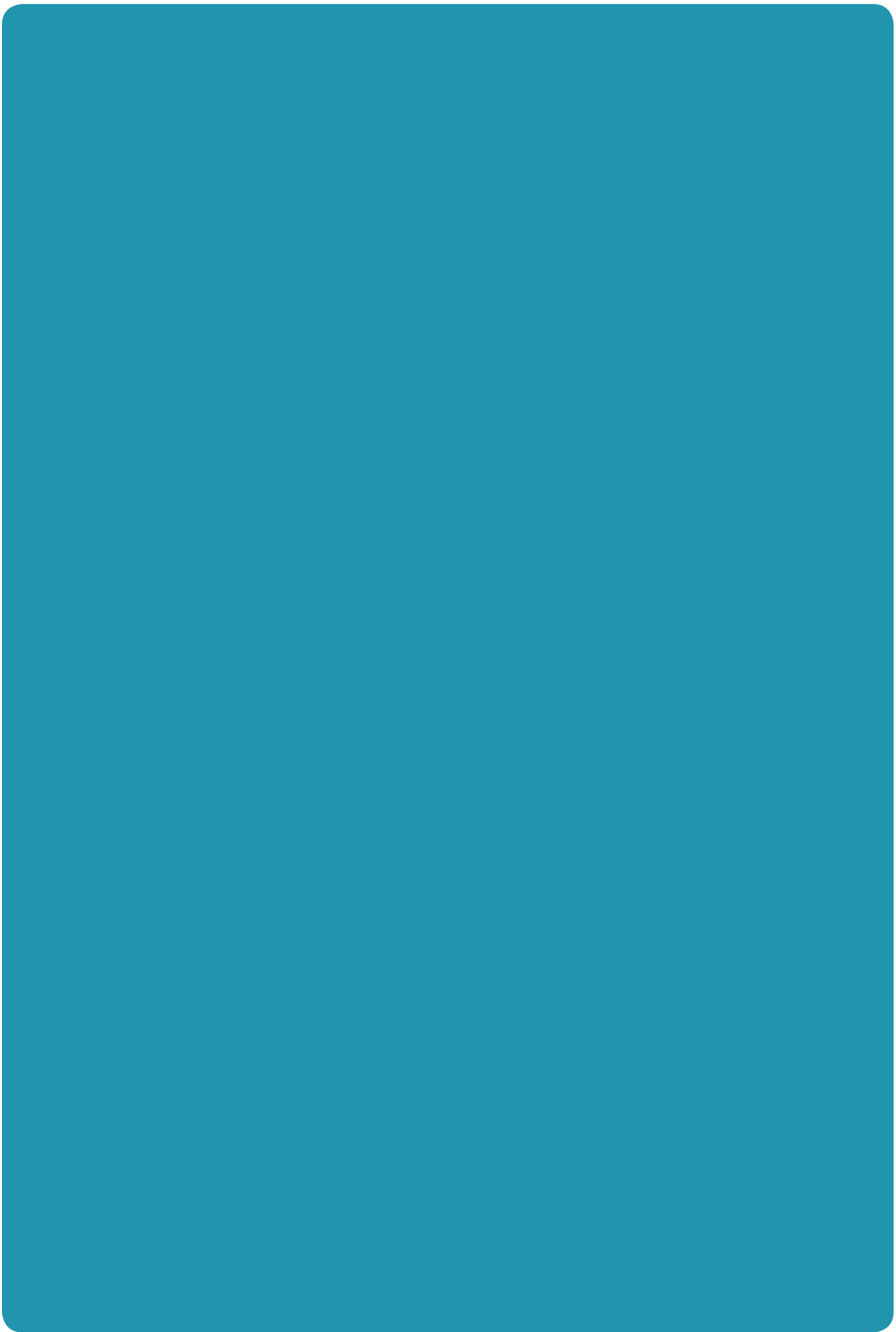


The future of investment in housing assets: flexibility not prescription

Why we need to move on from decent homes

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2015/2016 Working Groups

The Housing Forum Working Groups produce influential reports for our members, which are recognised at the highest levels in Government and throughout the industry. The topic agendas continue to draw in external specialists from finance, planning, Government and trade associations. Members can join any Working Group. To register your interest in participating, please contact Shelagh Grant or Laura Waind.

