



# Successful Tenancies 2010 - 2012

The contents of this document are to remain confidential to Barnet Homes and only be circulated to authorised personnel in connection with this particular project and / or initiative. The contents may not be disclosed outside of this remit without the prior written permission of Barnet Homes.

If you find any problems in the documentation, please report them to us in writing. Barnet Homes does not warrant that this document is error-free. All Documentation remains the intellectual property of Barnet Homes.

©Barnet Homes

## Version Control

Item	Reason for Change	Ver	Author	Date
1.	Review existing strategy	1.0	Derek Rust	June 08
2.	Amend following consultation	1.1	Derek Rust	Sept 08
3.	Review existing strategy	1.2	Derek Rust	June 10

<b>Last Review Date:</b>	June 2010	<b>Next Review Date:</b>	June 2012
--------------------------	-----------	--------------------------	-----------

*The most recent version of this strategy is available on the Barnet Homes website.*

## Contents

No	Description	Page
1.	What are we trying to achieve?	<b>3</b>
2.	Why is this a priority for Barnet Homes?	<b>3</b>
3.	Background	<b>4</b>
4.	New objectives and ambitions	
	i) Paying the rent	<b>5</b>
	ii) Tenants' age and rent arrears	<b>6</b>
	iii) Ethnicity and rent arrears [under 60s only]	<b>7</b>
	iv) Rent arrears by length of tenancy [under 60s only]	<b>10</b>
	v) Rent arrears by area [under 60s only]	<b>11</b>
5.	Resources	<b>12</b>
6.	Equalities	<b>12</b>
7.	Making it happen	<b>12</b>
8.	Appendix 1: Service Improvement Plan	<b>13</b>

## **What are we trying to achieve?**

---

**As an excellent landlord we want to demonstrate that we are maximising the potential for our tenants to benefit from successful and sustainable tenancies.**

**It is therefore our priority to create the right conditions for sustainable or successful tenancies that will thrive.**

**The Successful Tenancies initiative aims to ensure we intervene at an early stage to help at-risk tenants retain a secure home while meeting the responsibilities of their tenancy agreement.**

## **Why is this a priority for Barnet Homes?**

---

Barnet Homes is a social housing landlord and our vision is “improving lives, not just housing”. Our core business is managing tenancies, with 74% of our customers being secure or non secure tenants.

The benefits of good housing for a family’s well-being are well documented. Families that are unable to sustain their tenancies are more likely to have:

- disruption to a child’s schooling and therefore lower educational attainment
- poorer health
- reduced ability to secure long-term paid employment and therefore greater reliance on state benefits
- poorer financial awareness and therefore more likely to make poor financial decisions
- reduced life chances.

The social and economic costs of tenancy breakdowns are significant. They can result in poverty and disadvantage being passed from one generation to the next as learnt behaviour. If we truly wish to be “improving lives not just housing”, then this is a fundamental priority for us.

This is particularly the case given that the customer profile of Barnet Homes has become increasingly vulnerable and diverse. We know that<sup>1</sup>:

- more than 33% of our tenants are over 60 years of age
- more than 40% of our tenants are from a black and minority ethnic (BME) background. More than 17% are black or black British and 8% are Asian
- 66% of our tenants are on housing benefit
- regeneration estate tenants, particularly non-secure tenants, are more likely to be younger or from a BME background than in the wider stock.

This information in itself does not necessarily indicate patterns of behaviour that may form barriers to maintaining successful tenancies. However, our research demonstrates that **understanding the demographic makeup of our tenants can help us understand and predict probabilities of tenancy breakdown. This enables us to proactively plan effective preventative actions to help avoid tenancy breakdown.**

---

<sup>1</sup> Saffron equalities data March 2010

Our approach to sustainable tenancies has resulted in wider recognition for this work. This includes being identified as an example of positive practice by the Audit Commission and the Department of Works and Pensions. We have also presented seminars to other social landlords on the secrets of our success.

## **Background**

---

In July 2007 we launched our Successful Tenancies initiative. This was our first attempt at developing a comprehensive approach towards a sustainable tenancies policy. Underpinning the approach was the use of customer information to understand where tenancies were more likely to fail – ending prematurely by eviction or abandonment.

Our research at this time found that in Barnet younger tenants, BME tenants and those in the first three years of their tenancy were more likely to be evicted relative to their overall tenant profile.

