *et al.* (2014) concluded that the increase of debt and increased cost of living was leading tenants to rely on a range of a variety of sever coping strategies including

> *"cutting back on food, utilities and other household goods, dipping into savings, selling their belongings and borrowing money. Family members of those affected are often trying to cover additional costs by lending money, buying food and providing other in-kind services."* (Power *et al*., p. 30).

## *The introduction of Universal Credit (UC)*

The introduction of Universal Credit (UC) is the element of welfare reform predicted to have the largest impact on housing associations and their tenants (NHF, 2015). Whilst it has not yet been rolled out across the county, there have been a number of pilots in different areas as well as studies into the potential impact of this significant change.

### *Financial implications of UC*

Research into the introduction of UC has centred on a concern that claimants will be incapable of managing a single, direct monthly payment made online. For example, in 2012, CASE predicted that rent arrears to landlords would increase due to direct payments to claimers being poorly managed and vulnerable claimants being unable to cope with a single monthly payment for all of their benefits (CASE, 2012). In support of this, the National Housing Federation found that when asked about the move to UC an overwhelming majority of landlords were concerned about the capability of tenants to cope with monthly budgeting (Ipsos Mori, 2014a). Indeed, of tenants used to budgeting fortnightly the majority said they would not be confident planning their budget on a monthly basis (NHF, 2015).

The National Housing Foundation (2015) also reports that the majority of tenants would prefer their housing benefit to be paid directly to their landlord and housing associations have also stated that they expect they will have to spend more in order to collect less. Indeed some associations are anticipating that 35% of the income that they collected in 2014 would be at risk of non-collection through direct payments (NHF, 2015). This anticipated loss of income means that some associations are planning to develop fewer homes (NHF, 2015) as a result of the fallout from UC. There are also implications for other services that associations may provide which are being subsidised by profits from rents.

### *Digital Access and UC*

UC is designed to be a fully on-line system. Landlords however, emphasise that many claimants do not have access to the internet, with many of those that do being ill equipped to use the online systems (Ipsos Mori, 2014a). Overall, existing research suggests that claimants receiving UC will require a lot of support in order to cope with the changes (Ipsos Mori, 2014a) and the NHF has recommended steps to prepare tenants, housing association staff and housing associations before the system could be deliver fully on-line (NHF, 2014).

### *Case studies and broader findings*

Bron Afon Housing Association has been one of the pilot areas for testing UC and has undergone an evaluation of the process. Key findings of that evaluation relate to the increased potential for rent arrears and the need to support tenants with monthly budgeting. However, the reports highlighted a variety of other potential problems. These included risks to vulnerable clients especially those with mental health issues, the requirement for wider support than purely financial budgeting and the need for the Housing Association to adapt its own systems and processes in light of the significant changes (Simpson, 2014).

Caerphilly Council was one of the 12 local authorities to pilot the UC changes. The results of this pilot and the other 11 produced conclusions in four key areas:

Partnerships

- Mapping exercises need to be undertaken to identify partner provision within each local authority area and identify gaps and duplication; and
- Integration of services helped to provide better customer service and aided partnership working.

Financial

- Customers prefer one-to-one interaction rather than group sessions to discuss their debt issues; and
- Customers will only get in contact when they reach or are about to reach crisis point. More needs to be done to prevent them reaching this point.

Triage

- Scripted triage may not identify residents that need on-going support and a more flexible approach may be required; and
- Frontline staff must have the knowledge, skills, understanding and tools required for meaningful and effective triage.

Digital

- Promoting a 'self-sufficiency' strategy takes time and mediated support; and
- Carefully worded communications to customers, outlining the benefits and advantages of online services, supported by initial help from staff where necessary, will help to move claimants to digital channels.

A key finding was that each of the four sets of issues is inextricably linked to the others. To provide an effective holistic customer service, activities across all four themes need to be robust and work in harmony together (UK Government 2014).

**Mitigating the effects of welfare reform**

The Scottish Government has commissioned an analysis of the impact of welfare reform in Scotland and what it has done to mitigate this. The majority of its actions have involved financial assistance to those who have been hit hardest. They include:

- Replacing Council Tax Benefit (which was abolished by the Act) with the Council Tax Reduction scheme. This protects the entitlement provided in previous years, with funding of £23 million per annum over the period 2013/14 to 2015/16;
- Replacing certain discretionary elements of the Social Fund, which were abolished by the Act, with the new Scottish Welfare Fund, with funding of £33 million per annum; and
- The introduction of a c. £700,000 Welfare Reform Resilience Fund to deliver a programme of projects in 2014/15. This fund has been designed to contribute to learning about potentially innovative and transformational aspects of service design.

