



HOUSING AND REGENERATION SCRUTINY COMMITTEE – 26TH JANUARY 2021

SUBJECT: HOUSING REVENUE ACCOUNT CHARGES – 2021/2022

REPORT BY: CORPORATE DIRECTOR OF SOCIAL SERVICES AND HOUSING

1. PURPOSE OF REPORT

- 1.1 For Members to consider and take a view on the increased Council Housing rent charges proposed in this report, prior to consideration by Cabinet on the 10th February 2021. The charges predominantly focus on council house rents, but also include garages, and are intended to be effective for the Housing Revenue Account (HRA) for the 2021/2022 financial year.

2. SUMMARY

- 2.1 Members will be aware that the preparation of the Housing Revenue Account (HRA) budget is quite separate to the work involved in setting the General Fund Budget and Council Tax. The HRA is funded by rental income received from council tenants, rather than the Council Taxpayer. Whilst there is a clear separation of these funds, the majority of the proportion of council tenants rent is funded from financial support in the form of Housing Benefit or Universal Credit (72%) which is derived from the taxpayers' purse, therefore value for money must always be sought. We charge our council tenants rent over a 48-week basis but The Welsh Government (WG) base their rents on a 52-week basis so this report shows the 52 week equivalent.
- 2.2 The Affordable Housing Supply Review was published in April 2019. The purpose of the review was to examine current arrangements supporting the development of affordable housing, and to make recommendations for changes designed to increase supply and improve delivery from the resources available. One of the tasks included making a recommendation on how a sustainable rent policy can help determine long term affordability for tenants and the viability of existing and new housing developments.
- 2.3 The key recommendations from this review in correlation to the rent policy was
1. *The Welsh Government should implement a five year rent policy from 2020-21*
 2. *There should be a focus on landlords considering Value for Money alongside affordability. An explicit annual assessment on cost efficiencies should be part of the rationale for justifying any rent increase*
- 2.4 In reaction to this review, The Minister for Housing and Local Government has stated “*There must be a clear balance between the interest of landlords and residents. Affordability for tenants must take into account the whole cost of living in a property and Landlords are expected to consider these costs when setting rents each year. Affordability is an issue I take very seriously, and I am mindful of not placing excessive financial burdens upon tenants*”..

- 2.5 Having considered the review, along with wider factors such as the pressures arising from growing levels of homelessness, the need to decarbonise our existing stock, to maintain the Welsh Housing Quality Standard and to build new high quality homes that are near zero carbon, The Minister confirmed the following for the 2020/21 Rent Policy:-
1. An annual uplift of up to CPI+1% each year for 5 years from 2020-21 to 2024-25 using the level of CPI from the previous September each year.
 2. CPI+1% will be the maximum increase allowable in any one year but this must not be regarded as an automatic uplift. Landlords decisions on rent should take into account the affordability of rents for tenants.
 3. The level of rents for individual tenants can be reduced or frozen or can rise by up to an additional £2 over and above CPI+1%, on condition that total average rental income collected by the landlord increases by no more than CPI+1%.
 4. As an intrinsic part of the 5 year policy, landlords will be expected to set a rent and service charge policy which ensures that social housing remains affordable for current and future tenants. As part of their annual decision they should make an assessment of costs efficiencies, value for money and affordability for tenants.
- 2.6 In determining the rent increase for 2021/2022, The Minister has confirmed the above criteria will remain. However, in light of the pandemic, the lack of data collection whilst government resources have been re-prioritised, has meant no robust data available to generate the Target Rent Bands for the year ahead, and The Minister has therefore suspended the role of Target Rent Bands for this year. Members will recall that the original policy set a Target Rent Band for each Authority which allows Authorities flexibility to increase the rent to ensure the level is within the Target Rent Band envelope, conversely, if the average weekly rent is above the Target Rent Band, average rents will increase at a lower rate, to bring the rent back within the Target Rent Band envelope.
- 2.7 The Minister is also keen to progress with a number of new initiatives as part of the wider rental agreement which include
- Strengthen approaches designed to minimise all evictions and deliver on a new agreement not to evict into homelessness.
 - Undertake a standardised tenant satisfaction survey for publication on a central website to assist tenants in scrutinising and comparing landlord performance. First survey results to be available for publication by April 2021. However, this will now be based on existing satisfaction data, with officials discussing a revised set of core questions for survey results to be published in April 2022.
 - Build on existing commitments to deliver high quality homes with BHS (Beautiful Homes and Spaces) 2021 space standards applying across tenure, to attract WG funding, phased from 2021
 - Work towards energy efficiency standards of no less than EPC A (Energy Performance Certificate) on new build sites which attract any WG funding from April 2021.
- 2.8 The previous Septembers CPI inflation figure was 0.5%. The policy therefore allows a maximum of 1.5% increase on our total rental income.
- 2.9 The Business Plan has assumed a rent increase of 2.5% for 2021/22 to 2024/25.
- 2.10 Members will recall there was limited time to consider a full affordability options appraisal for setting the rent for 2020/21, and the intention was to conduct a data gathering exercise later in 2020, in advance of the 2021/22 rent setting cycle.