At the end of year one a great deal of progress had been made in seeking to prevent the causes of premature tenancy breakdown. This had resulted in:

- increasing rent collection by 1.87%
- reducing evictions for rent arrears by 31% and court referrals for rent arrears by 34%
- reducing average new tenant arrears at six months by 20%
- reducing by 32% tenancies that “fail” in the first two years

In June 2008 we reviewed our approach. We undertook further research and broadened our strategy by looking at issues such as fuel poverty, employment and social inclusion.

The further research looked more widely at rent arrears. It found that black or black British tenants were at greater risk of rent arrears, particularly more serious arrears, despite receiving enhanced levels of tenancy support and debt advice. They were also less likely to be in receipt of housing benefit overall. We could find no explanation for either of these findings.

There was also a strong link between age of the tenant, their ethnicity and their length of tenancy that all contributed to the probability or likelihood of getting into arrears.

In response to these findings we have:

- attempted to engage with a number of BME voluntary groups
- undertaken targeted housing benefit mailshots and support to black or black British tenants
- implemented an introductory tenancies scheme with Barnet Council
- increased the take-up of tenants paying their rent by direct debit by 47% to 1,627<sup>2</sup>, or almost 15% of all tenants
- delivered English for speakers of other languages [ESOL] classes for residents

---

<sup>2</sup> July 2008 - March 2010

- hosted two open days for residents around employment and training opportunities available
- held an energy road show on Dollis Valley to raise awareness of fuel poverty issues
- developed and articles in *athome* on energy efficiency and hosted briefings for staff through the Energy Saving Trust
- Introduced our first Family Intervention Tenancy
- Analysed equalities-based data in relation to victims of ASB

### **New objectives and ambitions**

During the course of 2009-10 the UK economy entered recession. While economic recovery has now begun, it is clear that it is going to be a long and difficult road. There is likely to be an increase in unemployment and a reduction in public services arising from the need to reduce the national financial deficit. Against this backdrop, and as part of a review of our progress against our original objectives, it is appropriate that we review the focus of this area of work back more firmly onto financial inclusion and income maximisation for our tenants.

#### **i) Paying the rent**

Barnet Homes is an excellent performer at rent collection in comparison to its London peers. Our year on year improvement for income collection is evidenced in Table 1 below:

**Table 1 Rental income collection 2005-09**

<b>Year</b>	<b>Annual debit increase</b>	<b>Arrears levels</b>	<b>Arrears as a % of total debit</b>
2005-06	£1.6m	£1.27m	2.93%
2006-07	£2.2m	£1.27m	2.79%
2007-08	£2.3m	£1.15m	2.50%
2008-09	£2.4m	£1.18m	2.39%
2009-10	£1.4m	£1.16m	2.26%

Table 2 below shows this has been achieved against a backdrop of a broad reduction in tenancy failures through eviction for rent arrears or abandonment.

**Table 2 Tenancy failures**

<b>Year</b>	<b>2005-06</b>	<b>2006-07</b>	<b>2007-08</b>	<b>2008-09</b>	<b>2009-10</b>
<b>Rent Arrears</b>	40	39	25	12	22
<b>Evictions</b>	0.36%	0.35%	0.23%	0.11%	0.19%
<b>Abandoned Tenancies</b>	14	20	20	23	23
<b>Total</b>	54	59	45	43	45

**Overall, therefore, we are collecting more rental income than five years ago while sustaining more tenancies.** However, there remains a need to address significant anomalies within this overall positive position. These are set out below.

## Overall conclusions

- As a direct result of implementing this strategy we have improved our levels of both income collection and tenancy sustainment. This area of work is now a strength.

## Key actions

- We will continue to promote the take up of direct debit, basic bank accounts and credit unions.
- We will review the impact of the Barnet Homes and NHHT floating support services on tenancy sustainment.

## Key outcomes and measures

- 100.5% collection of the annual debit due.
- No increase in overall tenancy breakdowns from the 2009/10 position.
- 20% of all council tenants paying by direct debit.

