

The Development Partnership Forum

London meeting No. 7 | 8 June 2018

Housing Supply and Estate Regeneration

Resource Pack

Development Partnership Forums are a key way of The Housing Forum building influence and promoting collaboration.

The Development Partnership Forums bring central and local government and industry together to share best practice and support new entrants into housing development. These Forums give policy makers feedback on the issues they need to be aware of; making this a highly relevant initiative as government looks to accelerate and increase house building and to address issues of quality.

This Forum covered different initiatives to stimulate housing supply in different areas of the country and featured approaches, programme resourcing and capacity testing **Estate Regeneration** and developing a range of additional new homes.

This **Resource Pack** includes a summary of June's meeting in terms of: outcomes, content, and links to presentations and relevant publications, all which will also be available on The Housing Forum's [website](#)



Key Outcomes

- Councils undertaking estate regeneration and housing delivery can manage a complex financial model and project management by applying the right skills and governance structures. An audit of the skills available should be undertaken early on, recognising that gaps can be filled in a team by a combination of recruitment and training. The Board also needs to have the right skills. Each project should be set up to take full account of the circumstances of the local authority.
- Estate regeneration is a long-term undertaking that must require that clear objectives are understood and supported by residents, the wider community, all councillors and senior executives in a local authority. This requires a careful process of consultation and engagement based on good evidence and realistic offers.
- Commercial development requires a different culture and approach to finance from local authority funding mechanisms. The right skills from specialist consultants can help to build and/or provide this.
- The GLA's new 'Building Council Homes for Londoners' programme is designed to offer a range of support and more flexible finance arrangements for each council that takes account of its skills and needs.

1. Planning Reforms and Design Quality initiatives - Update

Andy von Bradsky, Architectural Advisor, MHCLG and Chairman, The Housing Forum

Set the context by a brief review of The Housing Forum's National Conference 'Building for the Future'. Civil servants were continuing to deliver the objectives in the Government's Housing White Paper. Homes England had been set up with new powers to direct resources to areas of high demand and be more proactive in the housing market. MHCLG recognised while the housing market was recovering from 2007 recession, it was still below that peak. There were fewer SME house builders than in 2007, with the market dominated by a few large private house builders and although housing associations were taking one third of supply, they could be more susceptible to the housing market. Planning reform is still on Government's agenda and there are a range of responses to its consultations, with over 1000 on the NPPF. The revised NPPF will be published before summer recess. Councils have new powers to deliver Garden Towns and Villages, which can be significant programmes such as Essex and Colchester who are planning 24,000 new home with local led development corporations.

Government has ambition to see an improvement in the design quality of new housing and held a design conference that covered a wide range of issues, including Modern Methods of Construction (MMC). MHCLG is looking to embed design quality in all new housing, something The Housing Forum has been pressing for through "More Homes Better Homes". MMC is seen as a key aspect of raising quality. MHCLG will host a Design Conference as part of CIH Manchester later in June, which would include a visit to the Conference's off-site manufacture village.

The Housing Forum has published its report 'Stopping Building Failures – how a collaborative

approach can improve quality and workmanship’.

2. Housing Delivery Initiatives

Building Council Homes for Londoners

Rachael Hickman, Senior Area Manager – North East London, GLA

The GLA’s new funding programme ‘Building Council Homes for Londoners’ will support all of London’s councils with the aim of building 10,000 new affordable homes by March 2022. It will be delivered through ambitious strategic partnerships between councils and the GLA, with flexible and tailored support from a menu of potential options. While reform of central Government rules is necessary to support the scale of new council homebuilding that London ultimately needs, the Mayor wants to work with councils to use existing powers and resources to their fullest extent. The key constraints are a cap on council borrowing, arrangements for replacing homes sold through the Right to Buy, limited availability of subsidies to support new social housing and the lack of capacity and expertise within councils.

During the bidding, the GLA wants to understand what support each council needs since it is not just funding that is holding them back. For councils with lack of capacity and skills, support can be provided through secondments or placements. The prospectus includes Technical Guidance notes on using Right to Buy (RTB) receipts and GLA grant within a project; and GLA funding of council dedicated delivery bodies which clarifies funding to organisations that are not registered providers. The notes also explain revenue funding and opportunities to capitalise revenue costs attributable to projects where councils already have delivery pipelines in place. For councils at an earlier stage, the GLA may in exceptional cases be able to provide revenue funding to support them establish their housing programmes.