- 2.11 A working group was set up to discuss an appropriate way forward, including a questionnaire to tenants specifically on rent affordability. It soon became apparent that there were many complexities to address if the affordability appraisal was to evidence meaningful outcomes. What is considered affordable to one tenant will not be affordable to another. The lack of information regarding tenants income and outgoings (e.g. utility bills, wages etc), and their individual circumstances and expectations means that affordability becomes difficult to measure.
- 2.12 Unfortunately, due to the Covid pandemic, the working group could not progress to the extent desired, as resources were prioritised elsewhere. However, some progress has been made, in the hope it is an adequate base on which to develop further. An affordability survey to tenants was agreed and posted on social media and the Councils website on 16th November, with a 30 day deadline. Tenants who have registered to receive EGov updates also received the survey directly, and officers made our engaged tenants aware of the survey in several communications with some surveys being carried out over the phone. The responses received have been considered within the proposals of this report.
- 2.13 In addition to the affordability survey, as a landlord. we are obliged to survey our tenants under a standard STAR survey which is a consistent framework for social landlords to collect, report and measure on tenant's satisfaction. The survey consists of seven key questions and one of these key questions include a direct reference to value for money. 155 respondents completed this questionnaire.

3. RECOMMENDATIONS

- 3.1 Members are requested to consider and give a view on the following recommendations which will be presented to Cabinet on the 10th February 2021.
- (a) Members recommend to Cabinet the level of increase per property from April 2021 based on the options explained in the report, which are :-
- (i) 1.5% (CPI plus 1%) – (£92.02/52 week – additional £1.36/wk) the maximum allowed under the rent policy which will set our rent just within the low end of the previous year's policy target rent band but, will reduce our income by £0.5m to that assumed within our business plan, compounded year on year. This would be the preferred officer recommendation.
 - (ii) 1% – (£91.57/52 week – additional 91p/wk) this reduces our income by £0.8m to that assumed within our business plan. Higher increases may need to be considered in the future to get back within the policy target rent band , on the assumption this is re-introduced and uplifted by inflation.
 - (iii) 0% (No increase) – (£90.66/52 week) would reduce our income by £1.2m to that assumed within our business plan. Higher increases may need to be considered in the future to get back within the policy target rent band, on the assumption this is re-introduced and uplifted by inflation.

4. REASONS FOR THE RECOMMENDATIONS

- 4.1 Inflationary increases on providing all aspects of the housing service are experienced annually, however as the HRA cannot legitimately set a deficit budget, the loss of additional income will result in reduced resources being available to effectively manage and maintain the stock, or result in increased levels of borrowing.

- 4.2 Housing Benefit/Universal Credit will cover the increased costs for the rent charge in this report for 72% of our tenants up to the Housing Benefit limitation rate (yet to be confirmed).
- 4.3 If charges are not increased annually it has a detrimental effect on subsequent years as higher increases are then needed to recover the shortfalls from previous years.
- 4.4 The Council's Business Plan relies on inflationary increases to remain viable and cover increasing costs associated with the delivery of the service.
- 4.5 Additional resource is necessary to be able to meet the demands from Welsh Government on maintaining the WHQS, the provision of new affordable housing, decarbonisation of the existing stock and increasing support for tenants in order to sustain tenancies and reduce homelessness.
- 4.6 The impact of Covid has significantly impacted on the HRA, in particular rent arrears. In addition, costs have remained the same with a considerable reduction in productivity, meaning that our budget has been delivering less. This has resulted in a backlog of work which will increase costs in 2021/22 as properties on the WHQS programme will take longer to complete
- 4.7 The officer preferred recommendation of 1.5% will be the lowest rent increase set by the authority for a number of years. The average increase over the last 7 years is 3.33%.

