

Housing Quality Network Cymru members' update

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The Housing Quality Network Cymru

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HQN Cymru newsletter

Welcome to the March edition of the HQN Cymru newsletter, a regular round-up of Welsh housing news and opinion from the Housing Quality Network.

Llythyr newyddion Rhwydwaith Ansawdd Tai Cymru

Croeso i rifyn mis Mawrth o lythyr newyddion Rhwydwaith Ansawdd Tai Cymru (HQN Cymru), sef y crynodeb rheolaidd o newyddion a barn am y sector tai yng Nghymru gan y Rhwydwaith Ansawdd Tai.

Hot topics

The intensity of change continues across the sector with increased scrutiny from politicians in Cardiff Bay alongside a number of new policy initiatives.

Pynciau trafod

Mae newidiadau'n parhau i ddigwydd ar lefel ddwys ar draws y sector, wrth i waith craffu gan wleidyddion ym Mae Caerdydd gynyddu ac wrth i nifer o fentrau polisi newydd gael eu cyflwyno.

Bye-bye Right to Buy?

After much anticipation, Wales is set to legislate to end the Right to Buy and Right to Acquire for all social housing tenants. Cabinet Secretary for Communities and Children **Carl Sargeant**, who will steer the bill through the Assembly said:

'The size of social housing stock has declined significantly since 1980 when the Right to Buy was introduced. The number of homes lost through the Right to Buy is equivalent to 45% of the social housing stock in 1981. This has resulted in longer waiting times for people in housing need, many of whom are vulnerable, to access a home they can afford'.

Carl Sargeant also released a short [video message](#).

The bill was announced less than a month after Flintshire became the fourth council in Wales to gain the approval of Welsh Government to suspend the Right to Buy, joining Anglesey, Carmarthenshire and Swansea. In approving Flintshire's request for suspension, First Minister Carwyn Jones said at the time:

'The Right to Buy is depleting our social housing stock. Legislating to end the Right to Buy is the only sure way to prevent this and give social landlords the confidence to invest in building more of the affordable homes Wales needs'.

Keith Edwards, HQN Cymru lead associate said:

'This is the logical conclusion to a process that started ten years ago. It was the Labour / Plaid Cymru coalition government that first sought to give local authorities the powers to suspend the Right to Buy through a legislative competence order before the 2011 referendum gave them the primary powers to totally abolish it. It is likely to receive the support of Labour and

Plaid Cymru assembly members which will be enough to comfortably secure its passage into law.

Key documents relating to the bill can be found [here](#).

Hwyl Fawr i'r Hawl i Brynu?

Ar ôl llawer iawn o ddisgwyl, mae Cymru ar fin cyflwyno deddfwriaeth i ddod â'r Hawl i Brynu a'r Hawl i Gaffael i ben ar gyfer pawb sy'n denantiaid tai cymdeithasol. Meddai **Carl Sargeant**, Ysgrifennydd y Cabinet dros Gymunedau a Phlant, a fydd yn llywio'r bil drwy'r Cynulliad:

"Mae maint y stoc o dai cymdeithasol wedi lleihau'n sylweddol ers 1980 pan gafodd yr Hawl i Brynu ei chyflwyno. Mae nifer y tai a gollwyd drwy'r Hawl i Brynu yn cyfateb i 45% o'r stoc o dai cymdeithasol yn 1981. O ganlyniad mae'r sawl y mae angen tai arnynt, y mae llawer ohonynt yn agored i niwed, yn gorfod aros yn hirach am gartref y maent yn gallu ei fforddio".

Yn ogystal, rhyddhaodd **Carl Sargeant** [neges fideo](#) fer.