The GLA will work with Future of London to develop a dedicated forum to share best practice, review high-level technical content, and undertake site visits and offer bespoke research to assist councils to build more homes. Topics might include building the right internal team; Governance options; raising finance; procurement routes; and resident engagement. This will be available to councils and/or council dedicated delivery bodies. For low cost rental housing where a registered provider of social housing will be the landlord, the grant recipient does not necessarily have to be a registered provider.

Under the Programme Approach, councils will commit to delivering a headline number of affordable homes (a minimum of 100) broken down by tenure across a portfolio of sites in exchange for an allocation of affordable housing grant. Councils will have flexibility to manage the delivery profile of homes across this portfolio and additional discretion to substitute sites in and out of their portfolio. The higher grant rate for London Living Rent, London Shared Ownership or other genuinely affordable intermediate homes that start in 2018-19 or 2019-20 is intended to incentivise early delivery. The GLA may, at its discretion, choose to fund a small number of projects at different grant rates where this is necessary for financial viability but this must be clearly evidenced and will be assessed in the bidding process on a project-by-project basis. For councils seeking funding through the project-by-project approach there will not be flexibility to reallocate housing outputs and funding between different projects.

Rules for using retained RTB receipts set out in council and central government agreements

constrain how the money can be spent. While the Mayor wants an end to RTB, he will help councils replace lost homes. For example councils can opt into the RTB Ring-fence Offer for the GLA to ring-fence any RTB receipts that a council collects and returns to the GLA (via central Government) for use by that council in accordance with a standard agreement between the two parties. This provides benefits of not losing control of this resource and being able to take a more strategic approach to manage delivery programmes flexibly if using the programme funding pot (alongside a grant allocation, HRA borrowing). It could increase current three-year spending restrictions. The GLA is willing to contract directly with council delivery bodies. The principal restriction will be that replacement homes must be rented affordable housing.

In the Autumn Budget 2017, the Government announced it would raise local authority HRA borrowing limits by up to £1 billion between 2019-20 and 2021-22. The GLA expects the Government to announce London's share of this increase soon and councils should be able to bid for additional borrowing thereafter. The GLA and Government are discussing how the additional HRA borrowing programme will operate in London. The GLA has proposed making the programme flexible by allowing councils to:

- Combine additional HRA borrowing in projects with retained RTB receipts;
- Link additional HRA borrowing to a delivery programme over a reasonable timescale rather than tying it to specific projects; and
- Reduce required borrowing by councils contributing unallocated Section 106 commuted sums to their delivery programmes.

The GLA is expecting one bid per council and welcomes open conversations between now and the bidding deadline. Bidding will be through GLA's Open Project System (OPS), with ongoing discussions and assessments until September. Programme outputs will be formalised in an overarching Memorandum of Understanding between the GLA and each council before September. OPS will close for initial bids on 20 September, with announcement of initial grant allocations in October (frontrunners could be sooner) and then continuous bidding. The contract arrangement for grant is the standard form of contract, with RTB receipts reallocated as grant using short agreements. HRA borrowing has yet to be confirmed.

Local Space – a different kind of Housing Association

Jitinder Takhar, Chief Executive, Local Space Ltd

Local Space Ltd was set up in 2006 as a different kind of housing association initially with 450 homes gifted by Newham and £200m raised through a consortium loan with Royal Bank of Canada that enabled it to acquire 1,000 homes. It has also merged with a small Key Worker housing association. It is working with Hackney and Waltham Forest and looking to work with other partners. Demand for temporary accommodation has increased 60% from 2010-2016, in London with London Boroughs spending at least £663m and £2.1bn over a 5 year period. There has been a fall in properties leased from housing associations for use as temporary accommodation.

A projected population increase of 14% in London by 2025 and lack of supply, house price inflation and increasing rents adds to the housing crisis. Low grant levels mean less affordable housing being provided and most housing being for market sale and shared ownership. This

has been compounded by the rent formula, Welfare Reform and the increased spending on health and safety following the Grenfell tragedy. Newham has benefited from the East London Regeneration Programme and Olympic legacy.