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Introduction

Never has the operating environment for social housing gone through such rapid and ongoing change as it is undergoing today. Yet how we make decisions about the future of our assets and their investment needs has not kept pace with this change. Most organisations' investment plans are determined by maintaining or achieving the decent homes standard; few understand the issues that will impact the long term viability of their homes.

Housing's landscape is starting to shift, however. The Homes and Communities Agency has started to encourage landlords to understand the value of their existing assets and how they contribute to their business objectives. Changes to the Regulatory Framework by the Homes and Communities Agency in April this year require registered providers to have a comprehensive register of their assets and liabilities.

The sector needs to be ready to respond to this new way of thinking - not just because the regulator is asking the questions but because this is the only way it will be able to rise to the many challenges that lie ahead. The essential truth is that we as a sector have to do more with the assets we have and the investments we make in them. If we don't, the result will be an unsustainable and ineffective social housing portfolio that fails to meet the needs of current and future residents.

To respond to such a fundamental reappraisal of asset management, The Housing Forum set up a special Working Group that would examine the issues in depth. We asked ourselves, what are the obstacles to changing how we manage assets?

The decent homes programme was identified as one of the key barriers. Set up in 2000 to raise all public housing to a minimum prescribed level, it has created an investment culture that looks at the individual property and its components in isolation and takes no real account of the environment in which it sits, how the property and surroundings need to be managed or the needs and aspirations of its residents.

That said, the programme has delivered a much needed improvement in the quality of some social homes. So we examined what we could learn from it that would help shape our future asset management and investment planning.

The Working Group also looked at the wider supply chain and how it might be able to contribute to creating greater value for landlords. We searched for innovative approaches that would enable the supply side to drive greater innovation, create greater value and challenge the current allocation of risk. One approach the group identified that offered some potential value is the Dutch Energiesprong project, which aims to deliver large-scale whole-house retrofit and regeneration. Adapting this to the British housing market offers a potentially huge opportunity for housing associations.

Decent homes - key outcomes

As already stated, the decent homes programme delivered a significant improvement in the condition of the social housing portfolio.

It also significantly changed the way landlord-clients procure and manage large-scale investment programmes and contracts, moving their focus to larger long-term partnered arrangements to deliver larger long-term planned programmes. This in turn led to a mini-revolution in the supply chain with the development of a market of larger contractors delivering significant contracts.

It also led to significant changes in the way component installation worked, from multi-trade to a production line of specialists completing installation in sequenced approach. And it saw the introduction of the resident liaison officer on contracts, primarily to fill the 'people gap' in some contractors' management practices.

Additionally, it revolutionised the manufacture of kitchen components to meet the changing and increasing demand from social housing for high quality, good value kitchen ranges. Anecdotally, this led to some significant value for money savings over the life of the programme with many people seeing real-time reduction in the cost of kitchen installation over the life of the programme.

The decent homes programme was intended to bring all social homes up to the required standard by December 2010. This was broadly achieved in the registered provider sector

but some councils are still delivering the necessary homes improvements because they were hampered by funding changes and other constraints.

The English House Condition Survey 2012/13 identified approximately 15% of social housing that failed to meet the standard in 2012 although some of this is likely to be homes that have deteriorated since hitting the 2010 target. The failure rate is significantly better than the 33% achieved by the private rented sector and the 20% rate of the owner-occupier sector.

Delivering the decent homes standard led to a much greater professionalism in asset management in social housing. The demands imposed by the programme saw a significant increase in skills and knowledge. It also led to an improvement in the collection, management and analysis of good-quality stock condition data – not just to satisfy the needs of business planning but also to inform long-term investment programmes.

Decent homes and asset management strategy

Many organisations have built their asset management strategies around achieving and maintaining decent homes, but they have focused primarily on the condition of individual properties and their components.