5. THE REPORT

5.1 Rent Increase

- 5.1.1 For a number of years the WG have effectively determined the level of annual rent increases, and these increases have been linked with the Housing Revenue Account Subsidy (HRAS) calculations, thus restricting an Authority from completely controlling its rental income. Members will be aware of the buy-out of the HRAS system which introduced self-financing from April 2015.
- 5.1.2 The standard uplift policy for Local Authorities was based on the previous September Retail Price Index (RPI) plus a 2% real increase in support of rent convergence. The Minister for Housing and Regeneration revised the rent uplift policy as part of the new Policy for Social Housing Rents in April 2015, which was accepted by Members in the 2015/16 HRA charges report. The policy set a target rent band for each Authority and if the average weekly rent is below the target rent, the Authority will have to increase average rents, and if the average weekly rent is above the target rent, average rents will increase at a lower rate, to bring the rent back within the target envelope.
- 5.1.3 The uplift on the revised rent policy was fixed for five years up to 2018/19 and used the previous September Consumer Price Index (CPI) inflation figure (as opposed to the RPI inflation figure) and also applied a 1.5% real increase to the average local authority rent. There was also an option to add up to £2 per week if social landlords needed to increase their rent to keep in line with their target rent band, or if rents were being restructured and if their local rent policy was being revised.
- 5.1.4 2018/19 was the final year of the initial five year agreement. The Minister considered the position for 2019/20 and agreed that the increase should be based on CPI only. The discretion to apply "up to £2 per week" was removed for those social landlords whose average weekly rent was within or above their Target Rent Band. This decision applied for one year only (2019/20) while Welsh Government awaited the outcome of the Affordable Housing Supply Review. As we were below the target rent band we could apply the "up to £2" discretion which resulted in a 3% increase in 2019/20.

5.1.5 Under the current rent policy a target rent band for each Authority is set by WG so there is still some degree of control retained by WG however, all of the rental income will be retained by the Authority and used to fund expenditure, service debt and create borrowing headroom to support the delivery of WHQS and future investment.

5.1.6 As a result of the housing benefit limitation scheme, rent increases above DWP rent limits do not produce extra income from the benefits system, as any shortfall would be required to be met by the tenant. This would therefore be an added financial burden to some of our most vulnerable tenants. At this stage however, as in previous years, details regarding the DWP limit under the current rent policy are yet to be confirmed, but as all the recommendations contained within this report are compliant with the WG rent policy, it is assumed that the proposed increases will be within the DWP rent limits. Approximately 72% of tenants are in receipt of financial support in the form of Housing Benefit or Universal Credit.

5.1.7 The 2020/2021 policy target rent band for CCBC was

- Low end £90.41 per week
- Mid-point £95.17 per week
- High end £99.92 per week

The rent increase applied in 2020/21 of 2.7% meant that the average rent was £90.66 which was just within the low end of the target rent band.

5.1.8 However the target rent band for 2021/2022 has been suspended as a consequence of the Covid pandemic, so we are unable to measure the impact of any increase proposal against this. We can, however, evidence the impact that a lower than required increase can have when compared to the Housing Business Plan.

5.1.9 CCBC's average rent debit, net of voids for 2020/21 is £90.66 (52 week basis) which met the minimum rent band for that year. Applying the maximum of 1.5% increase means our average rent would be £92.02. Even with the suspension of the target rent band, this still places the rent within the low end of the previous year's banding. The 2020/21 Housing Business Plan however assumed a 2.5% rent increase for 2021/22 which was on the assumption that the rent policy would be CPI +1%, and that CPI would be 2%, and allowing for a prudent 0.5% reduction. These assumptions were pre-Covid and were accepted by Welsh Government when the Business Plan was validated.

5.1.10 Initially, WG have stated in their policy that "*The rent policy allows you to apply the inflation plus £2 (per week) if you are aiming to move to a higher point within the Target Rent Band to meet your business plan commitments...*" This was removed for 2019/20 and was only applicable if Social Housing Landlords were below the rent envelope. This has subsequently been changed under the 2020/21 policy, and the "plus £2" can now only be applied on condition that the total rental income collected by the landlord is no more than CPI +1% (1.5%). This provision is designed to enable social landlords to restructure rents where appropriate.

