

# UNDER-OCCUPATION STRATEGY 2012 - 2015

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In-Depth Scrutiny by:  
Services Select Committee

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## Contents

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Introduction	1
<b>In-depth scrutiny process</b>	<b>2</b>
Definition	
Assessing supply and demand	
Typical household types	6
Barriers to down-sizing	
Effects of under-occupation	
Key benefits of reducing under-occupation	8
Upcoming welfare reform	9
<b>In-depth scrutiny recommendations</b>	<b>10</b>
Governance and monitoring	
Action plan	11
Abbreviations	17

### NOTE

The main aim of this strategy is to encourage, support and assist social housing tenants who wish to down-size, but in no way seeks to force under-occupying tenants to move. Despite this key strategy approach, which is focussed on support, it is recognised that Government's upcoming welfare reform relating to under-occupation may indeed result in some families having no choice but to move out of their current social tenure housing, particularly due to rent shortfalls. With this in mind, the strategy also includes some measures aimed at supporting social housing landlords as they try to rehouse or otherwise prepare their under-occupying working-age tenants for these changes.

## Introduction

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Being an expensive area which is mostly designated Green Belt, there are limited opportunities to develop affordable housing. As a result, local housing strategy seeks to make best use of the existing housing stock to meet the District's ongoing housing need and demand.

Recent research has highlighted a significant level of under-occupation across sectors, as would be expected. Under-occupation occurs mostly as family make-up changes over time, e.g. children leaving home; relationship breakdowns or widowhood; or legal succession to tenancies in social rented housing. This is typical across much of the country and local authorities are increasingly reviewing under-occupation in search of cost-effective housing strategy.

At present, very few local households are actively looking to downsize and there is consequent scope to improve take-up. Improving on current levels of down-sizing would help to free-up additional family housing, much of which is currently under-occupied by two-bedrooms or more.

A proven approach elsewhere is one that has combined the availability of smaller decent/quality housing, a range of transitional support services, and some cash incentives to further encourage take-up. Many of these services are already in place locally, but more could be done to build on and improve existing options.

Better matching households to properties would help to address the key policy objective of making best use of the existing housing stock and a number of other consequent housing strategy objectives, e.g. less use of emergency/temporary accommodation; reduced cases of over-crowding; and more sustainable household and neighbourhood mixes.

In turn, this would support wider policy objectives such as containing growing Housing Benefit expenditure, encouraging mobility and economic development, and driving more people back into paid employment (all intended outcomes of the Localism Act and current Welfare Reform).

Although under-occupation is a cross sector issue and, in fact, more predominant in the private sector, this strategy will focus on social housing - the sector where local authorities and housing associations can best influence change.

With an acute shortage of affordable housing and the financial imperative for down-sizing as a result of upcoming welfare reform, under-occupation is a key and timely issue to consider and re-approach as a local housing strategy priority.

## In-depth scrutiny process

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With the above in mind, the District Council's Services Select Committee (Committee) agreed to undertake an in-depth scrutiny of social sector under-occupation. The Committee formed a member sub-group to review existing services (aimed at encouraging and enabling down-sizing); available resources and capacity (across the public sector); and current policies/procedures.

Members of the sub-group included: 1) Cllr Faye Parkin (Chair); 2) Cllr Barbara Ayres; 3) Cllr Angela George; 4) Cllr Lorraine Stack; 5) Cllr Michael Horwood; and 6) Cllr Robert Piper. Officers attended this sub-group as advisors.

## Definition

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The extent of under-occupation is measured by the actual number of bedrooms required by the household. For the purposes of this strategy, under-occupation is defined as: 'where a household is occupying a property with one or more bedrooms above the statutory requirement'.

## Assessing supply and demand

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### Housing stock profile

The District has a higher than average proportion of larger detached housing and a consequent lower proportion of semi-detached, terraced and flats/maisonettes. Such a stock profile offers fewer opportunities for those looking to down-size and this is compounded by higher than average values across all property types in the District.