### ii) Tenants age and rent arrears<sup>3</sup>

Table 3

Age	% of total stock	Average arrears	% total arrears value	% owing over 7 weeks rent	Tenants on HB
All	100%	£290	100%	5.6%	69%
Under 18	1%	£330	1%	12.8%	64%
18 – 29	10%	£390	20%	12.8%	67%
30 - 39	18%	£295	23%	6.3%	64%
40 - 49	24%	£325	32%	6.7%	60%
50 - 59	15%	£281	16%	4.9%	63%
60+	33%	£105	9%	1.3%	80%

Table 3, confirms, in line with our previous research<sup>4</sup>, that **the younger the tenant, the more likely they are to be in arrears. The likelihood of tenants under the age of 30 getting into higher arrears is more than twice the average.**

Table 4

Age range	% of tenants in group	Average arrears	% total arrears value	% owing over 7 weeks rent	Tenants on HB
All	100%	£290	100%	5.6%	69%
Under 60	67%	£352	91%	7.8%	63%
Over 60	33%	£105	9%	1.3%	80%

<sup>3</sup> 1<sup>st</sup> March 2010

<sup>4</sup> Successful Tenancies 2007

From Table 4 we can now go further and say that **tenants over the age of 60 are much more likely to have very low arrears and be on housing benefit**. This age group makes up a third of all tenants but less than 10% of arrears. In effect, we should discount this age group from our analysis of arrears to ensure it does not distort our results when considering the distribution of arrears by other demographic measures.

### Overall conclusions

- The age of a tenant remains a significant factor in the probability of arrears – tenants under the age of 30 are more likely to get into high arrears, while tenants over the age of 60 are unlikely to get into arrears at all.

### Key actions

- We will introduce tenant focus groups for tenants under the age of 30 and the Leaving Care team to explore whether more preventative action could be effective.
- We will implement the agreed plan of actions arising from the younger persons focus groups.

### Key outcomes and measures

- To develop a plan of action arising from the focus group for tenants aged under 30.
- 7.5% reduction in average arrears for those aged 18 – 29 to £360.

### iii) Rent arrears by ethnicity [under 60s only]

Table 5

Ethnicity	% of stock	Average arrears	% of total arrears	% tenants in arrears in ethnic group	% owing over 7 weeks rent	Tenants on HB
All	100%	£306	100%	65%	7.8%	64%
White or white British	51%	£296	48%	63%	7.2%	65%
Black or black British	22%	£346	28%	72%	9.2%	57%
Asian or Asian British	8%	£225	5%	56%	4.5%	70%
Mixed	3%	£301	3%	71%	7.5%	64%
Other	16%	£307	15%	62%	6.7%	68%

From Table 5 it is disappointing to note that despite the efforts we have made under the last Successful Tenancies strategy, **there remains clear evidence that black or black British tenants under the age of 60 are more likely to be in arrears, including high arrears, and less likely to be in receipt of housing benefit**. This is statistically significant given that it relates to 1,232 households.

The figures also suggest that mixed race tenants also are more likely to be in arrears. However, the sample is not statistically valid given that it relates to only 173 households.

**Table 6 A further breakdown of black or black British arrears [under 60s only]**

Ethnicity	% of stock & numbers	Average arrears	% of total arrears	% tenants in arrears in ethnic group	% owing over 7 weeks rent	Tenants on HB
All	100%	£306	100%	65%	7.8%	64%
All black or black British	1230 [22%]	£346	28%	72%	9.2%	57%
Black African	15% 830	£345	19%	73%	9.4%	57%
Black Caribbean	3% 165	£409	4%	70%	11.5%	56%
Black Other	4% 235	£307	4%	68%	6.8%	57%

By further breaking down this information, a clear link emerges between black African and black Caribbean tenants aged under 60, and high arrears and low housing benefit take-up. However, it should be noted that the numbers of black Caribbean tenants under the age of 60 are relatively low at 165 and therefore not statistically valid.

This finding has been reinforced at the Income Management Benchmarking Group<sup>5</sup> where "Newham has identified a high level of arrears among Black African and Black Caribbean tenants and that benefit take up is low amongst these groups". "Enfield Homes stated they are experiencing similar problems with these communities and find they do not engage".

The problem of engagement is an issue that Barnet Homes also faced as part of the implementation of this strategy during 2008.