5.1.11 The latest business plan submitted to WG in March 2020 included a rent increase of 2.5% for 2020/21 (assuming CPI would be 2%) and this resulted in a total £45m borrowing requirement in order to meet the WHQS by 2020. Meeting the WHQS standard by December 2020 was at that time a statutory requirement.

5.1.12 As the pandemic hit and lockdown was imposed in late March 2020, this inevitably altered our course in completing the WHQS programme. Only essential work was carried out during the first few months of lockdown while the majority of the programme was on hold. It is worth noting that the WHQS programme was on target to be completed by June 2020 had the pandemic not occurred. Welsh Government have since extended this target to December 2021 as a result of the pandemic, and this will be factored into the next housing Business Plan due to be submitted in March 2021.

- 5.1.13 Council agreed on the 26th February 2020 to a £75m borrowing level in order to complete the WHQS programme and progress with new build. This was estimated to be in the region of £45m for WHQS and £30m for new build. In the light of the pandemic it has become clear that progress of the WHQS programme will be inhibited due to social distancing regulations, tenant refusals, and potential sickness of the workforce, contractors or tenants. Work has progressed internally within tenants homes, but it is now done on an elemental basis as opposed to all elements completed at the same time. This will delay progress and be more costly to operate, a factor that needs to be considered in the next Business Plan.
- 5.1.14 Furthermore, the pandemic has resulted in additional costs to the HRA. Early projections predict this to be in the region of £1.6m which includes £515k increase in arrears, £600k in operatives lost time, and over £300k in void costs. Again, this is another factor that needs to be considered in the next Business Plan. The arrears position in particular will be a significant factor in determining the viability of the HRA.
- 5.1.15 A rent increase of less than 2.5% will mean less income to deliver housing services which will obviously result in a review of the services and the way they are currently delivered, the extent of work to be undertaken, alternative options for increasing income or an increase in borrowing. However, we are restricted under the current rent policy and cannot increase rent by more than 1.5%. This would increase the average weekly rent by £1.36.
- 5.1.16 A smaller increase of 1% for 2021/22 would increase the average weekly rent by £91p to £91.57/wk. This would also result in reduced income of some £800k to that assumed within our business plan to ensure the WHQS programme is financed and maintained. Again, to be prudent we should also reduce the forthcoming years to reflect the pattern of reducing CPI. This in itself does not hinder the WHQS programme any further, as this is due to be completed in the 2021/22 financial year, but members must consider the pressure Local Housing Authorities are facing from Welsh Government on increasing housing supply and ensuring we meet the decarbonisation agenda, both of which require significant investment. The report to The Housing and Regeneration Scrutiny committee on 26th November 2019 outlined the need for £14m additional borrowing to kick start the new build programme with the aim to deliver 400 affordable homes between 2020 and 2025. This directly links with the Councils commitment contained within the Corporate Plan 2018-2023 and Wellbeing Objective 3 which aims to address the supply, condition and sustainability of homes throughout the county borough. The £14m was on the assumption of a 3% rental increase over the next 5 years.
- 5.1.17 A nil increase for 2021/22 would mean the rent would remain at £90.66 but this would require considerable future rent increases to get back into the target rent band envelope range if this is re-introduced. This would also result in reduced income of £1.2m to that assumed within our business plan. Again members must consider the ongoing effect of this reduced rent to address the significant investment required as explained above.
- 5.1.18 Generally the DWP increases the Housing Benefit Subsidy Limit within similar lines to the rent policy guidance, meaning for the majority of our tenants, the 1.5% increase would be covered.
- 5.1.19 Additional borrowing as a consequence of income shortfalls must be affordable under the Prudential Code and also means an increase in debt and interest charges which takes resources away from the HRA to manage and maintain our housing stock and support our tenants.
- 5.1.20 In addition, affordability for tenants is now a factor that has to be considered as part of setting any rent increases. This could involve engaging with tenants to capture relevant data and establishing a suitable model that would evidence affordability and a system for accurately recording such information. Unfortunately, due to restrictions from the pandemic, this was not progressed fully in 2020. However, a tenant's affordability survey was sent out on the 16th November 2020.