At 14%, the District has a lower proportion (and overall number) of social housing units than its local authority counterparts in West Kent.<sup>1</sup> There are also a lower number of 1-bedroom units in comparison to neighbouring authorities and this, again, results in fewer opportunities for down-sizing. At April 2012, the District's social housing stock comprised: 1-beds (19%); 2-beds (35%); 3-beds (44%); and 4-beds (2%).

### Current under-occupation in the social sector

Social sector under-occupation was compared alongside overcrowding data and highlighted a significant miss-match of households to properties.<sup>2</sup> This reinforced

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<sup>1</sup> The generic term 'affordable housing' is defined as and includes: social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market.

<sup>2</sup> Data compiled from two main stock holding HAs (comprising c95% of the District's social housing stock)

existing housing strategy which aims to make more effective use of the existing stock to meet housing need. As can be seen, there is scope for mutual exchanges between these groups (addressing both issues through the one action).

Under-occupation (number of bedrooms in excess of what household requires)		
	Moat Homes Ltd	West Kent HA
1-bedroom	0	1,086
2-bedrooms	66	790
3-bedrooms	57	28
4-bedrooms (+)	5	1

Over-crowding (number of bedrooms short of what household requires)		
	Moat Homes Ltd	West Kent HA
1-bedroom	0	528
2-bedrooms	24	88
3-bedrooms	42	13
4-bedrooms (+)	1	5

## Tenures

The District Council and its housing association partners are best placed to tackle under-occupation in the social sector. Focusing on social tenures would also help to ensure that public resources are utilised to best effect (social sector under-occupation being an area where, mostly, this is not the case).

### Under-occupation by tenure (%)



As can be seen, a great deal of the District's under-occupation occurs in the private sector and this has long been the case. Many of those under-occupying in private housing wish to do so, however, and housing strategy does not aim to

discourage this choice, nor could it do so (being a market phenomenon mostly beyond the remit of housing strategy).

The planning framework does, however, encourage the development of smaller private sector dwellings to balance the housing stock - there being a high proportion of larger, detached and executive private sector housing in the District. This helps to increase market housing options for those looking to down-size in the private sector and can therefore be considered in the overall approach to reducing under-occupation.

Although under-occupation is not as acute in the social sector, the scale is still significant and one that needs to be addressed in housing strategy. This is similarly the case across West Kent and there is scope to address the issue sub-regionally and in the context of the overall West Kent housing market.

### **Sevenoaks District Housing Register**

At November 2011, just 58 households were registered on the Sevenoaks District Housing Register as actively looking to down-size to more suitable housing. Of those, 62% were located in urban areas and 38% in rural parishes. This accounts for just a small percentage of those currently under-occupying in the social sector and demonstrates significant scope for improving take-up.

<b>Sevenoaks District Housing Register (applicants/family units)</b>	
1-bedroom	<b>785</b>
2-bedrooms	<b>388</b>
3-bedrooms	<b>248</b>
More than 3-bedrooms	<b>62</b>
Not stated	<b>2</b>
<b>Total</b>	<b>1,485</b>

### **Strategic Housing Market Assessment (2008)**

The West Kent Strategic Housing Market Assessment (2008) identified a shortfall of all property sizes in the social rented sector. These findings are backed up by growing numbers on the Sevenoaks District Housing Register and reflect a general increase in the need for affordable housing (both locally and across West Kent). Lettings data shows a higher turnover of 1 and 2-bed units, as would be expected, but need is also greater for smaller units – so need has grown over time, rather than reduced. In comparison, turnover rates are much longer for larger units and need has consequently grown, but with fewer re-lets arising.