Given the scale of under-investment since the 1990s, this is understandable. But the question today is whether the decent homes programme is still relevant in tackling the sector's new challenges.

Current challenges

At national and local level, there is a significant and growing focus on the urgent provision of new housing. This places investment in the existing portfolio under greater scrutiny and poses questions such as: are we investing too much in existing properties; are we investing in the right works; do we have the right priorities; and can we derive increased value from our existing assets to support wider business objectives and challenges?

The issues that now confront us include:

- Supplying new homes with reduced grant and the need for higher borrowing.
- Regulatory requirements for asset registers.
- The Government agenda on high-value homes.
- Energy efficiency and the affordability of older and off-grid homes.
- Reducing or maintaining operating costs.
- Welfare reforms and their impacts.
- Skills shortages within building trades.
- Value for money.

Investment in home components such as kitchen and bathrooms will always form a significant part of a landlord's investment programme. But given the challenges the sector now faces, should these components still take priority or should the focus shift toward ensuring homes remain affordable through improved energy efficiency? We believe a major refocusing is required.

Defining a new standard

The Working Group looked at defining a new decent homes standard which would take into account energy efficiency measures, overcoming fuel poverty and assessing what is an 'aspirational standard'. The Group asked whether energy companies

should be challenged to invest in a more holistic approach to stock. For example, could a PAYS model be created to resource energy efficiency improvements, and if so, where will the 50% costs not covered by the landlord come from? The Group concluded that flexibility is needed in funding

sources – 'Allowable solutions' from neighbourhood new build may be a source - and that the decent homes approach restricts the opportunity to invest flexibly and tackle other improvements such as wider environmental or neighbourhood issues and regeneration.

**Case study: Plus Dane
Re-imagining retrofit and
energy priorities**

Within the Working Group, Plus Dane presented its approach to reducing energy costs by retrofitting a Victorian house to passivhaus standards which illustrates how we can build on decent homes and enrich our

approach to asset management. This was an innovative project. The external appearance was preserved and the property restored to a single house with high levels of internal wall insulation. Air tightness has been monitored and the performance is good with 2.75 air changes per hour. Total costs were £168,000

(£100,000 for physical and energy works) and the property is warm and comfortable with 77% reduction in gas usage and 91% reduction in electricity usage. Solar panels in a conservatory addition provide 44% of hot water for the home which is occupied by a young family.

Changing world requires new thinking

For too long, asset management has been concerned almost solely with the condition of property. The Working Group considered that to be effective, asset management must take a much broader view of asset performance. Under scrutiny now should also be factors such as:

- Property condition and energy efficiency.
- Operational and social performance.
- Residents and communities.
- Financial performance.

This approach requires a significantly broader data set than when assessing condition. It involves an understanding of current and future demand, current operating performance, responsive repair costs, general costs and income at a granular level, socio-economic conditions, resident aspirations and levels of expectation.

Property condition and energy efficiency

Property information includes basic construction type, size, age etc. Condition data is based on standard condition information about the age and condition of key building components and elements but is supplemented by questions that address any specific local issues or concerns. Condition data should also note any adaptations or structural issues and be capable of measuring performance against the defined standard of decent homes.

While most landlords hold some data on energy performance, its accuracy and comprehensiveness can be variable. One of the chief aspects of affordability over the next 10 or so years will be the cost of heating homes. This is already most households' second largest expenditure after rent. Data needs to be capable of being manipulated and analysed in order to assign priorities and plan investments.

Operating and social performance

To make these decisions requires an understanding of the wider factors that affect performance, ie, arrears, repairs volumes, void turnover, re-let times, average age of tenancy, anti-social behaviour and so on. This enables a balance to be struck between investment in property and the need to invest in "softer services" that support or tackle management issues.

Residents and communities

Deciding how to tackle the many pressing issues facing residents involves an understanding of how the wider community and its demography impact on the performance of an asset. Factors here include, crime and fear of crime statistics, worklessness, training and employment. Understanding their influence enables asset management decisions to reflect the wider issues that affect residents' lives and their ability to sustain their tenancy. This also provides another balance to ensure investment is not made in bricks and mortar or management if the long term sustainability is threatened by wider issues.