(The Scottish Government 2014).

### *Literature specific to Wales*

There have been a number of reports specific to Wales which have explored the impact of the welfare reforms. These reach very similar conclusions to studies in other parts of the UK and highlight:

- A lack of appropriate housing available for those wishing to downsize;
- Increasing rent arears and poverty amongst tenants impacted by the bedroom tax; and
- The issue of digital access for changing to UC and concern over vulnerable tenants' ability to budget for the longer term.

(Welsh Government, 2014a; Wales Audit Office, 2015).

The recently published Welsh Audit Office (WAO) report echoed many of the findings of other studies. It concluded that:

- there has been little increase in supply to match the demand for smaller housing since the introduction of the spare room subsidy;
- poverty is rising amongst social housing tenants;
- internet access for many social housing tenants in Wales is poor; and
- there is great concern amongst Councils and Housing Associations that the impact of direct payments will cause greater levels of debt and increase homelessness. (WAO, 2015)

The WAO also highlighted concerns about the variability of responses across Wales and data quality and availability. It found that:

- welfare reform is resulting in increased costs for the Welsh Government, social housing providers and tenants;
- there has been a significant reduction in the availability of housing advice services in Wales;
- Councils' responses to reforms are inconsistent, as is their use of the discretionary housing payments and partnership working;
- there are insufficient data currently being collected to understand the impact of welfare reform fully; and
- Support to tenants from councils and housing associations regarding the reforms is inconsistent.

A key finding was that the changes being made to Housing Benefit will 'affect a greater proportion of social housing tenants in Wales than in Scotland or England, and there is increasing poverty, debt and exclusion amongst some social Housing Tenants which coincide with these changes' (WAO, 2015).

This mirrors analysis by Beatty and Fothergill (2014) which explored the impact of welfare reforms in the South Wales Valleys area using ward level data. They conclude that welfare reforms will have significant cumulative impacts in the Valleys increasing deprivation and taking considerable sums of money out of the local economy which has wider implications for local shops, services and businesses which rely on local spending.

Beatty and Fothergill (2014) therefore argue that the reforms are not cost effective and that a better strategy would be to encourage growth and job generation in these areas to achieve savings rather than cutting welfare. However, whilst the report does make recommendations in relation to economic policy the authors do not mention the implications of their study for housing policy in Wales.

The WAO concludes that many of the impacts of welfare reform will affect devolved services (WAO, 2015). The Welsh Government and local authorities may have to find additional funding for services. However, the WAO report makes just one recommendation for the Welsh Government namely that it "establish a set of minimum service standards on lettings and transfers to ensure that tenants affected by the removal of the spare-room subsidy receive a minimum standard of service from their landlord" (WAO, 2015). The other six recommendations in its report are targeted at local authorities, Housing Associations and Community Housing Cymru.

A report by a task and finish group into the impact of welfare reforms on the social rented sector, published in February 2014 and undertaken by the Welsh Government, included recommendations for a range of stakeholders including the Welsh Government. It suggested the Welsh Government should write to the Department for Work and Pensions to request that local authorities be allowed to carry forward underspend in discretionary housing payments funds between financial years, and that the Welsh Government ask money advice services to undertake a publicity campaign in Wales (Welsh Government, 2014a). However, none of the recommendations from the Welsh Government report had direct implications for housing policy in Wales.

# Conclusion

Whilst there have been a number of studies into the impacts of welfare reform which draw similar conclusions, the majority do not provide recommendations that relate to housing policy and few identify actions to be taken by the Welsh Government. The majority focus their recommendations on housing associations and local councils. In our view, there is a need for analysis which directly explores ways in which Welsh Ministers might mitigate the current and predicted impact of welfare reforms through housing policy. There may also be benefit in work to determine what additional powers might be useful to the Welsh Government to enable it to mitigate the impacts of changes in the UK welfare policies.

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## Author Details

Emyr Williams – Senior Research Officer

Public Policy Institute for Wales | Syfydliad Polisi Cyhoeddus I Gymru

10 Museum Place | 10 Plas yr Amgueddfa

Cardiff | Caerdydd

CF10 3BG

Tel. | Ffôn: 029 2087 5322