### **Anticipated re-lets**

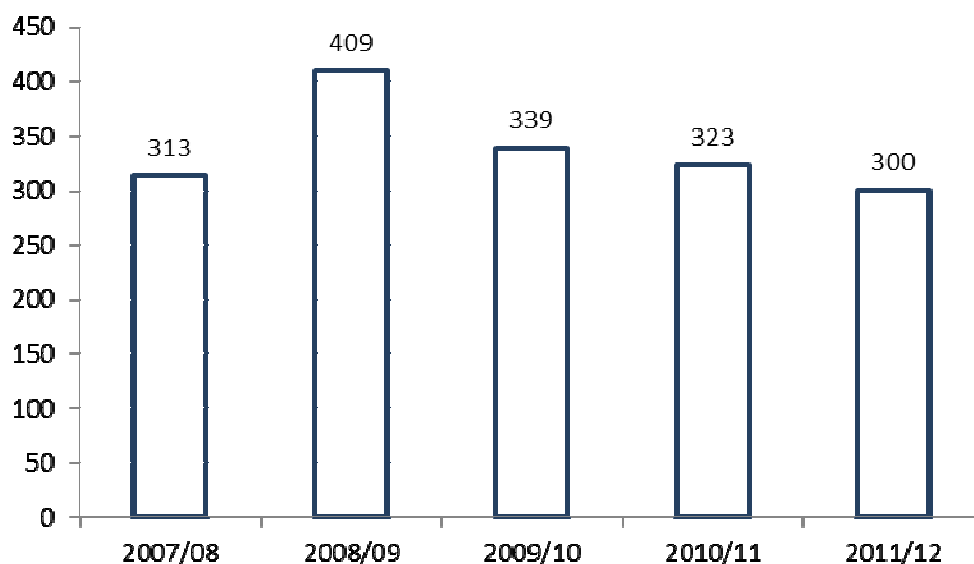
With two decant projects underway on outdated sheltered housing schemes, a number of recent 1- and 2-bed vacancies have been offered to affected residents.<sup>3</sup> This will continue in the short-term and consequently impact on the availability of smaller units for those looking to down-size. A number of decanted

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<sup>3</sup> Redevelopment of older people's housing schemes at Bonney Way, Swanley and St Andrew's Court, Swanley

residents have expressed a desire to return to completed schemes and this will create a temporary surge in small unit vacancies (both in new and existing units) in the medium-term.

### Historic re-lets



### New social housing

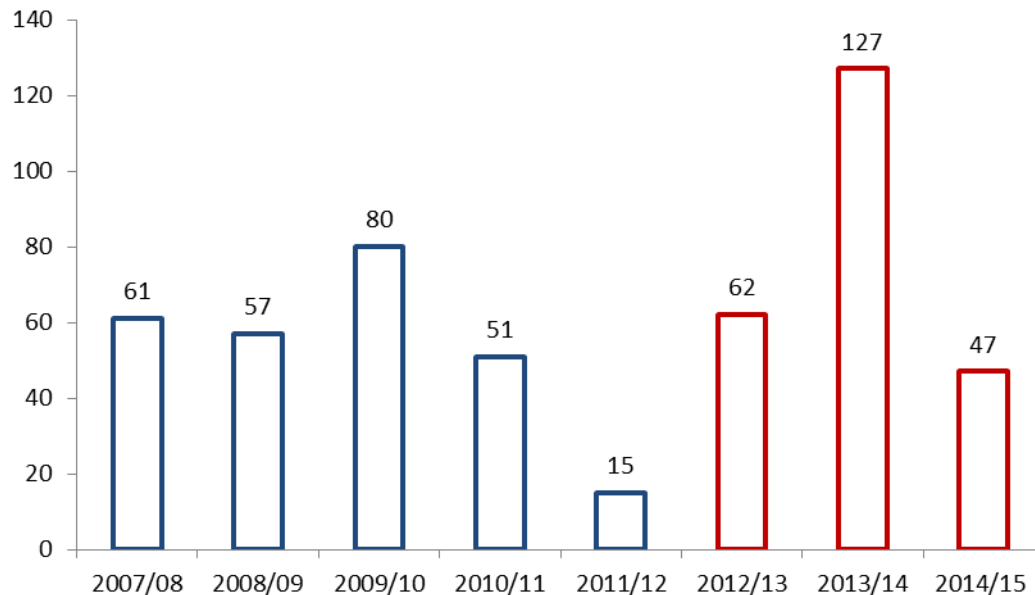
The District Council's affordable housing development programme continues to deliver new affordable housing, albeit it in relatively small numbers. In the past 5-years, a total of 264 units were completed and these ranged in size from 1- to 4-bedrooms. Looking ahead, a further 236 units are anticipated in the period up to 2014/15. Approximately 65% of previous and planned developments are 1- and 2-bed units.