Gwnaed cyhoeddiad ynghylch y bil lai na mis ar ôl i Sir y Fflint gael cymeradwyaeth gan Lywodraeth Cymru i atal yr Hawl i Brynu, gan ddilyn tri chyingor arall yng Nghymru, sef Ynys Môn, Sir Gâr ac Abertawe. Wrth gymeradwyo cais Sir y Fflint i atal yr Hawl i Brynu, meddai'r Prif Weinidog, Carwyn Jones:

"Mae'r Hawl i Brynu yn erydu ein stoc o dai cymdeithasol. Cyflwyno deddfwriaeth i ddod â'r Hawl i Brynu i ben yw'r unig ffordd sicr o atal hynny ac o roi'r hyder i landlordiaid cymdeithasol fuddsoddi mewn adeiladu mwy o'r tai fforddiadwy y mae eu hangen ar Gymru".

Meddai **Keith Edwards**, prif swyddog cyswllt HQN Cymru: "Dyma ddiwedd glo rhesymegol i broses a ddechreuodd ddeng mlynedd yn ôl. Llywodraeth glymblaid Llafur / Plaid Cymru a geisiodd yn gyntaf roi'r pwerau i awdurdodau lleol atal yr Hawl i Brynu, drwy orchymyn cymhwysedd deddfwriaethol, cyn i refferendwm 2011 roi'r pwerau sylfaenol i'r llywodraeth ddiddymu'r hawl yn gyfan gwbl. Mae'r bil yn debygol o gael cefnogaeth Aelodau Cynulliad Llafur a Phlaid Cymru, a fydd yn ddigon i sicrhau ei fod yn dod yn gyfraith".

Mae dogfennau allweddol sy'n ymwneud â'r bil i'w gweld [yma](#).

A legal view: Owen Lloyd, Slater and Gordon

On 13 March 2017 the **Welsh Government** introduced a bill which, if passed, could bring to an end the Right to Buy, which enables tenants of social housing in Wales to purchase their homes at a discount.

The 'Right to Buy' for local authority tenants was extended in 1997 by the 'Right to Acquire' legislation to include housing association tenants as well. This has resulted in a 45% reduction in the availability of social housing in Wales.

As a consequence, extreme pressure has been placed on social housing in Wales, with over 10,000 people on the waiting list for housing in Cardiff alone. The **Welsh Government** aims to combat the issue by building 200,000 affordable homes by 2021, as well as maintaining the current social housing stock through the proposed abolition of the Right to Buy.

If passed, the law will allow for an initial 12 month moratorium, during which social tenants will be able to exercise the right to purchase their home with an £8,000 discount, reduced from £16,000 in 2015. For new build homes, however, the moratorium will last only two months.

Whilst local authorities and housing associations are likely to face a rush of applications to exercise the right to buy within the 12 month period, the Welsh Government has laid out the measure to ensure compliance with Human Rights law.

At this early stage it remains unclear as to whether or not a challenge to this law may be brought by the affected parties, but the Supreme Court has previously stated that Article 8 of the European Convention on Human Rights, the right to a private and family life, does not provide for a right to housing. This means that any challenge is likely to fail and, in allowing the moratorium on the abolition of the right to buy, the **Welsh Government** is acting cautiously to avoid any challenges to the legislation.

Barn gyfreithiol: Owen Lloyd, Slater and Gordon

Ar 13 Mawrth 2017 cyflwynodd **Llywodraeth Cymru** fil a allai, os caiff ei basio, ddiddymu'r Hawl i Brynu sy'n galluogi tenantiaid tai cymdeithasol yng

Nghymru i brynu eu cartrefi am bris sy'n cynnwys disgownt.

Cafodd yr 'Hawl i Brynu' ar gyfer tenantiaid awdurdodau lleol ei hymestyn yn 1997 gan y ddeddfwriaeth 'Hawl i Gaffael', er mwyn cynnwys tenantiaid cymdeithasau tai hefyd. Mae hynny'n golygu bod y tai cymdeithasol sydd ar gael yng Nghymru wedi lleihau 45%.

O ganlyniad mae tai cymdeithasol yng Nghymru wedi bod dan bwysau aruthrol, gyda thros 10,000 o bobl ar y rhestr aros am dai yng Nghaerdydd yn unig. Nod **Llywodraeth Cymru** yw mynd i'r afael â'r broblem drwy adeiladu 200,000 o dai fforddiadwy erbyn 2021, yn ogystal â chynnal y stoc gyfredol o dai cymdeithasol drwy'r camau arfaethedig i ddiddymu'r Hawl i Brynu.