The Group also examined how the Social Value Act 2012 has the potential for the supply chain, through public procurement to increase economic inclusion and add value and employment in local communities.

The importance of asset registers

The Housing Forum's Investing in Our Housing Assets Working Group examined asset database requirements and inclusions to support regulatory requirements around business resilience. The Group looked at the requirements that came into being from 1 April 2015 when a new regulatory framework which applies to

all registered providers was introduced requiring an asset register and a liabilities register supported by a code of practice.

The function of the asset register is: to identify social housing assets, including any restrictions on title, and to maintain thorough, accurate and up to date records; to understand the assets you have and how they are secured; and to

have the information to hand and take it into account when taking decisions. The expectations are that there should be access to matters like encumbered assets and treasury arrangements, key contacts and restrictions on assets, stock condition and lender covenants. Registered providers should also be able to drill down and cross reference using housing management criteria.

Financial performance

Analysis should identify the financial contribution that assets make. This can be expressed in terms of net present value (NPV), or yield, over the life of the business plan or other determined period. To establish this you need to attribute cost and income at a reasonably granular level. This can help target resources at estates that are failing or at risk of failing as well as identify potential regeneration or disposal opportunities. It can also be used to detect latent value opportunities with the peaks and troughs in expenditure, thus allowing smoothing over the life of the business plan.

Taking this rounded view allows managers to make asset decisions that balance the varying factors that affect their performance. It also enables local context to be factored into decision making, something which is almost completely lost in the prescriptive methods of the decent homes programme.

Currently, housing providers bidding for resources in the Affordable Homes Programme (AHP) have to demonstrate they understand where the high value assets are and that they have reviewed the worth of the portfolio overall. An alternative approach to moving tenants - as their family needs and circumstances change - may be to change the tenure offer in a rented property. At the moment, there is significant tenant movement in some parts of the north - this is said to be because of oversupply and the offer of improved homes from other public sector landlords nearby.

Asset management has historically been about maintaining the value of investment as strategic asset investment is not fully understood. Currently, tenancies are lasting much longer in the south and presently occupied by older tenants - but what will happen in the next decade?

It poses the questions, how can the contracting supply chain help landlords to defer spending or to reduce/adjust life cycles, such as roof and boiler replacement? And also, who decides and influences what is spent and where and how is the customer involved?

So what standard should we have?

Decent homes prescribes measures that take no account of an organisation's identity or that of its residents. But the world in which we operate today is inherently more complex than when the decent homes was instigated. Should we really be fixated on kitchens and bathrooms when many social residents cannot afford to heat their homes?

The Working Group considered the need for a replacement for decent homes and what it might cover and how that might relate to balanced asset management. But though we examined many alternatives, including an increased focus on the energy efficiency of homes, we could not square any approach with the complex nature of the sector and the divergent organisations that operate within it, ie, specialist housing providers, arm's length management organisations, (ALMOs), large-scale voluntary transfers (LSVTs), local authorities, small traditional associations and large national providers.

No prescriptive standard seemed to allow for local context or the different stages organisations may have reached in their investment cycle. For example, if an organisation owns a stock of predominately new homes, then an energy-based standard would not necessarily be applicable. Equally, how do you factor financial, social and resident issues into a prescriptive standard?

Case study: Home Group and data collection

Any effective asset management strategy will need to be based on high quality, accurate and up to date information.

The Working Group considered an innovative approach to stock-condition data collection currently being pursued by Home Group. This is also a Housing Forum Demonstration Project testing a partnering approach to undertaking a 100% stock-condition survey of Home Group's housing portfolio, in partnership with the surveyors Hunters.

The project is ambitious. It aims to survey Home Group's entire estate

- over 35,000 homes nationally - to overcome the unreliability of existing data and better inform the housing association's business plan.

Home Group has chosen to carry out a 100% survey as the geographical spread of its stock encompasses both very dense urban estates and rural diverse properties: such diversity, naturally, creates a range of issues to assess and manage.