The Core Strategy has a target of 40% affordable housing on development sites with 15 units or more; 30% on sites with 10-14 units; and 20% for those with 5-9. Of those proportions, a target of 65% one and two-bed units is included.

New and anticipated development will not address under-occupation on its own. However, new housing can be designed with under-occupiers in mind and to consequently better meet their needs (something that has been identified as a positive measure). Older people, particularly, will only consider down-sizing if there is an appealing alternative to move to and this is often not the case. Therefore, new development does continue to play an important part in the overall strategy to increase down-sizing and new units can be designed accordingly.



## Social housing development programme (units completed/anticipated)



With limited re-lets and relatively few development opportunities, there is a need to step-up social sector under-occupation activity in order to avoid significantly growing numbers on the housing register as unemployment rises and more people become financially constrained.

## Typical household types

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Relevant data is being collected and will be improved on as part of the development of this strategy. Generally, though, there are a high proportion of middle-aged occupiers and older residents under-occupying in the District's social housing (corresponding with under-occupation across the country).

## Barriers to downsizing

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There are a number of reasons why people wish to remain under-occupying in their current homes (across sectors) and key disincentives for those who might otherwise consider down-sizing. These are summarised, as follows:

- Having family, friends and a good support network in the neighbourhood;
- The property holding memories, i.e. family home;

- The property being a safety net for the occupier;
- Accumulated possessions and storage issues, if down-sizing;
- Rapidly changing society - worried about new and unfamiliar neighbours/ neighbourhoods; experience and/or perception of anti-social behaviour, crime elsewhere; already unsettled in modern society and consequently wanting to remain in familiar surroundings;
- Pets - companions; having the run of a larger house/garden; known and settled environment; perhaps pets not permitted elsewhere;
- Being the support network for others, i.e. older people looking after one another; or caring for other, perhaps more older and frail neighbours;
- People having high aspirations for space and liking the status that goes with having a big home, garden and garage;
- Some people under-occupying deliberately - including an increase in home working;
- Always wanting to have at least one spare bedroom, plus space for other activities;
- Older people requiring a spare room for grandchildren or a carer;
- Having non-dependent children staying on occasion;
- Disabled people requiring spare room for a carer and/or medical equipment; and
- Lack of suitable or desirable housing to downsize to, either in the same neighbourhood or general area.

## Effects of under-occupation

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Long-term occupation can provide stability for households and neighbourhoods, though a number of consequent issues can also arise as household sizes reduce. Managing a larger home can be far more expensive and difficult to manage, particularly for older and vulnerable households. Many under-occupiers can find themselves struggling to pay additional rent and also fall into fuel poverty, with heating costs having risen way above inflation in recent years. As time goes by, homes can also fall below standard as jobs mount up, e.g. in need of redecoration; furniture in need of replacement; and/or unmanageable gardens.

Making up the largest generational cohort, older people can experience additional issues with mobility such as climbing stairs, using bathrooms, and generally navigating a larger property. Aids, adaptations and support services can assist those in need, but these are not the best or most practical solution in a great deal of cases. Support can also be the least financially-effective means of addressing

need, i.e. a move to a more suitable property can negate support needs in many cases and significantly reduce costs to the household and/or service providers. This will increasingly be the case as improving assistive technologies and telecare enables more remote care and becomes the norm.

An unbalanced household mix can also have a wider negative effect on local services such as schools, for instance. This can see some under-utilised in areas where a high number of older households may have evolved through time and stretched elsewhere with an over-capacity of new families living in unsuitable and/or over-crowded accommodation.