Os caiff y gyfraith ei phasio bydd yn caniatáu moratorium cychwynnol o 12 mis, ac yn ystod y cyfnod hwnnw bydd tenantiaid tai cymdeithasol yn gallu arfer eu hawl i brynu eu cartref am bris sy'n cynnwys disgownt o £8,000, sy'n llai na'r disgownt o £16,000 a oedd ar gael yn 2015. Fodd bynnag, yn achos cartrefi newydd, dim ond am 2 fis y bydd y moratorium yn para.

Er bod awdurdodau lleol a chymdeithasau tai'n debygol o wynebu nifer fawr o geisiadau i arfer yr hawl i brynu o fewn y cyfnod o 12 mis, mae Llywodraeth Cymru wedi cyflwyno'r mesur er mwyn sicrhau ei bod yn cydymffurfio â'r gyfraith ynghylch Hawliau Dynol.

Yn ystod y cyfnod cynnar hwn nid yw'n glir o hyd a fydd y sawl y bydd y gyfraith hon yn effeithio arnynt yn ei herio, ond mae'r Goruchaf Lys wedi datgan o'r blaen nad yw Erthygl 8 y Confensiwn Ewropeaidd ar Hawliau Dynol, sef yr hawl i fywyd preifat a theuluol, yn darparu ar gyfer yr hawl i gael tŷ. Mae hynny'n golygu bod unrhyw her yn debygol o fethu, ac wrth ganiatáu'r moratorium ar ddiddymu'r Hawl i Brynu mae **Llywodraeth Cymru** yn gweithredu'n ofalus er mwyn osgoi unrhyw heriau i'r ddeddfwriaeth.

*** Free to HQN Cymru members | Cardiff | Friday 31 March ***

Housing law – An essential guide for 2017 and beyond

Some of the sharpest legal minds in Wales are coming together at the end of

March to provide a fast-paced and informative overview of the current housing law landscape. HQN has teamed up with Slater and Gordon solicitors to bring you this timely and practical workshop.

The sessions focus on the strategic aspects affecting social housing providers in Wales – collaborative working arrangements, development and new build, planning law as well as Brexit. These are tailored to Executives, Directors, policy, compliance and governance officers and everyone concerned with ensuring the organisation is well governed and compliant.

Keynote speaker
Julie Morgan, Assembly Member for Cardiff North.

The legal implications of collaborative arrangements
Matthew Paul, Civitas.

Brexit implications for employers and new legislation
Jim Lister, Slater and Gordon.

Development issues and solutions
Stephen Lintott, Slater and Gordon.

Planning law and policy
Lichfields.

Update on the Renting Homes (Wales) Act 2016
Mark Woloshak, Slater and Gordon.

[Book now...](#)

*** Am ddim i aelodau HQN Cymru – Caerdydd, 31 Mawrth ***

Cyfraith tai – canllaw hanfodol ar gyfer 2017 ac wedyn

Mae rhai o arbenigwyr cyfreithiol mwyaf blaenllaw Cymru yn dod ynghyd ddiwedd mis Mawrth i ddarparu trosolwg sydyn ac addysgiadol o'r sefyllfa bresennol o safbwynt cyfraith tai. Mae HQN wedi ymuno â chyfreithwyr Slater and Gordon i ddarparu'r gweithdy ymarferol ac amserol hwn ar eich cyfer.

Bydd y sesiynau'n canolbwyntio ar yr agweddau strategol sy'n effeithio ar ddarparwyr tai cymdeithasol yng Nghymru – trefniadau gweithio cydweithredol, gwaith adeiladu tai newydd a datblygu, cyfraith cynllunio a Brexit. Mae'r sesiynau wedi'u teilwra ar gyfer Swyddogion Gweithredol, Cyfarwyddwyr, swyddogion polisi, swyddogion cydymffurfio a llywodraethu, a phawb sy'n ymwneud â sicrhau bod y sefydliad yn cael ei lywodraethu'n dda a'i fod yn cydymffurfio â'r holl ofynion sy'n berthnasol iddo.