The survey process itself was complicated. One significant issue was that the inputting of completed survey information was unable to cope with the volume of completed surveys. This led to a project

review and period of catch up. In response, Hunters developed a cloud storage system, which is more robust and user friendly.

Additionally, Home Group developed an enhanced survey brief which has collected more data than will be input into the system at this stage but will be held for reference, providing an element of future proofing.

The Working Group is watching this project with interest as the potential learning from it will assist others in the collection, storage and analysis of high quality stock-condition data. This should lead to improved asset management decision-making.

Our conclusion is that landlords need the flexibility to establish their investment needs based on the factors that affect their business and residents – in effect to create their own bespoke standard. Having devised and tested these plans they should publish them and be held accountable for their delivery by residents and the regulator.

The regulator could monitor the performance of the housing associations through the existing annual governance and viability standards, with failure to achieve successful outcomes potentially resulting in governance or viability downgrades.

This approach should allow more of the investment already incorporated within existing plans to be factored into the priorities that affect the long term sustainability of the stock. It also provides an opportunity to ensure there is a proper understanding of future stock viability, not just the standard-led approach, which will then influence the timing and level of any planned investment. Better value for money should be the result.

The supply chain – supporting asset management through more flexible approaches

Another key element which has not kept pace with the changing environment is supply chain management. It's still organised in a very traditional way, particularly for the delivery of asset management works. Generally, the works are heavily specified by the client (landlord); the contractor then prices and delivers the work, often with a significant number of changes. Design and build is used on some larger regeneration projects

Any innovation in the supply chain is generally reliant on the materials and system manufacturers. Though there have been some product advances here with some individual components, on the whole systems and delivery have remained unchanged for many years. External wall insulation is a good example: individual components have been improved but the overall system of application is the same - mechanically fixed insulation, mesh applied over, followed by two coats of render and often completed with a stone finish applied by hand. Why have the systems not evolved in line with the products? It has probably not been helped in recent years by funding streams which may have increased volumes (albeit in boom and bust fashion) but have been focused on the need for energy suppliers to discharge their obligation (CERT, CESP and ECO) and which do not allow much space for innovation.

The Working Group also recognised that that these systems and methods are well known within the sector and have been tried and tested, which creates reluctance to try new methods.

But with the reduction in energy company obligation (ECO) funding and cuts in capital subsidies for new homes, investment in existing assets and the value for money it delivers will be under greater scrutiny than ever before. More will be required of the supply chain to help landlords meet these challenges.

New ways of working – unlocking greater potential

We also looked for examples of where a radically different approach had been taken and succeeded. One we were impressed with was Energiesprong, an innovative Dutch approach to delivering whole house refurbishment and regeneration. This approach seemed to turn the roles and responsibilities within the supply chain on their head and, as a result, delivered a potentially ground-breaking product and process for installation.

What is Energiesprong?

The system blends innovative offsite factory construction with a financial model to reduce heating bills and generate a 5.25% financial return over a 30-year term.

In effect, the housing association buys a 30-year performance and maintenance guarantee and pays it back over that term via a fixed monthly payment from the resident which is lower than the average bill. The contractor underwrites the energy savings to the residents and is liable to meet any additional costs not associated with changes in lifestyle.

The contractor delivers and maintains the renovation against agreed energy performance targets for the 30-year term (the housing association can break the maintenance contact at 10-year intervals).

In a renovation lasting less than two weeks – during which residents can continue to occupy their home – homes with poor energy efficiency are transformed into zero carbon housing and estates regenerated with homes that look brand new.

The specification includes:

- Solar PV built into thermally insulated roof cassette (manufactured offsite).
- New thermally-efficient wall envelope insulation panel system manufactured offsite with new windows built in and fitted mechanically to the existing fabric.
- Air-source heat pump and heating system (or ground source where appropriate).
- Removal of gas to create an electricity-only property.
- New low-maintenance glass panelled wall kitchen & bathroom (manufactured offsite).
- Electric induction cooker and shower (A+++ rated appliance).