Anecdotally, our research has found the following reasons for possible ethnic-based differences in personal debt or access to housing benefit:

- certain BME groups being over-represented in low paid manual employment that takes them outside of benefit eligibility
- negative cultural attitudes towards applying for state aid or benefits
- potential need to give financial support to family members abroad

**The largest concentrations of black African and black Caribbean tenants under the age of 60 are in parts of Burnt Oak, Hendon central, East Finchley, Grahame Park south and the Concourse of Grahame Park<sup>6</sup>.**

<sup>5</sup> Minutes 27/4/2010

<sup>6</sup> Zone 1 patch 21 8%, Zone 2 patch 53 9%, Zone 3 patch 53 11%, Zone 8 patch 31 7% and patch 33 9%

The non-secure tenant satisfaction survey reported in February 2010 indicated that around **32% of lettings over the past six or more years on our regeneration estates have been to black or black British tenants, with 23% of these on Grahame Park Estate alone. The vast majority (80%) of these across the regeneration estates are black African. This is a significantly higher proportion of black Africans in particular than in the wider housing stock. If this pattern continues, there will be an increased proportion of black or black British tenants on regeneration estates and therefore an increased risk of arrears and high personal debt there.**

Recent research published by the Runnymede Trust<sup>7</sup> looks in particular at financial inclusion in relation to BME people's ability to access money advice. This covered findings from interviews with Bangladeshi, black Caribbean and Chinese people, but not black Africans.

Their findings concluded that "many [BME] unemployed people, as well as those in low-wage employment and insecure self employment are trapped by low income, debt and reliance on often complex welfare benefits. The volatility or informality of their employment status limits many people's ability to create financial security for themselves".

It goes on to state:

- " ... **a lack of English language skills inhibits** ... BME people from fully communicating with, understanding and taking up... financial advice."
- "Many migrants do not immediately understand systems such as welfare benefits, tax and utilities systems."
- "**There is a continuing need to raise awareness and encourage take-up of welfare benefits and tax credits amongst BME people.**"
- "... many BME people are unable or unwilling to use existing sources of advice... and [we] need to fully absorb the reasons behind this..."
- "[We need to] **increase the effectiveness to target and engage local BME communities; improve trust and communication with individual BME clients...**"
- "We also highlight the need **to maintain and emphasise the face-to-face element of money [advice] delivery**... this mode of delivery will best meet the often multi-faceted needs of people dealing with the financial – and thereby domestic and personal – effects of the recession"

Relevant recommendations of the report include:

- "**Money [advice] should advertise its services in BME areas/community centres [etc.]... always highlighting the confidential nature of the support offered...**"
- "**Recruiting multi-lingual BME advisers and targeting BME communities... will enable more disadvantaged BME people to access ... services...**"

<sup>7</sup> Seeking Sound Advice, Financial Inclusion and Ethnicity March 2010

## Overall conclusions

- Black African and black Caribbean tenants are more likely to be in high arrears and less likely to be on housing benefit, this is not just a Barnet phenomenon.
- Despite our efforts to date and national research, we do not fully understand this issue outside of some anecdotal evidence.

## Key actions

- We will introduce staff and tenant focus groups for black African and black Caribbean tenants to try to understand further the reasons for higher arrears and lower benefit take-up.
- We will develop debt advice service based on more personal contact and to maximise the potential for use of translators/Language Line.
- We will promote our services more strongly amongst BME communities, stressing the confidentiality of those services.
- We will continue to target both benefit take-up campaigns, including on an area basis, and individual case work to at-risk BME residents.

## Key outcomes and measures

- To have developed a clearer understanding of the potential causes of black African and black Caribbean debt and lower take-up of benefits, and a plan to address the issue
- To have reduced the average debt of black African and black Caribbean tenants aged under 60 by 7.5%
- To have increased housing benefit take up among black or black British tenants by 1%

### iv) Rent arrears by length of tenancy

**Table 7 Average new tenant arrears after six months of new tenancy**

Year	2007-08	2008-09	2009-10
Average arrears per new tenant	£262	£199	£203

Over the past three years we have put a great deal of effort into lowering the arrears levels of new tenants. Table 7 shows that this has been successful with a reduction of more than 20%, despite a levelling off of performance in recent months.

**Table 8 Rent arrears in the first year of tenancy for under 60s only**

Length of tenancy	% of stock	Average arrears	% of total arrears	% tenants in arrears	% owing over 7 weeks rent	Tenants on HB
All tenants	100%	£320	100%	64.9%	7.8%	66%
Under 6 months	4%	£260	4%	73%	6.9%	57%
6 – 12 months	4%	£316	4%	63%	7.3%	69%

Table 8 shows that **three quarters of tenants in the first six months of their tenancy are in some level of debt and have lower housing benefit take-up. However, an explanation could be that some have only just started their tenancy and are waiting for housing benefit assessments to be completed.**

### Overall conclusions

- New tenant arrears levels have improved as a result of our interventions but continue to need close monitoring and intervention to maintain this position.
- New tenants remain at high risk for debt accumulation and tenancy failure.