Prif **siaradwr**
Julie Morgan, Aelod Cynulliad dros Ogledd Caerdydd.

Goblygiadau **cyfreithiol** **trefniadau** **cydweithredol**
Matthew Paul, Civitas.

Goblygiadau **Brexit ar gyfer** **cyflogwyr a deddfwriaeth** **newydd**
Jim Lister, Slater and Gordon.

Problemau **datblygu** **ac** **atebion** **iddynt**
Stephen Lintott, Slater and Gordon.

Polisi **a** **chyfraith** **cynllunio**
Lichfields.

Y diweddaraf am Ddeddf Rhentu Cartrefi (Cymru) 2016
Mark Woloshak, Slater and Gordon.

[Cadwch eich lle yma...](#)

Tenants face Universal Credit delays and anxiety

New research by **Cardiff Metropolitan University** has found that there can be four to eight week delays in payments for tenants claiming Universal Credit (UC), causing significant anxiety and forcing them people to access food banks to get by. it also discovered that whilst the UK average for rent arrears is £131, this more than trebled for Welsh tenants claiming UC in Wales to £450.

The research was commissioned by **Community Housing Cymru** and funded

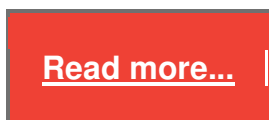
by the **Oak Foundation**. Researchers worked with tenants to undertake the research themselves, using focus groups made up of their peers. It found that tenants engaging with their landlord over UC and the DWP often had confidence and literacy problems.

Launching the report at the Senedd on 9 March, **Stuart Ropke**, Chief Executive of **Community Housing Cymru** said:



"UC has created a vacuum between tenants and landlords. Under the current system, many landlords do not know if their tenants are on UC. They are often only alerted to the fact that they are on UC when they fall into arrears'.

Follow the link below for the full report.



Credyd Cynhwysol – tenantiaid yn wynebu pryder ac oedi

Mae ymchwil newydd gan **Brifysgol Metropolitan Caerdydd** wedi darganfod bod tenantiaid sy'n hawlio Credyd Cynhwysol weithiau'n gorfod aros 4-8 wythnos am daliadau, sy'n achosi pryder sylweddol ac sy'n gorfodi pobl i ddefnyddio banciau bwyd er mwyn gallu ymdopi. Darganfu hefyd fod cyfartaledd Cymru ar gyfer ôl-ddyledion rhent tenantiaid sy'n hawlio Credyd Cynhwysol yng Nghymru, sef £450, dros deirgwaith yn fwy na chyfartaledd y DU, sef £131.

Cafodd yr ymchwil ei chomisiynu gan **Cartrefi Cymunedol Cymru** a'i hariannu gan yr **Oak Foundation**. Bu'r ymchwilwyr yn gweithio gyda thenantiaid er mwyn eu galluogi i gynnal yr ymchwil eu hunain, gan ddefnyddio grwpiau ffocws a oedd yn cynnwys eu cymheiriaid. Darganfu'r ymchwil fod gan denantiaid a oedd yn ymwneud â'u landlord ynghylch Credyd Cynhwysol a'r Adran Gwaith a Phensiynau broblemau hyder a llythrennedd yn aml.

Meddai **Stuart Ropke**, Prif Weithredwr **Cartrefi Cymunedol Cymru**, wrth lansio'r adroddiad yn y Senedd ar 9 Mawrth:



"Mae Credyd Cynhwysol wedi creu gwagle rhwng tenantiaid a landlordiaid. Dan y system bresennol, nid yw llawer o landlordiaid yn gwybod a yw eu tenantiaid ar Gredyd Cynhwysol neu beidio. Yn aml, dim ond pan fydd y tenantiaid yn mynd i ôl-ddyledion y bydd landlordiaid yn dod i wybod eu bod ar Gredyd Cynhwysol".