- 5.1.21 There were 240 responses to the survey. At least 2200 people were reached on social media and 6036 residents, who had previously registered, received the EGov bulletin. No data is available for any subsequent web page viewings. Of these responses 134 tenants confirmed they were happy for us to contact them in the future to discuss their responses.
- 5.1.22 45% of the tenants were represented from the East of the Borough, 26% from the South and 29% from the North. 89% of the tenants were General Needs, with the remaining 11% from our sheltered schemes.
- 5.1.23 The majority of responses were from tenants in a 3 bed house, with the main source of income being from full time employment, closely followed by pension.
- 5.1.24 51% of the respondents received some form of benefit support towards paying their rent. 49% of respondents received no support.
- 5.1.25 77% of the respondents said their main source of income had not been affected by the Coronavirus pandemic. Of the 23% who had been affected, 49% said they had a lot less income, and 49% said they had slightly less income, with 2% having slightly more income. Responses to why their income had been affected included "I was made redundant due to the pandemic", "My money is going more on food shopping, gas & electric since lockdown even more than normal" and "being furloughed".
- 5.1.26 56% of tenants think our rents are fair and affordable and 44% did not. Mixed responses vary from "it's a lot cheaper than private rent", "Because I have housing benefit to help" "it's a fair price for the size of the property and the quick turnaround time when a repair is needed", to "I receive £1000 Universal Credit and rent is half of that", "rent is not reflected with the wages in the area", and "Expensive for 1 adult to pay".
- 5.1.27 52% agreed that Caerphilly Homes should take into account the average household income when setting rent, with the top 3 costs to consider being Energy, Council Tax, and General Living Expenses. 28% agreed with charging a higher rent for a more energy efficient home.
- 5.1.28 60% of tenants are very or fairly satisfied that their rent provides value for money. "I think Caerphilly Council do a great job in taking care of repairs", "Always had a good service", followed by "Response repairs are very slow...", and "My home is draughty, there is a need for an upstairs bathroom, and more secure garden".
- 5.1.29 The survey overall gave us a mixed response, and there are clearly some responses that need to be followed up, but it does suggest a higher proportion of our tenants agree that their rent is affordable and offers value for money
- 5.1.30 In addition to the survey. We are able to measure certain indicators against an All Wales Average to ascertain from a statistical point of view, if rents appear affordable within the Caerphilly Borough. Due to the lack of resources explained in 2.6 above, WG have not yet published 2020/21 data, so we have used the previous year as a comparator.
- 5.1.31 The average social rent for Caerphilly CBC in 2019/20 is £88.27/wk, which is nearly 4% lower than the All Wales Average for Local Authorities of £91.65/wk. The All Wales Average for Registered Social Landlords is £92.50/wk. Caerphilly CBC is ranked the 3rd lowest Local Authority in terms of its weekly rent.
- 5.1.32 Private rents in Caerphilly CBC for 2019/20 is £105.80/wk, some 6.4% lower than the All Wales Average at £113.00/wk.
- 5.1.33 Caerphilly CBC ranked 5th highest out of the 22 Local Authorities in terms of workplace earnings at £384.47, which is some 3.5% higher than the All Wales Average of £371.63/wk.

5.1.34 These statistics together with the tenants survey suggest that the rent is affordable and provides value for money. As noted earlier in this report, officers will develop this initial survey further and record relevant indicators to track our position.

5.1.35 Furthermore, results of the 2020 STAR survey to tenants, on their satisfaction of the housing service, confirmed 87% were very or fairly satisfied with the service provided by Caerphilly Homes, and 87% were also very or fairly satisfied that their rent provides value for money

5.2 Garage Charges

5.2.1 The garage rationalisation and refurbishment programme, linked to the WHQS programme has led to a reduction in our garage stock and but has resulted in improvements to our remaining stock .This work, had a significant impact on void levels as the blocks of garages had to be fully vacated prior to commencement of works on each site. On completions of works to each block, former garage tenants and former leaseholders of garage plots have been offered new tenancies of the newly built or refurbished garages, prior to new tenants being sought for the remainder from existing waiting lists or through marketing. In addition a number of garages have been demolished due to unsuitability and lack of demand. However, due to Covid-19 the void position on garages has not yet improved due to resources being deployed in more critical areas.

5.2.2 The rent on garages has not been increased for 3 years while the rationalisation programme was being undertaken. Currently our garage charge is £8.11 per week and is below the average of other Local Authorities charges, furthermore 75% of garage tenants are not council tenants. After investing considerably into the garage stock it is proposed that an increase should now be implemented. The business plan assumed a 2.5% increase, but officers recommend an increase in line with the rental policy of 1.5%. to £8.23 per week. For non-council tenants the weekly charge will be £9.88 to include VAT.