While there has been house price inflation and increasing PRS rents, Local Space's asset value had also increased – existing use stock value is not applied – allowing it to optimise its assets. In 2015, it embarked on an expansion programme to increase stock by 46% with its majority partner, Newham. Local Space has contractual rental guarantees from London Boroughs (94-100% over 15-30 years) and RTB does not impact. It has already purchased 355 homes using local authority capital receipts and has an established procurement machinery. A rent formula ensures rental growth of at least 1% each year with low levels of investment. Local Space has developed a financial model that is sustainable and attractive to investors. The recent re-accreditation of its S&P rating of AA- along with the Regulator's re-accreditation of its top ratings of G1 and V1 means that the organisation is well placed to grow its business model.

Local Space plans to widen its geographic temporary accommodation offer and has an innovative public land RTB model so that it can work with public land holders where they can have one-third back to use for whatever tenure they decide. It has the potential to offer different tenure schemes.

A Development Company for Stoke-on-Trent

Simon Thompson, Assistant Director, Private Sector Housing Development and Regeneration, Stoke-on-Trent City Council

Stoke is starting to grow again but is still facing big challenges of low values, a lot of brownfield sites with many empty long-term, social housing lost through RTB and not being fully replaced and a cap on the HRA that limits direct delivery to about 400 homes a year. Despite this, the city is placed 6th out of 65 cities for growth. To respond to these challenges Stoke-on-Trent City Council set up its own wholly owned Development Company, Fortior Homes, not as a competitor to house builders and housing associations but as a tool to stimulate the market by developing long-term stalled sites by using all available funding. The Council has secured other sources of Government funding, such as Housing Infrastructure and Housing Zone funding to try to stimulate private development. Fortior is directly funded by the Council through a loan facility.

To stimulate the established PRS sector in Stoke, which provides little variety and poor quality, the Council is building the first Build to Rent block in the city centre due for completion by November 2019. It is hoped that private developers will take on the second Build to Rent block that has planning permission.

However, affordable housing is still a challenge and Stoke is one of three councils negotiating a bespoke deal with MHCLG. It has received funding for master planning but still needs institutional investors to fund new development. Stoke is considering developing open market sale, to show how the local authority can drive the market and encourage others to follow. It is also considering affordable housing and strategic partnerships.

Discussion

When a HRA programme comes to an end because there is no more head room, could a Development Company then develop if it needs a Registered Provider to manage?

GLA would still consider funding a council in this situation.

How does Local Space address quality and security when it buys street property?

It consults residents on their desires and uses its own Design and Quality Standards when buying new property. Even so a lot of work can be required to bring homes acquired up to the desired standard of safety.

PRS in Stoke is stagnant and so the Council has challenged the market by developing higher standards, providing competition to stimulate growth.

3. Challenges and approaches to establishing and running an estate regeneration programme in partnership with a local authority

Caroline Pillay, Development Director, Airey Miller

Explained that the team would share from its combined experience of establishing and running an Estate Regeneration Programme, with some examples of the work it is doing with Lambeth. Councils have to learn to work with the challenges of commercial development in the context of diminished affordable housing grant (reduced from 100% to 15% of build costs) and cross-subsidising from market sale and private rent in which they need to maximise value from a site. Housing Associations have already been through this process, adapting from cost-driven development to extracting maximum value from a site. This is an even bigger challenge for local authorities who have not been developing since 1990s as well as understanding development finance with rates of return and discounted cash flows in the same way as private developers.

Estate Regeneration is the most complex situation in which to apply this commercial approach.

To ensure a council has the right resources, a skills audit will help to understand where the skills, strengths and gaps are and therefore what is required to ensure the development team have the capacity both in skill and resources to undertake their new development functions which require a more commercial mindset. The Council's in-house teams need to be prepared for a wholesale culture change for this different way of working, for example shifting from thinking about budgets to viability and cashflow.

The skills audits will enable resources to be targeted where they can best add value and to design packages to train and upskill existing staff. These can help to close the skills gap. The audit will also inform a development's team recruitment strategy. A key aspect of supporting an in-house team is to establish an effective programme office. The right systems, processes and ICT need to be put in place to support effective programme management. These will include reporting arrangements, fee monitoring and management systems. At Lambeth a client support structure was put in place to deliver the six Estate Regeneration projects.

To establish an intelligent client function, the council needs to work with the right advisors and determine how to get best value for the team. Effective resourcing takes time and effort because the right skills are in high demand. Councils should plan for continuity, with the right tools and processes in place.

