

Frequently Asked Questions:

1. Why am I having to move?

We have undertaken a series of inspections at Clare House as part of our national building safety programme that have concluded significant remedial work is required to bring the building up to the latest required government standards for Large Panel System (LPS) buildings. We have also been undertaking investigations to the external wall system and discovered the external wall insulation does not meet the government advice for combustibility.

When the combined risks of both the LPS structure and the external wall insulation have been considered by our experts, they have advised us all the occupants should be relocated to alternative accommodation as soon as possible and without delay. We have acted in line with this advice.

2. If it is urgent, why didn't Clarion move us out straightaway?

We are moving people out as quickly as we can and to reduce the risks to as low a level as reasonably practicable. We have prioritised those households on the highest floors first, along with those households who are most vulnerable.

As of 20th October 112 households have left the building from a possible 120. Discussions are ongoing with the remaining 8 households.

3. If Clarion has known there are issues, why are they only acting now?

In October 2020 we started installing some interim fire safety measures including the waking watch, and communicated this to residents as soon as the issues were discovered. We have only very recently (September) completed the review of our structural investigations and have now had the advice to act immediately.

4. I have lived here for a long time, why has it suddenly become unsafe to stay?

A number of the safety measures should have been completed shortly after the building was built. There have been opportunities over the years to fix this again. It is only our extensive and thorough investigations that have brought to light the underlying weaknesses in the structure, combined with the fire risks from the external wall insulation. The risks to the building have been there since the building was constructed and the External Wall Insulation was installed.

5. How often are you in touch with the London Fire Brigade?

We are liaising with London Fire Brigade Borough Commander regularly. We are discussing technical information and risks, the progress on emptying Clare House and the way the building is being managed now. They continue to monitor the situation carefully. The Waking Watch team in Clare House itself are also in contact with the London Fire Brigade.

6. Why didn't Clarion share any of the findings from earlier surveys with residents?

Information has been shared previously. The fire safety works were discussed at a residents meeting in March 2021 as well as updates in a number of letters. It has been a lengthy process and the structural investigations were only completed in September, when we received the advice to empty the building as quickly as possible.

7. What is EWI and what sort of system does Clare House have installed?

EWI stands for External Wall Insulation. This is a form of insulation that is fitted to Clare House with the aim of keeping the flats warmer.

8. The building was non-compliant with advice / regulations issued in 1968 and subsequently reissued in 1985 and 2012. Please can you confirm what the actual name of this advice/regulation is?

The initial advice from 1968 was a circular from the Ministry of Housing called circular 62/68. The subsequent advice was issued through reports from the Building Research Establishment. The advice from 2012 is called, 'Handbook for the structural assessment of large panel system (LPS) dwelling blocks for accidental loading'

9. Will you be sharing your findings with government and the wider public to contribute to the ongoing conversation surrounding safety in social housing?

We will be sharing our experience with the rest of the housing sector and are already in contact with a number of other housing associations and the government to do this.

10. When will you make a decision about demolishing or rebuilding? Can residents be included in all conversations about the future of the building?

It will be a number of months before a decision is made about the future of Clare House. In these past few weeks we have concentrated on ensuring the safety of residents and the building. There is a lot of work involved in understanding what options there might be for the future of the building, including what can actually physically be done to bring the building up to a modern standard. This work is now underway, with initial findings expected back in November.

Once we have an initial picture we will be contacting you to explore options and engage with residents and Tower Hamlets Council. A Clare House residents group is currently being set up, which will help with this process.

Resident engagement is a core element in any Clarion refurbishment or regeneration project. You can find out more about this here: <https://www.myclarionhousing.com/my-community/regeneration-projects>

11. My contents insurance might be invalidated once I move out, how will Clarion cover any damage?

We are aware that by moving out of your home at Clare House there may be implications for your home contents insurance. We are taking appropriate measures to protect the

belongings of everyone who lives in Clare House, including carrying out a photographic inventory with you before you leave. We are not changing your locks and will be leaving the keys to your flat with you. Please see also Question 18 below. There will continue to be 24/7 security in the building which has been increased to five security guards now that people are moving out.

In the unlikely event that any belongings are damaged or stolen and your insurance company refuses to cover your claim, Clarion will cover any reasonable costs of replacement.

Depending on the nature of your claim, we may ask you to provide confirmation that your insurers have refused to cover your claim and why. We may also ask you for receipts and/or photographs of the items and a police crime reference number.