Community imbalance can be particularly evident in rural areas where newly-forming and economically-active (but low-income) households have to leave the area in search of cheaper family housing elsewhere. Those left may be mostly middle/high earners (and not likely to take up local key/essential worker roles), and economically-inactive groups such as older people or those fully dependent on welfare benefits. As a consequence, key and essential worker roles may be hard to fill and this can, in turn, directly affect local commerce and see neighbourhoods/areas suffer a downturn.

With a wide-range of consequent negative effects, under-occupation can have a serious and wide-ranging impact on communities. If addressed, this area of housing strategy has the potential to provide direct housing solutions as well as contributing to a wide range of other community outcomes.

## Key benefits of reducing under-occupation

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There are clear benefits to those down-sizing, including lower rents; council tax and water bills; having somewhere easier and cheaper to manage; absence of stairs; possibility of more care and support; escaping harassment and/or anti-social behaviour; and a better quality of life.

Conversely, over-crowded households can be offered freed-up family housing with evidenced benefits being a reduction in stress; improvements in general health; and children's education/development improved in a more stable environment with quiet/separate space to do homework.

With limited social housing in the District, social landlords would be able to make better use of the housing stock by better matching households to properties in the social rented sector. The result of this would be less pressure on the local housing register and fewer households living in emergency, temporary and other unsuitable accommodation - all key and existing local housing strategy objectives.

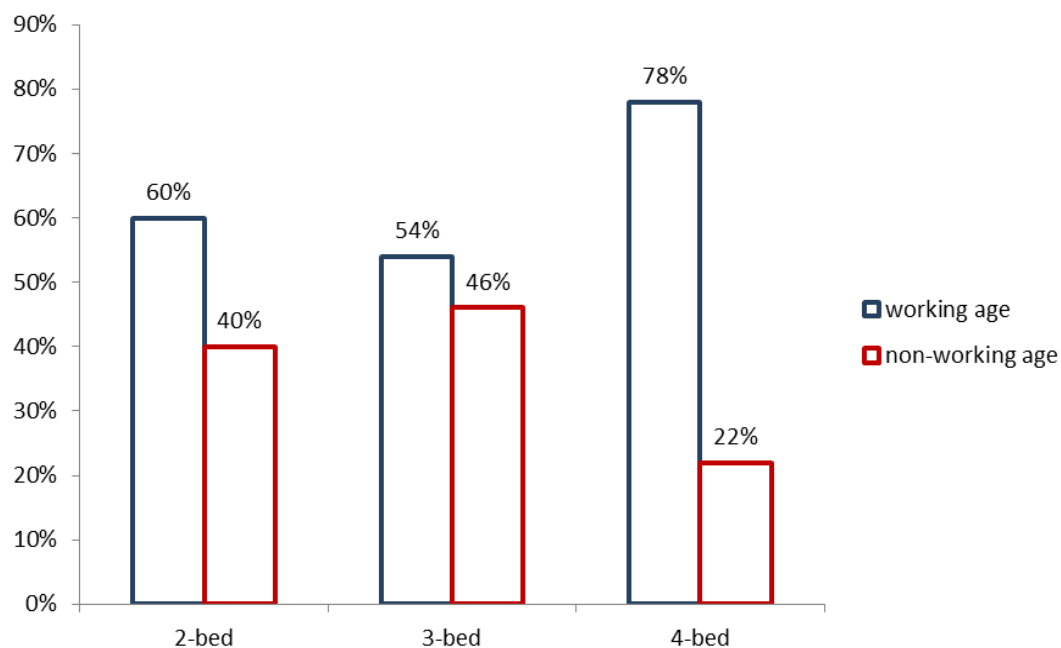
With additional re-lets created by households downsizing, less reliance would need to be placed on new development. This is particularly important with significantly reduced Government grant going forward and social housing development being particularly costly in the Sevenoaks District.