Daniel Partridge, *Director of Regeneration & Partnerships, PRD*

Governance needs to be kept under review to examine what controls the council needs and how these are best achieved because not everything has to be done at Board level. Councils already have the ability to control new development undertaken via arms-length companies through the planning process, land agreements and funding. A Council as a shareholder in such a company can also establish what matters need Board approval in any Memorandum of Understanding. At Lambeth they wanted to involve elected members and their Cabinet in working closely with their housing companies and decided to set up an Ownership and Stewardship Advisory Panel to support the Council maintain its interest as shareholder in the housing companies. Any development company needs the freedom to deliver against the Business Plan and to manage its cash flow, payment mechanisms need to be effective for success, leading to a different mind-set.

Conflicts of interest need to be recognised and managed. A skills audit is key for governance as well and should be done early in the process so that a council can acquire any skills they do not have on the Board, such as development finance and delivery expertise. Such skills are in short supply and a council needs to recruit early to have the right team with all the necessary skills. Furthermore, the Public Sector's existing governance arrangements would typically need to be refreshed to best support the sector to undertake commercial development.

Delia Beddis, *Partner, Newbridge Advisors LLP*

Regeneration teams need to bring council finance colleagues along from the outset to ensure they understand the different concerns and objectives. An example would be generating income for the General Fund - what type of income (revenue or capital) and why it is being generated. Finance and Regeneration departments need to understand the HRA cap and how to operate within the cap. If a Council can deliver its objectives within the debt cap, they could avoid the complexity of a development vehicle. But note, Councils cannot grant assured shorthold tenancies so this is limiting for built to rent. A corporate accounting mentality is required that can deal pragmatically with State-aid assessments; be realistic about income; and PWLB lending into any Joint Venture or wholly owned vehicle. Focusing on cash flow requires a shift in mind-set for council finance and regeneration teams from considering NPV over 30 years to repaying or re-financing loans over 2-3 years development period.

Julian Hart, *Lancefield Consulting Ltd*

Development and estate regeneration projects need to assess viability early on to avoid abortive work. Councils need to examine a range of delivery structures to determine what is best for their particular objectives or scheme. There are a range of models including direct delivery where HRA is available, a council owned Development Company (set up under the Localism Act), Community Benefit Societies, Corporate Joint Ventures or Contractual Joint Ventures, which can be flexible. Councils can mix and match between models, even on a simple scheme or single estate. Councils should look for the best model and learn from what others are doing. It is critical for the council to define its strategic priorities from the start and to get agreement on what is acceptable to political leaders. The team needs to assess the financial understanding of the council.

Discussion

An expert client needs experience of Development Companies, clarity from Treasury on PWLB in relation to the range of development vehicles that could be used, including the advantages of registered providers. The Government has consulted on PWLB lending and may tighten rules but they currently recognise it is prudential borrowing. It is important to keep finance teams involved and to avoid being too commercially aggressive. While a wholly owned company can be a registered provider, there is new legislation on registered providers for profit and evolving policy needs to be kept under review. The level of ownership and control at Board level can help, something some councils see as advantageous or essential.

Resident engagement and considering how to bring residents along is important. Governance structures have a role. Formal resident Board members can be considered, since they would be Directors of the Company, an alternative could be to involve residents on a stewardship panel.

Quality needs client leadership because of the challenge between capital costs and long-term costs. A design guide can help and it is important to build client capacity to scrutinise quality in the emerging design.

A skills audit had identified a gap in local authority expertise that was recognised by the council but because it had clear outcomes, the consultants were able to help the council build the necessary skills through regular training. An annual programme of regular training can help to build and maintain capacity so that the council itself can be the development manager.

At times, a scheme may require stand-alone community engagement teams rather than the designers' in-house teams. Project managers are also involved in resident engagement. Overall timescale is difficult to predict but the process will be a long one.

4. Enabling Estate Regeneration - based on the best practice guide 'Thinking Ahead'

Interactive panel discussion introduced and chaired by: *Virginia Blackman*, Director, GVA

Estate Renewal is the biggest opportunity for housing delivery but the most difficult and complex to get right. The 'Thinking Ahead' guide is the product of 20 years' experience to ensure the right questions are asked as early as possible in any Estate Regeneration. There are three overlapping areas – getting started, making plans and delivering change. These provide a broad-brush approach that can be used on any regeneration project.

The panel discussion was introduced by looking at Hackney Council's approach to estate regeneration and emerging lessons from Levitt Bernstein's and GVA's work. The panel then discussed some of the key issues that are being faced by social landlords and their teams in estate renewal.