[Gellir darllen yr adroddiad llawn yma....](#) |

Assembly Inquiry into housing associations nears completion

John Howells, Welsh Government Director of Housing and Regeneration and Head of Housing **Ian William** became the latest and last to give evidence in person to the Assembly Public Accounts Committee inquiry into regulatory oversight of housing associations on Monday 13 March 2017. They faced rigorous questions from Assembly members on the effectiveness of regulation and whether it was robust enough to mitigate risks of association failure.

In response to a question from member **Lee Waters** on whether the current regulatory framework was the right model **John Howells** said he thought it was 'pretty lean and mean' though he accepted that there were concerns for the sector about the level of resources available.

In written evidence HQN Cymru lead associate **Keith Edwards** said:

'Whilst many of the levers to 'engineer out' risk lie with the UK Government, including most taxation and welfare benefits, others are quite clearly within the ambit of Welsh Government, for example, rent policy and future social housing grant levels. The fact remains though that the complexity and

unpredictability of risk constitute the biggest challenges’.

You can catch up on the latest session [here](#) and all other sessions are available via the Senedd TV [archive](#). Written evidence from the 16 individuals and organisations responding can be found by following the link below.

[Read more...](#)

Ymchwiliad y Cynulliad i gymdeithasau tai ar fin cael ei gwblhau

John Howells, Cyfarwyddwr yr Adran Tai ac Adfywio yn **Llywodraeth Cymru**, ac **Ian William**, y Pennaeth Tai, oedd y bobl ddiweddaraf a’r bobl olaf i roi tystiolaeth yn bersonol i ymchwiliad Pwyllgor Cyfrifon Cyhoeddus y Cynulliad i drefn reoleiddio cymdeithasau tai, ar 13 Mawrth. Bu’n rhaid iddynt ateb cwestiynau manwl gan Aelodau’r Cynulliad ynghylch effeithiolrwydd y drefn reoleiddio a ph’un a yw’n ddigon cadarn i leihau’r risg y gallai cymdeithasau fethu.

Wrth ymateb i gwestiwn gan yr Aelod Cynulliad **Lee Waters** ynghylch ai’r fframwaith rheoleiddio presennol yw’r model cywir, dywedodd **John Howells** ei fod o’r farn bod y fframwaith yn eithaf addas ac effeithlon ond ei fod yn derbyn bod y sector yn pryderu ynghylch lefel yr adnoddau sydd ar gael.

Meddai **Keith Edwards**, prif swyddog cyswllt HQN Cymru, mewn tystiolaeth ysgrifenedig:

“Er mai Llywodraeth y DU sy’n rheoli llawer o’r dulliau o gael gwared â risg, sy’n cynnwys y rhan fwyaf o drethi a budd-daliadau lles, mae’n amlwg iawn bod dulliau eraill yn bodoli o fewn y meysydd y mae Llywodraeth Cymru yn gyfrifol amdanynt, er enghraifft, polisi rhent a lefelau’r grant tai cymdeithasol yn y dyfodol. Er hynny, erys y ffaith mai cymhlethdod a natur annisgwyl risg yw’r heriau mwyaf”.

Gallwch gael y wybodaeth ddiweddaraf am y sesiwn ddiweddaraf [yma](#), ac mae’r holl sesiynau eraill ar gael drwy [archif](#) Senedd TV. Mae’r dystiolaeth ysgrifenedig a gyflwynwyd gan yr 16 o unigolion a sefydliadau a ymatebodd i’r ymchwiliad i’w gweld [yma](#).

[Darllen mwy...](#)

Innovative finance for new homes

Communities and Children Secretary **Carl Sargeant** has announced a new programme to deliver innovative models of housing to help increase the number of homes built in Wales. The programme, which will initially be funded by £20m over the next two years, will contribute to the 20,000 affordable homes target. The Cabinet Secretary said:

'I'm looking for new ideas, new ways of doing things, both in terms of what we build and how we build them. We need to start looking at more innovation, at homes that can be built faster as panels in factories or whole units delivered to site on lorries. Alongside the well-documented health and education benefits that good quality housing provides for children and families, building homes of all tenures has a significant positive impact on the Welsh economy and on our communities. We can use the Welsh supply chain to unlock massive opportunities for growth and innovation in housing'.