A sustainable community requires a good mix of households with a range of income levels. Reducing under-occupation can directly address the housing shortage and contribute to wider sustainability - the key overarching priority of the District Council's Community Plan.

## Upcoming Welfare Reform

Social housing tenants currently benefit from long-term security of tenure and are not required to downsize to smaller accommodation when children grow up and move out. From April 2013, however, new rules will see working-age social tenants experience a reduction in their entitlement if they live in housing that is deemed to be too large for their household's needs.<sup>4</sup> This new rule corresponds with existing size criteria for private sector tenants receiving Housing Benefit and puts social housing tenants on a par with their private sector counterparts.

### Under-occupation by working/non-working age



With the above in mind, under-occupiers can be approached as two separate groups for strategy purposes: 1) those that would benefit from a move but could essentially stay-put, and 2) those that will have no alternative but to down-size, being unable to fund the anticipated shortfall in benefits themselves. Clearly, there is a pressing need to address the second group in the short-term and as a priority.

<sup>4</sup> Working-age defined as those below the qualifying age for Pension Credit (expected to be at 61 by April 2013 and rise in line with women's state pension age until equalisation with men is achieved in 2018)

It is important that social tenants under-occupying their home are given sufficient priority to enable them to move to smaller accommodation – both to address anticipated shortfalls in benefit payments and also to free-up family-sized homes. However, a key concern is that there will be too few smaller homes available for those affected by welfare cuts to be able to down-size to.

This could leave many households with no option but to move out of the area in search of cheaper rents, as is currently being seen with out-migration from the more expensive London boroughs. The effects of such a policy are not yet known, though wide-ranging concerns have been raised with Government.

Those not moving to more suitable alternative accommodation may well find themselves falling into rent arrears with little chance of making up the shortfall. This would not only see housing associations losing revenue, but potentially having to take costly and lengthy action to evict tenants as arrears mount up (with little chance of recovering debts).

In order to minimise potentially significant housing crises, affected households are being informed ahead of these changes and given housing options advice in good time. By taking a proactive approach, housing associations will be less likely to experience significant rent defaults in the future - a key current concern for those organisations and equally amongst partners, such as the District Council, who rely on housing associations' development programmes to deliver local housing strategy.

Considering the above, a key short-term focus of this strategy will be to prioritise those likely to be affected by upcoming welfare cuts, with the aim of minimising future housing crises. This approach would also help to protect housing association delivery programmes by addressing anticipated debt issues beforehand - with the key outcome still being a more effective use of the limited social housing stock to meet future need.

## In-depth scrutiny recommendations

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Having completed sub-group investigations, a panel meeting was held on 03/04/12 and provided committee members with the opportunity to question a range of experts on under-occupation.<sup>5</sup>

A number of options and approaches were subsequently considered and agreed. The following action plan sets out the Committee's final recommendations to tackle social sector under-occupation for the period up to and including 2014/15.

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<sup>5</sup> Summary of questions and answers can be viewed at: [www.sevenoaks.gov.uk/housing](http://www.sevenoaks.gov.uk/housing)

## Action Plan

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The strategy will aim to generate additional demand, but at a manageable rate to ensure that supply is adequate. To do so, short-term objectives will address an anticipated demand in down-sizing from those affected by upcoming welfare reform and longer-term plans will fit in with pipeline developments and the subsequent availability of smaller units.

More generally, this strategy aims to collectively contribute to a number of wider outcomes, including:

- Maximising the usage of social housing stock to meet housing need;
- Reducing numbers on the local housing register;
- Maximising the satisfaction of tenants;
- Reducing financial exclusion;
- Reducing fuel poverty;
- Making best use of local resources e.g. aids and adaptations, gardening and handy person services;
- Enabling greater mobility within the social rented sector;
- Avoiding crises as tenants face benefit deductions for under-occupation;
- Reducing Housing Benefit budgets;
- Driving more people back into paid employment; and
- Encouraging wider economic development.