***John Lumley*, Director – Regeneration, Neighbourhoods & Housing, Hackney**

Hackney Council has three programmes:

- Estate Regeneration – demolition and rebuild of those homes beyond economic repair
- Housing Supply – building on under-used land. No demolition
- Woodberry Down – Joint Venture with Berkeley Homes and Genesis.

When looking at an estate, the council had to consider existing condition, and the opportunity to increase housing supply.

Barry McCullough, Director, Levitt Bernstein and **Glyn Tully**, Associate Director, Levitt Bernstein

20 years ago the driver would have been stock condition but now the focus is more on housing provision. Both Housing Associations and Councils undertake regeneration but they may have different reasons. With a long programme, it is a challenge to keep a firm focus on the objectives.

Before embarking on estate regeneration, it is important to check if the organisation's leaders are on board – elected members and senior officers in the Council or the Board and Executive for Housing Associations. With the long timescale of most regeneration projects it could mean getting all councillors of every party on board and especially senior officers.

An organisation needs to ask if the research findings support its intentions. For example is it deliverable in terms of viability and what third party ownership (RTB) is there? Residents may not support it initially and will challenge and so solid evidence needs to be presented, such as stock condition, RTB penetration and capacity for extra housing.

Market conditions need to be understood, both the immediate conditions on the existing estate – its value and market perception and what value could be created and how the market could affect this. When the public sector is involved with private developers both parties need to understand their different objectives. In London this approach is more established because of market conditions but these vary across the country and in low value areas the viability of a scheme can be more challenging. There is a need to understand the different basis for regeneration and what funding mechanisms could be used in each area. In some areas regeneration is driven by a desire to improve quality rather than to increase density or housing. One challenge is how to assess the value of new homes among existing estates, where values are high, the right mix and price is necessary. However, regeneration can generate value to the surrounding area as well as the estate by changing how it is perceived. It can be challenging to get valuers to assess potential.

It is important to define the housing potential before talking to residents and assessing viability. Residents need to be offered what is deliverable and to know the tenure split. Analysis needs to inform the offer for residents.

There is a need to consider what the impact of regeneration is on the existing community because an unrealistic offer can undermine credibility. Understanding the current conditions and the desires of residents is important while not raising expectations. It can be helpful to present the offer in terms of principles, such as residents will be rehoused on the estate or will be consulted, rather than present specific offers that could suggest all the decisions have been taken. With a long programme it is important to mitigate the impact on the community, such as voids and anti-social behaviour, even before regeneration starts. Different offers could be appropriate when dealing with temporary accommodation and absentee leaseholders and their tenants because they are not resident leaseholders. Offers, including PRS can be tailored to different needs. Regeneration fatigue is a real risk with false starts and the time for residents to get back on board. Honesty is very important, even if it is 'don't know but will find out', since unrealistic offers cannot be withdrawn.

In developing the strategy for the master plan and engaging with residents, the context of the existing community needs to be understood. Presenting a story or image of the new community

can be helpful so that they can begin to engage and take ownership.

Panel discussion

Ensuring adequate resources and skills for estate regeneration is vital. Hackney tries to have as much in-house as possible but this takes time. For large scale projects it is more important to have resource in-house but for others out-sourced is adequate. Available resources affect which delivery models can be used but local authorities have statutory powers, such as rehousing and CPOs, which provide leverage and control.

The consultation framework will depend on the resident offer or residents' charter but these need to be developed early on, possibly through tailored resident workshops and site visits to help them understand the process and possibilities. Residents should be enabled to share their knowledge and experience at any opening event. Consultation timing and pacing is crucial for a long process. Mini ballots as the scheme develops can be helpful. There is no consensus about when to have a 'single' ballot but it would need to be before any CPO process, if required.

Regeneration should be supported by the planning and economic policies. The delivery structure will be determined by the objectives and market appetite. The right time to assemble the site needs careful consideration and CPO should be used only after as much negotiation and agreement as possible, including on what will happen to existing council tenants.

The long-term management of the estate needs to be understood from the outset, including the buildings, public realm and landscape, all of which will impact on service charges and will affect the design and specification. For resident leaseholders it is important to explain the complete picture since they may have higher service charges but lower utility bills.

Pressures to increase density, even when plans have been approved, needs to be managed carefully to avoid negating the purpose and benefit of regeneration. It is important to maintain quality.