The approach is founded on a significant change in the way works are specified and delivered, namely transferring greater responsibility for completed works to the supply chain. This in turn has driven the innovation to enable the supply chain to manage these increased responsibilities. To achieve this change, clients moved to a very similar performance-based specification, including:

- Zero cost on the meter to the resident guaranteed by the contractor.
- Works completed in fewer than seven days with residents in occupation throughout.
- To cost less than 40,000 Euro.
- Delivering the landlord a 25% return on investment (ROI).
- Work to be guaranteed for 30 years (insurance backed).

In Holland they are still working towards some of these specifications and are in transition from pilot to mass delivery. There are now six social landlords working with four OJEU-procured contractors and there is an established pipeline of an impressive 110,000 units. The Dutch approach provides a transformation opportunity in the UK. Adopting Energiesprong measures would change the way we design, fund and deliver whole-house refurbishment and estate regeneration, providing affordable, warm and comfortable homes.

This approach would drive innovation in some key areas:

- Funding - derived from energy bill savings, the resident pays their current energy bill cost to the landlord and savings are guaranteed by the contractor.
- Design - a less prescriptive approach to specification enables the supply chain to innovate in the design, manufacture and installation of solutions. It also enables the development of offsite manufactured solutions.

- Installation - the use of offsite manufactured systems improves quality and all works can be delivered in less than 10 days (achieved in Holland) with the resident in occupation.
- Future maintenance - the contractor takes the long-term risk for the performance of the installed measures through insurance-backed funding including guaranteeing energy savings to residents (underpins funding mechanism). The removal of gas reduces future maintenance costs and liabilities.
- Active asset management - this approach enables the alignment of energy retrofit into the strategic management of housing assets rather than it being a bolt-on or separate work stream.

Being able to build a model like this in the UK is an attractive proposition to the Working Group. It offers opportunities right through the supply chain but it would require significant effort and a period of managed transition.

How do we create change?

In order to create change we need to create space for new approaches to be tested and developed. This is certainly how it worked in Holland, where *Energiesprong* was given financial support by the government to create the market place for the approach to work. It is unclear at this early stage of our new government whether the same level of backing will be available in the UK.

However, it is encouraging to see that a group of housing providers and supply chain stakeholders is trying to develop a similar vehicle in the UK.

While this approach has been a success in Holland, there are a number of challenges that will need to be addressed if the model is to work in the UK. These include:

- Feed-in tariffs may enhance the financial model in the UK.
- ECO and other subsidies may enhance the model in the UK.
- May require legislative change to support the new funding model.
- Construction and energy costs differ in the UK.
- May not be suitable for all UK stock.
- Upgraded solar PV is needed and may have grid implications.
- Kitchen and bathroom replacement is mostly completed via decent homes.
- Scope of works to be included in the specification needs to be tailored to the UK.

In addition, and possibly the most challenging aspect, there is the shift in responsibilities within the supply chain. This will necessitate less technical specification by clients in favour of more outcome/performance specifications, i.e. contractors developing new systems and guaranteeing them for 30 years including guaranteed savings to the resident.

This significantly alters the risk profile within the supply chain and it is essential that all parties are comfortable with the arrangement. In Holland, it was the need for this shift in risk allocation that led to the creation of *Energiesprong* as the vehicle for promoting and creating the necessary market conditions.

The Working Group recognised that in order to drive change you have to create the space in which interested parties can come together and develop ideas and approaches. Without this, it is difficult to see how the market will change. We would otherwise be reliant on a few pioneering organisations taking significant risk almost unilaterally.

Although *Energiesprong* offers a specific example, other innovative concepts and approaches are likely to develop. The important thing is to create the space to develop them and discuss the risks and impacts.

Catalyst role for The Housing Forum

Having considered the need for new approaches and the creation of a space where they can be developed, the Working Group considers this may be a role for The Housing Forum. As a uniquely representative organisation of the supply chain, it offers an excellent opportunity to act as an agent for change, facilitating opportunities for the supply chain to come together and explore new ideas and best practice.

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