The programme has been welcomed by representative bodies. WLGA's spokesperson for housing, **Councillor Dyfed Edwards**, said:

'Local authorities have a full role to play in enabling and delivering the homes we need across Wales, and it is important that with this increased focus and investment in housing we do not miss the opportunity to explore new models of housing that deliver more efficient and affordable homes'.

Community Housing Cymru Chief Executive **Stuart Ropke** said:

'The sector can continue to provide a wide range of options for more people, and funding from this programme to turn aspiration into delivery will be key to this'.

Details of the new programme can be found by following the link below.

[Read more...](#)

Cyllid arloesol ar gyfer cartrefi newydd

Mae **Carl Sargeant**, Ysgrifennydd y Cabinet dros Gymunedau a Phlant, wedi cyhoeddi rhaglen newydd ar gyfer darparu modelau tai arloesol er mwyn helpu i gynyddu nifer y cartrefi a gaiff eu hadeiladu yng Nghymru. Bydd y rhaglen, a gaiff ei hariannu i ddechrau gan £20 miliwn dros y ddwy flynedd nesaf, yn cyfrannu at gyrraedd y targed o 20,000 o dai fforddiadwy. Meddai Ysgrifennydd y Cabinet:

"Rwy'n chwilio am syniadau newydd a ffyrdd newydd o wneud pethau, o ran beth yr ydym yn ei adeiladu a sut. Mae angen i ni ddechrau ystyried arloesi'n fwy, ac ystyried tai sy'n gallu cael eu hadeiladu'n gynt ar ffurf paneli mewn ffatrioedd neu ar ffurf unedau cyfan sy'n cael eu cludo i safleoedd ar gefn lori. Ochr yn ochr â'r dystiolaeth bod tai o ansawdd da'n sicrhau manteision o ran iechyd ac addysg i blant a theuluoedd, mae adeiladu cartrefi ar gyfer pob math o ddeiliadaeth yn cael effaith gadarnhaol sylweddol ar economi Cymru a'n cymunedau. Gallwn ddefnyddio'r gadwyn gyflenwi yng Nghymru i gynnig cyfleoedd enfawr a fydd yn sicrhau twf ac arloesi ym maes tai".

Mae'r rhaglen wedi'i chroesawu gan gyrff cynrychioliadol. Meddai Llefarydd Cymdeithas Llywodraeth Leol Cymru ar dai, y **Cynghorydd Dyfed Edwards**:

"Mae gan awdurdodau lleol rôl lawn i'w chwarae o ran galluogi a darparu'r tai y mae eu hangen arnom ledled Cymru. Gyda'r ffocws a'r buddsoddiad cynyddol hwn ym maes tai, mae'n bwysig nad ydym yn colli'r cyfle i edrych ar fodelau tai newydd sy'n cynnig cartrefi mwy fforddiadwy ac effeithlon".

Meddai **Stuart Ropke**, Prif Weithredwr **Cartrefi Cymunedol Cymru**:

"Gall y sector barhau i ddarparu ystod eang o opsiynau i ragor o bobl, a bydd cyllid o'r rhaglen hon yn allweddol er mwyn gwireddu uchelgeisiau".

Gellir gweld manylion y rhaglen newydd [yma](#).

[Darllen mwy...](#)

Taking the stress out of stress testing

Although the regulator is undoubtedly keen to see Welsh RSLs stress test their business plans against range of potential challenges, the real motivation comes from associations themselves as evidenced by the take up of HQN's Iron Grip simulation game in Wales. Having a much clearer understanding of risk has shot up the agenda for a number of reasons including:

- The focus of Welsh Government and the Regulator on value for money across the sector
- Maximising resources to meet the new 20,000 homes target
- Responding to the challenges of the benefit cap, universal credit and local housing allowance
- Addressing the uncertainty around major programmes including Communities First and the range of European funded ones.