Tenants in receipt of benefit

5.2.3 Garage rents are not eligible for housing benefit and the majority (75%) of garage tenants are not actually council house tenants.

Financial impact

5.2.4 The Business Plan has included a 2.5% increase on garage rental income. Not increasing the income will mean a loss of approximately £5k in the Business Plan in 2021/22. Although this does not appear significant, there has also been a compounding loss of approx. £30k from the previous 3 years where increases were not applied.

6. ASSUMPTIONS

6.1 Assumptions are prevalent within the Housing Business Plan and are necessary to create a 30 year projection as requested by Welsh Government. Assumptions are included on key drivers such as (i) Interest rates (ii) Inflation (iii) Rental Increases (iv) Staffing levels (v) stock movement (vi) capital programme expenditure (vi) level of rent arrears, and (vii) level of voids and are taken from projections, local knowledge and Welsh Government guidance.

7. LINKS TO STRATEGY

7.1 The recommendations within this report provide the council with additional income that will be used to supplement existing funding arrangements to provide management, repair and improvement of the housing stock. This funding is used to maximize the resources available

to assist in meeting and maintaining the WHQS. The rent increase is applied equally to all tenants. The report therefore links to the following strategic objectives:

- The Caerphilly We Want (CCBC, 2018-2023) – Well-Being Plan Objective 4: Positive Places – Enabling our communities to be resilient and sustainable
- Corporate Plan (CCBC, 2018-2023) Well-being Objective 3: the availability, condition and sustainability of homes throughout the county borough and provide advice, assistance or support to help improve peoples' well-being.
- Caerphilly Homes Service Plan.

7.2 Improving Lives and Communities: Homes in Wales (Welsh Government, 2010) which sets out the national context on meeting housing need, homelessness and housing related support services.

7.3 Effective financial planning and financial control contribute to the following Well-being Goals within the Well-being of Future Generations Act (Wales) 2015: -

- A prosperous Wales.
- A resilient Wales.
- A healthier Wales.
- A more equal Wales.
- A Wales of cohesive communities.
- A globally responsible Wales

7.4 Whilst Housing services contribute towards the Act, this is a financial report for information only and therefore does not directly contribute towards the above wellbeing goals.

8. WELL-BEING OF FUTURE GENERATIONS

8.1 Effective financial management is a key element in ensuring that the Well-being Goals within the Well-being of Future Generations Act (Wales) 2015 are met.

9. EQUALITIES IMPLICATIONS

9.1 An EIA screening has been completed in accordance with the Council's Strategic Equality Plan and supplementary guidance. No potential for unlawful discrimination and/or low level or minor negative impact has been identified; therefore a full EIA has not been carried

10. FINANCIAL IMPLICATIONS

10.1 This report deals with the financial implications of the proposed rent increases which affects the HRA.

10.2 The impact of the Welfare Reform Act is not taken into consideration

11. PERSONNEL IMPLICATIONS

11.1 The proposals contained in this report will not alter the current arrangements for the collection of housing revenue account monies.

12. CONSULTATIONS

- 12.1 All consultation responses have been reflected in this report. The report will be presented to Cabinet on the 10th February 2021.

13. STATUTORY POWER

- 13.1 Local Government Acts 1972 . This is a Cabinet function.

Author: Lesley Allen, Principal Group Accountant, Housing
allenl@caerphilly.gov.uk Tel: 01443 864470

Consultees:

- CLlr A Whitcombe - Chair Housing & Regeneration Scrutiny Committee
- CLlr C Forehead - Vice Chair Housing & Regeneration Scrutiny Committee
- CLlr L Phipps - Cabinet Member for Houses & Property
- Dave Street - Corporate Director Social Services & Housing
- Shaun Couzens - Chief Housing Officer
- Robert Tranter - Head of Legal Services/Monitoring Officer
- Stephen R Harris - Head of Corporate Finance & S151 Officer
- Sandra Isaacs - Rents Manager
- Amanda Main - Acting Benefits Manager
- Fiona Wilkins - Housing Services Manager
- Paul Smythe - Housing Technical Manager
- Mandy Betts - Tenants & Community Involvement Manager

Background Papers: Initial Snap Survey to tenants