As above, the main aim of this strategy is to encourage, support and assist social housing tenants who wish to down-size, or those who may otherwise face a shortfall in housing benefits when new rules are introduced. It also aims to support older people who may wish to remain independent in their own homes and to support those who would benefit from down-sizing to a more suitable home. This approach has been tried and tested elsewhere and works well.

## Governance and monitoring

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Periodic progress reports will be provided to the Committee as part of ongoing performance monitoring of related outputs/outcomes. The first such report will be due in July 2013. Additionally, this area of housing strategy will continue to be monitored and delivered through the Sevenoaks Locality Board's Strategic Housing Sub-group, having already completed its own officer review of strategy related to under-occupation.

This strategy will also link in with the following:

	Section
Housing Strategy Action Plan	17
Sustainable Community Action Plan (11-13)	2.1, 2.2, 11.4 & 11.6
Balanced Communities	1 & 7
Kent Forum Housing Strategy	4

OBJECTIVE	LEAD	BY WHEN	EXPECTED OUTCOME
<u>Partnership working</u>			
Work with Moat and WKHA to explore opportunities for a specialist officer to act as advocate and advisor for people down-sizing	LW/HAs	11/2012	Officer in place for 1-year trial period
Increase funding for the Small is Beautiful scheme to coincide with strategy drive (if possible, SDC to provide £20k from planning gains for year one)	LW/HAs	10/2012	Increased take-up (SSC would like WKHA to aspire to at least 20 x cases per annum and to review in 1-year)
Assist working-age tenants to avoid benefit deductions for under-occupation by offering suitable down-sizing options	HERO scheme	Ongoing	Fewer benefit dependent households in difficulty; minimal HA rent arrears
Increase the supply and availability of smaller affordable homes	HP/HAs	Ongoing	Additional units available for down-sizing
Work with smaller HAs to offer down-sizing incentives	LW/HAs	Ongoing	Incentives in place for smaller stock-holding HAs
Increase the supply of properties that meet the needs of disabled down-sizers	HP/HAs	Ongoing	Improved down-sizing options for older and disabled households
Increase the supply of modern supported housing for older people	LC/HAs	Ongoing	Improved down-sizing options for older households
Promote and participate in local/national home-swapping schemes	LW/HAs	Ongoing	Improved down-sizing and mobility options
Review mutual exchange policy and consider chain lettings approach to facilitate a number of different moves at once	HAs	Ongoing	Improved take-up
Develop sustainable community lettings plans on new development to enable down-sizing	GM/LC	2012/13	Sustainable community lettings plans in place to prioritise under-occupiers

Work with the Elderly Accommodation Counsel to develop a local FirstStop service (work now underway and SDC taking part in West Kent pilot ahead of planned county scheme)	GM/LC/JE	2012/13	Improved services for older under-occupiers
Consider taking suitable 1- and 2-bed units out of CBL for direct lets to under-occupiers	JE/HAs	2012/13	Improved options
Explore sub-regional approach with West Kent LAs	JE/GM/HAs	2012/13	Improved options
<b><u>Promotion and communication</u></b>			
Develop targeted communications for groups identified with specific needs	LW/HAs	10/2012	More reach and raised awareness amongst key under-occupying groups; linked in with Moat UO strategy
Review and improve existing communication channels for disseminating information about housing options to under-occupying households	LW/HAs	10/2012	Generic leaflet produced and promoted amongst under-occupiers; campaigns through Kent HomeChoice
Deliver digital inclusion initiatives to increase use and access to Kent HomeChoice for potential mutual exchanges	HAs	Ongoing	Increased access/mutual exchanges