To master regeneration and housing it is necessary to recognise the real differences around the country. In the example of Stoke, it is about quality rather than increasing density.

Presentations

Slides of the below presentations are available [here](#).

Resources

- [Building Council Homes for Londoners, GLA](#)
- [Estate Regeneration Guide, GLA](#)
- [Thinking ahead – Estate regeneration: what you need to ask and when](#)

Speakers

- *Shelagh Grant, Chief Executive, The Housing Forum*
- *Andy von Bradsky, Advisor, MHCLG and Chairman, The Housing Forum*
- *Rachael Hickman, Senior Area Manager – North East London, GLA*
- *Jitinder Takhar, Chief Executive Officer, Local Space Ltd*
- *Simon Thompson, Assistant Director, Private Sector Housing, Development and Regeneration, Stoke-on-Trent City Council*
- *Michael Cleaver, Director, The Housing Forum*
- *Caroline Pillay, Development Director, Airey Miller*
- *Daniel Partridge, Director of Regeneration & Partnerships, PRD*
- *Delia Beddis, Partner, Newbridge Advisors LLP*
- *Julian Hart, Lancefield Consulting Ltd*
- *Virginia Blackman, Director, GVA*
- *John Lumley, Director – Regeneration, Neighbourhoods & Housing, Hackney*
- *Barry McCullough, Director, Levitt Bernstein*
- *Glyn Tully, Associate Director, Levitt Bernstein*

Delegates

- *Jerry Gilbert, Ark Consultancy, Partner*
- *Mark James, Ashford Borough Council, Development Partnership Manager*
- *Neill Campbell, bptw partnership, Partner*
- *David Culliton, Bugler Developments, Head of Pre-Construction*
- *Joe Parody, calfordseaden LLP, Partner*
- *Steve Skuse, Catalyst Housing, Head of Development Delivery*
- *Michael Kettle, City of London, Housing & Commercial Development Director*
- *Sandra Brown, City of London Corporation, Senior Communications Officer, Housing & Property Services*
- *Tim Attwood, Conisbee, Managing Director*
- *Jane Briginshaw, Design England, Director*
- *Tom Conlon, Durkan, Estates Housing Partnerships Manager*
- *Nathan Gravesande, Guinness Partnership, Regeneration Director*
- *Charlotte Smith, Hill Group, Business Development Manager*
- *Sally Ingham, Inland Homes, New Business Manager*

- *Graham Cox, Kind and Company, Land and Development*
- *Lynne Everett, London Borough of Bexley, Senior Housing Strategy and Enabling Officer*
- *Rory Marcham, London Borough of Bexley, Assistant Housing Strategy and Enabling Officer*
- *John Knight, London Borough of Enfield, Director of Health, Housing and Adult Social Care*
- *Paul White, London Borough of Enfield, Estate Renewal Project Manager*
- *Julie Markwell, London Borough of Hillingdon, New Business Manager*
- *Jane Sherwood, London Borough of Newham, Director of Commissioning (Community and Environment)*
- *Dale Walker, London Borough of Waltham Forest, Head of Housing Development & Regeneration*
- *Lettice Swan, MDA Consulting Ltd, Associate*
- *Ashley Hook, MHS Homes, Chief Executive*
- *Simiat Ilupeju, MHCLG, Design and Delivery Policy Advisor, Housing Supply and Planning Directorates*
- *Jane Owen, MHCLG, Senior Strategy Advisor*
- *Jennifer Thomas, MHCLG, Head of Built Environment, Housing Supply and Planning Directorate*
- *Emma Mounsey, PRP, Planner*
- *Philip Pamment, PRP, Director, Development Consultancy*
- *Sarah Eastham, Pollard Thomas Edwards, Associate*
- *Martin Gladwin, Ridge and Partners LLP, Associate Property Consultant*
- *Ian Wall, Royal Borough of Greenwich, Strategy Officer*
- *Peter Arnold, Rydon, Director of Business Development*
- *Tracey Holland, Silver, Director, Strategy & Business Development*
- *Paul Roberts, Silver, Associate Director*
- *Cathy Bacon, Southern Housing Group, Head of Regeneration*
- *Helen Richards-Carpenter, United Living, Head of Business Development & Partnerships*
- *Steve Carden, United Living, Divisional Director (Construction)*
- *Janice Morphet, University College London, Professor*
- *Ken Jones, Consultant*