### Key actions

- We will review the current new tenant support processes, using lean principles, from viewing through to the first six months of tenancy.
- We will review the impact of introductory tenancies on tenancy sustainment.
- We will review the effectiveness of new tenant visits on financial inclusion and sustainability.

### Key outcomes and measures

- To propose refinements to our approach to new tenant support.
- To report back to the council with recommendations on the impact of introductory tenancies.
- To have reduced new tenant arrears at six months to £190 or lower.

### v) Rent arrears by area [under 60s only]

Table 9

Area	% of stock	Average arrears	% total arrears	% tenants in arrears	% owing over 7 weeks rent	Tenants on HB
All	100%	£316	100%	64.6%	7.5%	63%
Edgware	16%	£302	15%	64%	7.2%	64%
Hendon	18%	£346	19%	64.4%	8.9%	61%
Finchley	22%	£363	24%	62%	9.2%	65.3%
Barnet	17%	£333	16%	59.8%	7.3%	64.9%
Stonegrove	4%	£215	3%	67.5%	5.4%	59%
West Hendon	5%	£233	4%	68.8%	4.4%	64.8%
Dollis Valley	5%	£248	4%	68.5%	5.7%	57.1%
Grahame Park	14%	£295	14%	71.9%	6.3%	63.9%

From table 9 we can see that **there is a relatively high level of arrears in Hendon and Finchley specifically. The proportion of tenants in arrears is high across our regeneration estates and there is relatively low take-up of housing benefit in Hendon, Stonegrove and Dollis Valley.**

## **Overall conclusions**

- There is evidence of area-based issues with particularly low housing benefit take-up in Dollis Valley and Stonegrove & Spur Road estates.

## **Key actions**

- We will undertake a review of higher arrears cases in Hendon and Finchley.
- We will undertake a review of the impact of using Notice to Quits on the arrears of non-secure tenants on regeneration estates
- We will undertake detailed analysis and review for the reason for low housing benefit take-up in Stonegrove and Dollis Valley particular.

## **Key outcomes and measures**

- To reduce high level arrears by 1% in Hendon and Finchley.
- To review our approach to managing non-secure tenant rent accounts on regeneration estates.
- To understand the reasons for low housing benefit take-up in key areas and to develop a plan to respond.
- To raise housing benefit levels by 1% on Stonegrove and Dollis Valley.

## **Consultation**

---

We will consult with the Barnet Homes Performance Advisory Group [PAG] on the general approach of this strategy. In addition, we intend to hold focus groups with both staff and residents to explore arrears issues, in particular around BME and young tenants.

## **Equalities**

---

The Successful Tenancies initiative has a significant equalities theme with in it. It has been the subject of an Equalities Impact Assessment, with a resulting action plan contained within this document. This revised strategy document in itself represents a follow-on action looking in particular at the incidence of arrears among BME tenants.

## **Making it happen**

---

The service improvement plan [appendix 1] will be the subject of bi-monthly review as part of the Housing Services Operational Plan monitoring regime. The key measures of success will be reported on a monthly basis as part of the Housing Operations reporting process and, where appropriate, within the Pulse Performance Report.

A formal review of the initiative will be published at six- and 12-monthly intervals.

## Successful Tenancies Service Improvement Plan

## Appendix 1

## i) Paying the rent

Desired Outcome	Actions to Address	Milestone	Lead Resource	Status	Latest Update / Evidence of Completion	Measure of Success
Improving collection rates and reducing tenancy failures	We will continue to promote the take up of direct debit, basic bank accounts and credit unions	March 2012	AMI	IP		100.5% collection of the annual debit due 20% [2,200] of all council tenants paying by direct debit
Improving collection rates and reducing tenancy failures	To review the impact of the Barnet Homes and NHHT floating support services on tenancy sustainment	September 2011	MD/BM	NS		No increase in overall tenancy break downs from 2009/10 position