12. In order to access legal cover attached to contents insurance, we need to provide evidence to the underwriter of what the issue is that has prompted the evacuation, otherwise they will not process a claim. Please can Clarion provide this?

A report containing information from the studies we have carried out into the safety of Clare House has been made available.

13. Can Clarion arrange storage for my belongings?

Yes. Clarion will arrange for your belongings to be moved into storage until you move into your new permanent home and will pay for reasonable storage costs. When we have rehoused you in a temporary home, a member of Clarion staff will contact you to confirm the arrangements to have your belongings packed up and safely removed and stored. This process will begin in the next few weeks.

If you have arranged your own storage already please contact the Clare House email address or one of the staff members on site.

14. Can I get help with packing up my belongings for storage?

Yes. We can arrange for help with packing. Please contact us on the details above.

15. If you're only insuring our belongings up until they go into storage how will they be covered whilst they're in storage?

Insurance will be provided by the storage company if it is arranged by Clarion. If you have arranged your own storage you will need to check that you have suitable insurance for your belongings.

16. Can I return to Clare House for my belongings?

Yes. We have measures in place to ensure your safety and the security of your belongings. We need to ensure the ongoing safety of the building, so we need to know how many people are in the building at any one time, and that the building is empty at the end of each day. Therefore, we have disabled the fob entry system at the main entrance and put in place a checking in and out process with security. You will also be required to show proof of

identification, to ensure the building is not inappropriately accessed and to help keep your belongings safe. If you would like someone to access your home on your behalf please notify us via the contact details above.

The security on the building is 24/7, so you can access your flat at any time, but because of the safety concerns surrounding Clare House you cannot stay overnight.

17. Can I keep my keys or will Clarion be changing the locks?

You can keep your keys, Clarion will not be changing the locks.

18. What security have you arranged for the building?

We have five security guards on site 24 hours a day every day. They will stay in place until the building is emptied and all your belongings safely stored. The scaffolding around the building is being removed. The windows on the lower floors are being sealed to help keep the building secure. CCTV is being introduced.

19. Are we being evicted?

No one is being evicted. Your tenancy is unaffected by this change. We have had to move everyone out for their own safety.

20. Do I still have to pay service charges and Council Tax after I have left?

No. All service charges have been suspended for Clare House from 1st October. Where there has been overpayment, usually as a result of automatic payment arrangements, this money will be refunded. Tower Hamlets Council have agreed no Council Tax will be charged after the 1st October for those residents who have left the building.

21. Will I keep the same tenancy rights?

Yes. Your tenancy will not change. You will keep the same tenancy rights that you have now. For example, if you have the Right to Buy now, you will keep that right in your new home.

22. Will my rent be calculated in the same way?

Your rent will stay the same whilst you are in temporary accommodation.

23. Will I need to continue to pay my rent while I am in temporary accommodation?

Yes, you should continue to pay your rent in the usual way while you are in temporary accommodation, even if this is staying with friends or family. You will not be expected to increase the rent you pay to cover the cost of the temporary accommodation. If you are claiming Housing Benefit or Universal Credit, we will assist with any issues that you may have for the period where you are in temporary accommodation

24. If I do not want to go to a hotel before moving into temporary accommodation will I be declared homeless?

We will not be making anyone homeless. We are trying to help people move as soon as possible to temporary accommodation which is why people are being moved into hotels

until the temporary accommodation is ready. Currently there is just one household in a hotel, and arrangements are underway to rehouse them in a serviced apartment.

25. Will each resident have an assigned named member of staff who they can speak to about their individual circumstances?

Yes, you will have details for a named officer who will be your first point of contact at Clarion. They will be calling all residents to introduce themselves, get up to speed on your personal circumstances, provide any assistance or signpost you to a particular service that you may need. You will be provided with a direct line to them, so you know who to contact if you need anything.

That process has begun but will take a little while to complete – there are many households and families to be contacted and their needs are often complex. So please bear with us but we will be in contact in the next few days if we have not already spoken to you. In the meantime if you have any issues please contact us on the numbers at the start of this document.

26. You talked about moving some people to more long-term temporary accommodation, what does that mean?

Due to the safety concerns we have had to move you out into available units in the hotel and service apartments sector. Many are in areas some distance away from your networks and support structures and don't meet your long term needs. We have placed a time frame on this accommodation of 3 to 6 months whilst we source alternative longer term solutions. We want you to feel settled in a home that can accommodate your family and personal possessions. We also want to limit the amount of times you may need to move depending on the availability of your current serviced accommodation.