"It is hard to imagine stress testing being enjoyable but our Board and tenants panel really enjoyed and valued the Iron Grip challenge. Iron grip is useful as nobody can foresee all the risks but like top level sport you need to train and condition yourself as you will probably make a bad decision if you never practice".

Merthyr Valleys Homes

Iron Grip is based on a financial model for a completely fictional RSL but one that shares characteristics with the host association. The game is designed to build up resilience when facing a number of challenges and is the sort of approach the Bank of England takes when it sets stress tests for banks.

For more information on Iron Grip contact: anna.pattison@hqnetwork.co.uk.

Cael gwared â'r straen a achosir gan brofion straen

Er bod y Rheoleiddiwr heb os yn awyddus i weld landlordiaid cymdeithasol cofrestredig Cymru yn cynnal profion straen ar eu cynlluniau busnes ar sail ystod o heriau posibl, daw'r gwir gymhellant o'r cymdeithasau tai eu hunain fel y gwelwyd yn y graddau y cafodd 'Iron Grip', sef gêm efelychu'r Rhwydwaith Ansawdd Tai, ei defnyddio yng Nghymru. Mae meithrin dealltwriaeth gliriach o lawer o risg wedi cael mwy o flaenoriaeth ar yr agenda'n sydyn am nifer o resymau, sy'n cynnwys y canlynol:

- Ffocws Llywodraeth Cymru a'r Rheoleiddiwr ar werth am arian ar draws y

sector

- Yr angen i wneud yn fawr o adnoddau er mwyn cyflawni'r targed newydd, sef darparu 20,000 o gartrefi
- Yr angen i ymateb i'r heriau sy'n gysylltiedig â'r cap ar fudd-daliadau, credyd cynhwysol a'r lwfans tai lleol
- Yr angen i fynd i'r afael â'r ansicrwydd ynghylch rhaglenni o bwys sy'n cynnwys Cymunedau yn Gyntaf a'r ystod o raglenni a ariennir gan gyllid Ewropeaidd.

"Mae'n anodd dychmygu bod cynnal profion straen yn gallu bod yn bleserus, ond gwnaeth ein Bwrdd a'n panel tenantiaid fwynhau a gwerthfawrogi'r her 'Iron Grip'. Mae 'Iron Grip' yn ddefnyddiol oherwydd ni all neb ragweld y risgiau i gyd, ond fel yn achos pawb sy'n cyrraedd y brig ym mhob camp mae angen i chi ymarfer a pharatoi, oherwydd byddwch yn siŵr o wneud penderfyniad gwael os na wnewch chi ymarfer o gwbl".

Cartrefi

Cymoedd

Merthyr

Mae 'Iron Grip' wedi'i seilio ar fodol ariannol ar gyfer landlord cymdeithasol cofrestredig hollol ddychmygol sy'n rhannu nodweddion â'r gymdeithas sy'n defnyddio'r gêm. Diben y gêm yw meithrin cydnerthed wrth wynebu nifer o heriau, ac mae'n debyg i'r dull gweithredu y mae Banc Lloegr yn ei ddefnyddio wrth osod profion straen ar gyfer banciau.

I gael rhagor o wybodaeth am 'Iron Grip' cysylltwch â: anna.pattison@hqnetwork.co.uk.

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HQN Cymru – a new way to network



HQN Cymru was officially launched at our first (of many!) member events in Cardiff on Thursday 9 February 2017 by Chief Executive **Alistair McIntosh**, supported by a host of top speakers. Alistair kicked off by pointing out that although Wales was 'on the same thin gruel' as the rest of the UK, with further austerity and hardship to come, there was increasing interest in how we were doing things here – especially from England. **James Burgess**, Head of Housing Supply at the **Welsh Government**, pointed out that the new Housing Pact with WLGA and CHC was a strong statement of intent of partnership working to deliver many more homes. Innovation would also be important – including access to additional funding – if the 20,000 homes target was to be achieved.

Mike Owen, CEO of the first tenant / worker mutual in Wales, supported the call for radical thinking, citing the experience of his association and declaring that Wales was at the forefront of a renaissance in co-operative and mutual housing.