## ii) Tenants age and rent arrears

Desired Outcome	Actions to Address	Milestone	Lead Resource	Status	Latest Update / Evidence of Completion	Measure of Success
To reduce the likelihood of tenants under the age of 30 getting into arrears	To undertake tenant focus groups for tenants under the age of 30 and the Leaving care team to understand if more preventative action could be effective	June 2011	CK	NS		To develop a plan of actions arising from this focus group
To reduce the likelihood of tenants under the age of 30 getting into arrears	To implement the agreed plan of actions arising from the younger persons focus groups	March 2012	AMI	NS		7.5% reduction in average arrears for those aged 18 – 29 to £360

## iii) Rent arrears by ethnicity [under 60s only]

Desired Outcome	Actions to Address	Milestone	Lead Resource	Status	Latest Update / Evidence of Completion	Measure of Success
To reduce the likelihood of black or black British tenants getting into arrears	To undertake staff and tenant focus groups for black or black British tenants to try and further understand the reasons for higher and lower benefit take up	December 2010	TB	NS		To have developed a clearer understanding of the potential causes of black African and black Caribbean debt and lower take up of benefits and a plan to address the issue
To reduce the likelihood of black or black British tenants getting into arrears	To develop debt advice service based on more personal contact and to maximise the potential for use of translators/language line	March 2011	DB	NS		To have reduced the average debt of Black African and black Caribbean tenants aged under 60 tenants by 7.5% to £320
To reduce the likelihood of black or black British tenants getting into arrears	To promote our services more strongly amongst BME communities including the confidentiality of those services	March 2011	DB	NS		
To reduce the likelihood of black or black British tenants getting into arrears	To continue to target both benefit take up campaigns, including on an area basis, and individual case work to at risk BME residents	March 2012	DB	IP		To have increased housing benefit take up amongst black or black British tenants by 1% to 58%

**iv) Rent arrears by length of tenancy [under 60s only]**

Desired Outcome	Actions to Address	Milestone	Lead Resource	Status	Latest Update / Evidence of Completion	Measure of Success
To minimise the risk of tenancy failure for all new tenants	To review the current new tenant support processes in place on lean principles from viewing through to the first six months of tenancy	March 2011	JJ/HF	NS		To propose refinements to our approach to new tenant support
To minimise the risk of tenancy failure for all new tenants	To review the impact of introductory tenancies on tenancy sustainment	June 2011	JJM	NS		To report back to the council with recommendations on the impact of introductory tenancies
To minimise the risk of tenancy failure for all new tenants	To review the effectiveness of new tenant visits on financial inclusion and sustainability	December 2011	JOC/DB	NS		To have reduced new tenant arrears at six months to £190 or lower

## v) Rent arrears by area

Desired Outcome	Actions to Address	Milestone	Lead Resource	Status	Latest Update / Evidence of Completion	Measure of Success
To reduce the impact of where you live on your likelihood to be in arrears	To undertake a review of higher arrears cases in Hendon and Finchley	March 2011	AMI	NS		To reduce high level arrears by 1% in Hendon and Finchley to 8% respectively
To reduce the impact of where you live on your likelihood to be in arrears	To undertake a review of the impact of the use of Notice to Quits on arrears of non secure tenants on regeneration estates	March 2011	GA	NS		To review our approach to managing non-secure tenant rent accounts on regeneration estates
To reduce the impact of where you live on your likelihood to be in arrears	To undertake detailed analysis and review for the reason for low housing benefit take up in Stonegrove and Dollis Valley in particular	March 2012	SMcD	NS		To understand the reasons for low housing benefit take up in key areas and to develop a plan to respond To raise housing benefit levels by 1% on Stonegrove and Dollis Valley to 60% and 58% respectively

Key

Anne-Marie Isaacs [Housing Manager Rental Income Team] = AMI, Tim Blanc [Resident Participation Manager] = TB, Denise Bracken [Financial Inclusion and Support Officer] = DB, Jo Joannou [Housing manager Voids and Lettings Team] = JJ, Jean Jean-Marie [Service Development Co-ordinator] = JJM, Graham Ambler [Area Housing Manager Regeneration] = GA, Sue McDermott [Housing Manager Regeneration] = SMcD, Michelle Davies [Housing Manager Neighbourhoods Team] = MD, John O'Connor [Housing Manager Neighbourhoods Team] = JO'C, Helen Faith [Housing Manager Neighbourhoods Team] = HF, Bridget Mullins [Supported Housing Manager] = BM, Charlie Kanareck [Resident Participation Officer] = CK