In the background we have been preparing as many currently void (empty) properties as we can in the local area. We have been busy getting these properties ready for occupation and will begin the process of offering these units and moving households in. These will be matched to your accommodation end date, housing need, will be the right size for your family and suitable for those with medical, health or mobility issues. The property will give you longer-term security whilst we source and prepare your new permanent home.

We will be contacting all Clarion tenants to complete a Housing Allocations form, in readiness for these offers.

27. What compensation will I receive (Home Loss and Disturbance payments)?

If you are a Clarion tenant you will be entitled to a Home Loss Payment. This is currently £7,100 per home. This is compensation for the loss of your home.

We will give you this payment once you move to your permanent home. We are legally required to make this payment and the amount is set by Government. If you owe rent or other money to Clarion Housing, this will be deducted from your Home Loss payment.

If you are a homeowner, the Home Loss Payment is made in the form of a 10% uplift on the agreed market value of your home if you are a resident homeowner, and a 7.5% uplift for non-resident homeowners.

We will also offer you a Disturbance Payment of £3,000. This not compensation but is designed to cover some of the reasonable costs you may incur in your temporary accommodation and new living arrangements. Each individual household's requirements will be different, but the payment should be used to cover items such as:

- redirecting mail
- altering or replacing carpets and curtains
- disconnecting and reconnecting appliances
- the early termination of contracts e.g. broadband, Sky, etc. or any related reconnection costs
- any initial costs in setting up home in your new property e.g. takeaway food for the first few nights

Most residents will have received their Disturbance Payment by now, but if you have not please contact us as soon as you can. We can pay this money directly into your bank account.

Residents do not have to show receipts for this money. A flat rate £3,000 will be paid to all households, including private renting households.

You do not need to use your Disturbance Payment for removals or storage. These are paid directly by Clarion. Taxi fares to take your children to school are also paid by Clarion. Similarly, where we have agreed to pay parking costs at your temporary accommodation or congestion charges, these are paid in addition to the Disturbance Payment.

28. I am renting privately from a leaseholder at Clare House, what compensation will I receive?

You will be entitled to a £3,000 Disturbance Payment per household for private renters but not the Home Loss payment. If you are in a flat share the payment will be divided equally.

29. When will I receive this money?

We are arranging for the Disturbance Payment to be paid as soon as possible after you have moved out of Clare House. The £3,000 will be paid directly into your bank account. Please make sure the Clarion team have your bank details to avoid any delay.

If you are a Clarion tenant you will receive your £7,100 Home Loss payment when you move into your permanent accommodation. If you are a leaseholder you'll receive your Home Loss as an uplift on the agreed sale price of your home.

30. What sort of accommodation will I be staying in?

Where possible we will place you in an apartment. This will most likely be a serviced apartment and so it will be cleaned and linen provided. Apartments usually come with a kitchenette and small living space. Where an apartment is not possible we will place you in a

hotel. If you are placed in a hotel we will try to ensure this will be for one month only, while we source an apartment for you.

31. Will the accommodation be local to Clare House?

We will try our best to keep you in the same area. Priority will be given to families with children at nursery or school in the area, and those who need care packages or have other additional requirements. It may be necessary to relocate you, in which case we will pay for taxi fares to schools, regular health appointments, etc.

32. Can I choose to stay with family while you find me a permanent home?

You are welcome to stay with family while we work with you to identify a suitable alternative home. While you are staying with them, you can still contact us at any time if your circumstances change and you would like us to arrange temporary accommodation for you. Please see contact details above.

33. How will I get to my temporary accommodation?

We will organise taxis and pay the costs.

34. What other costs will you cover while I am in temporary accommodation?

If you are staying with family, you will receive an allowance of £30 per day per household.

If the family or friends you are staying with are not in the local area, we will also consider paying reasonable travel costs for you to stay with them in addition to the daily allowance.

We will reimburse up to £15 for each adult and £10 for each child, per day for households who have to stay in a hotel and do not have access to cooking facilities, or have a meal included with the accommodation provided.

35. How will I get my post?

The disturbance payment we provide you is to help cover costs such as this. You will need to arrange to have your post redirected to your temporary home. In the meantime, the Post Office is still delivering mail to Clare House, where it can be collected from reception.

36. How will I wash my clothes?

We will reimburse laundry costs of up to £10 per week, where you have no access to laundry facilities.

37. How will I get my children to school while I am in temporary accommodation?

We will cover the costs of a taxi to drop off and collect your children from school while you are in temporary accommodation. We can arrange for block booking to be made for the period you are in temporary accommodation.