<u>Policy development/implementation</u>			
Increase housing mobility through a clear Allocations Policy:			
- Consider additional priority for under-occupiers	JE/LC/WKHA	01/2013	Policy in place/improved take-up
- Consider offering priority for new one and two-bed units as an incentive for under-occupying households to move to	JE/LC/WKHA	01/2013	Sustainable community lettings plans introduced on new schemes giving priority to under-occupiers at first-let
Develop under-occupied/over-crowded mutual exchange policy/procedures	HAs	Ongoing	Improved take-up/reduced OC
Discourage/prevent mutual exchanges that result in under-occupation	HAs	Ongoing	Policies/procedures in place
Consider removing no-pet policies on currently restricted schemes to improve down-sizing options for older people	HAs	2012/13	Amended policies, where appropriate; improved take-up
Consider including UO clauses in new tenancies	HAs	2012/13	Amended policies
Review and update succession policy to avoid subsequent UO	HAs	2012/13	More control over UO
Ensure that under-occupation is considered in all relevant future policy reviews	All	Ongoing	Effective housing strategy

<p><b><u>Housing intelligence</u></b></p> <p>Develop a more comprehensive housing database to capture information</p> <p>Undertake surveys of tenants to identify down-sizing preferences</p> <p>Undertake follow-up surveys for those who have down-sized</p> <p>Review SDC/HA data sharing to ensure targeted advice and schemes to the right customers</p>	<p>HP/HAs</p> <p>HAs</p> <p>HAs</p> <p>HP/HAs</p>	<p>2012/13</p> <p>Ongoing</p> <p>Ongoing</p> <p>2012/13</p>	<p>Accurate information available to assess strategy performance/effectiveness</p> <p>Feedback considered in ongoing service development</p> <p>Feedback considered in ongoing service development – further promotion of successful cases</p> <p>Improved housing intelligence</p>
<p><b><u>Alternative tenures</u></b></p> <p>Promote private sector options through landlord forums; lettings scheme etc</p> <p>Promote HomeBuy options to those under-occupying</p> <p>Consider SHOE schemes on new affordable housing developments to provide intermediate options for older people</p> <p>Consider extending cash incentive payments to enable tenants to purchase open market or shared-ownership properties</p>	<p>JE</p> <p>HP/HAs</p> <p>HP/HAs</p> <p>LB Strategic Housing Sub-</p>	<p>Ongoing</p> <p>2012/13</p> <p>Ongoing</p> <p>2013/14</p>	<p>More down-sizing across tenures</p> <p>Increased take-up; drop-in session provided</p> <p>Additional down-sizing options for older people looking to retain equity</p> <p>Additional down-sizing options/freed-up social sector units</p>

Consider rent differences for those down-sizing from social rented to new affordable rented tenures	group LW/JE/HAs	2013/14	Affordability issues identified and addressed
Ensure that under-occupation strategy is taken into account in future development plans	All	Ongoing	Improved housing strategy response
<b><u>Monitoring</u></b>			
Establish social sector under-occupation baseline data and agree clear targets for tackling under-occupation (clearer targets to be agreed when additional funding and dedicated post objectives are decided)	HAs/HP	10/2012	Improved housing intelligence/strategy assessed/targets in place
UO Action Plan to be placed on the Committee's Work Plan for review	HP	07/2013	First progress report to SSC in July 2013
<b><u>Ongoing service improvements:</u></b>			
Monitor and review through LB Strategic Housing Sub-group	LB Strategic Housing Sub-group	Bi-annual	Performance assessed; tactics reviewed; strategy developed
Provide staff training in our approach to under-occupation	LW	2012/13	Increased expertise
Produce case study pack to further promote scheme	LW	2012/13	Improved promotion; elected members promote to parish/town councils

Undertake case study cost-benefit analyses	LW	2012/13	Financial effects (residents/partners) considered in policy development
Benchmark against best practice via CLG's Making Best Use of Stock Team	HP	Ongoing	Service improvements/ongoing learning

### Abbreviations

CB	CHOICE-BASED LETTINGS
GM	GAVIN MISSONS
HA	HOUSING ASSOCIATIONS
HP	HOUSING POLICY
JE	JANE ELLIS
LC	LIZ CROCKFORD
LW	LISA WEBB
LB	LOCALTIY BOARD
SHOE	SHARED-OWNERSHIP FOR THE ELDERLY
WKHA	WEST KENT HOUSING ASSOCIATION