The challenges for tenants were high on the agenda as **Dr Bob Smith** of the Regulatory Board for Wales pointed out that whilst tenants were genuinely at the heart of some associations, this was not always the case and more needed to be done. **David Wilton**, Director of **TPAS Cymru** flagged up the huge potential of digital technology to increase tenant influence and empowerment.

Clarissa Corbisiero Peters, Deputy CEO of **Community Housing Cymru**,

summed the day up well by laying down a challenge: campaigns like Homes for All Cymru had raised housing up the agenda at the Assembly elections – the job now was to keep it up there!

Feedback on the day was excellent and demand for similar events in the future very high. If you want to find out more about how HQN Cymru can help and support you and your organisation contact thenetwork@hqnetwork.co.uk.

Remember - if your organisation is already a member of the Housing Quality Network, membership to HQN Cymru comes free as part of the package! And if you join HQN Cymru, this entitles you to all the benefits of full Housing Quality Network membership including free places at events and substantial discounts off training and consultancy services.

HQN Cymru – ffordd newydd o rwydweithio



Cafodd HQN Cymru ei lansio'n swyddogol yng Nghaerdydd ar 9 Chwefror gan y Prif Weithredwr **Alistair McIntosh**, gyda chymorth lluo o siaradwyr gwyb, yn y digwyddiad cyntaf (o lawer!) i'n haelodau. Dechreuodd Alistair drwy nodi bod gan bobl – yn enwedig o Loegr – ddiddordeb cynyddol yn y modd yr ydym yn gwneud pethau yma, er bod Cymru yr un mor brin o adnoddau â gweddill y DU a bod rhagor o gyni a chaledi i ddod.

Nododd **James Burgess**, Pennaeth Cyflenwad Tai **Llywodraeth Cymru**, fod


y Cytundeb Tai newydd â Chymdeithas Llywodraeth Leol Cymru a Cartrefi Cymunedol Cymru yn ddatganiad cryf o fwriad i weithio mewn partneriaeth er mwyn darparu llawer yn rhagor o gartrefi. Byddai arloesi'n bwysig hefyd – gan gynnwys mynediad i gyllid ychwanegol – os oedd yn fwriad cyrraedd y targed o 20,000 o gartrefi.

Ateggodd **Mike Owen** – Prif Weithredwr y gymdeithas dai gydfuddiannol gyntaf yng Nghymru a gaiff ei rheoli gan ei thenantiaid a'i gweithwyr – yr alwad i ddechrau meddwl yn radical, gan gyfeirio at brofiad ei gymdeithas dai ef a chan ddatgan bod Cymru yn arwain y ffordd o safbwynt adfywio ym maes cymdeithasau tai cydweithredol a chydfuddiannol.

Roedd yr heriau i denantiaid yn uchel ar yr agenda, fel y soniodd **Dr Bob Smith** o Fwrdd Rheoleiddiol Cymru, ac er bod tenantiaid yn hollol ganolog i rai cymdeithasau tai nid oedd hynny'n wir bob amser ac roedd angen gwneud mwy. Tynnodd **David Wilton**, Cyfarwyddwr **TPAS Cymru**, sylw at botensial enfawr technoleg ddigidol i gynyddu dylanwad a grym tenantiaid.

Crynhodd **Clarissa Corbisiero Peters**, Dirprwy Brif Weithredwr **Cartrefi Cymunedol Cymru**, y diwrnod yn dda drwy osod her: roedd ymgyrchoedd megis Cartrefi i Bawb Cymru wedi gwthio tai i fyny'r agenda yn ystod etholiadau'r Cynulliad – yr her yn awr oedd sicrhau bod tai yn parhau i gael lle blaenllaw ar yr agenda!

Cafwyd adborth ardderchog ar y diwrnod ac roedd llawer o alw am ddigwyddiadau tebyg yn y dyfodol. Os hoffech gael gwybod mwy am sut y gall HQN Cymru eich helpu a'ch cynorthwyo chi a'ch sefydliad, cysylltwch â thenetwork@hqnetwork.co.uk.

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Interested in our networks or events? Call the team
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