38. I need to take time off work to move to my temporary accommodation, what can be done to cover my wages?

At our discretion, we will reimburse you for loss of wages or income where time off is unavoidable due to displacement. We will require written confirmation from your employer of any loss of wages. Where you are self-employed, we will discuss how best to capture your lost income.

39. If I pay upfront for any of the services outlined here that Clarion have said they will cover, can I get reimbursed?

Yes. Please contact us on the details above with receipts and details of what you have paid for. Once we have your bank details we will be able to pay directly into your bank account.

40. When will payment be made by Clarion for these services while I am in temporary accommodation?

We are aiming to set up payments weekly and where possible in advance.

41. How will I get my medication?

Please let staff know if you have medication delivered to your home, or pick up from a nearby pharmacy. We will work with you to make sure it is redirected to your temporary accommodation or that it can be collected from another pharmacy.

42. How will my carers/support workers know where to find me?

Please let staff know if you have carers or support workers. We will work with you to make sure your accommodation is suitable and will meet your needs.

43. What about my pets?

Where possible we will try to place you in pet friendly accommodation. If this is not possible, we will work with you to find suitable boarding arrangements for your pets and we will pay the costs.

44. Will I be able to access the internet at my temporary accommodation?

We will cover reasonable costs for internet access if it is not provided at your hotel or apartment.

45. What if I don't like my temporary accommodation or it is unsuitable?

Please notify Clarion right away if there is a major issue with your temporary accommodation and we will contact you directly to understand your circumstances.

46. How long do you anticipate people will stay in temporary accommodation?

We anticipate Clarion tenants will be staying in temporary accommodation for between 3-6 months. We are working hard to try to shorten this time by identifying empty homes that we own, working with the council and other Housing Associations to identify suitable homes.

For people privately renting from leaseholders we will be covering temporary accommodation for an initial 4-week period from when they move. Where this 4-week

window is causing hardship, we will consider a limited extension. Please contact us to discuss your circumstances.

47. How will you decide what kind of home I need?

Everyone will be rehoused according to their housing need. So if you are currently overcrowded, we will rehouse you in a more suitable sized property. If you have mobility or health issues which mean you need an adapted or a ground floor property, we will take that into account, including arranging for an independent Occupational Therapy assessment.

48. Will I be able to choose where I move to?

We will, of course, do our best to match you with the area you prefer, though that will depend upon stock availability. Our staff will work closely with you to find the best outcome.

We will offer you a home that has been assessed as suitable for you and your household. You will have a maximum of three formal offers of a permanent homes to choose from. Any allocation of permanent moves will be made with the agreement of the resident and will follow Tower Hamlets Council's Common Housing Register process.

49. What wellbeing support are Clarion offering to residents?

We have a team of staff on site dedicated to working with vulnerable residents to help them move. If you have particular health or wellbeing issues whilst in your temporary accommodation please get in touch and we will be happy to signpost you to help and advice. We have a number of support options in place. These include the independent charity Communities First. Their details are as follows:

- The Communities First advisers are **Ian Simpson, Peter Daley & Maharun Hussein**.
- They can talk or visit at times that suit you, including evenings and weekends. They can arrange interpreters, signers etc.
- Their office Freephone number is: **0300 365 7150**.
- Their general email is: **enquiries@communitiesfirst.uk.com**
- Ian's mobile number is **07740 611817** and **ian_simpson_uk@yahoo.co.uk**

We are also working with the Tower Hamlets branch of the mental health charity MIND. They have been retained to offer advice and support to any resident facing mental health or anxiety issues as a result of this disruption.

Age UK have been retained to help us support some of our more vulnerable households and individuals.

Clarion Futures, our charitable arm, will be supporting households with money advice, help with utilities disconnections and other support needs.

We will be issuing contact details for all these services in the next few days.

50. What legal support is available for residents?

Communities First are an independent charity and they can refer residents to legal support. We know many of you have developed a positive relationship with Community First and their advisors will, when required, make referrals for legal advice on your behalf. If your case is more complex and advice is required at a solicitor level we have arranged a referral partnership with the Tower Hamlets Voluntary Sector partnership which includes the Law Centre and CAB.

51. What translation and interpretation services are available?

Please contact a member of staff on site if you have translation or interpretation needs. We have staff on site who can speak: Bengali, Hindi and Urdu. We are also able to offer translation services so if you would like any of this information in another language please let us know. Communities First also offer free translation and interpretation services.

52. Can residents get support to shut down their utility services?

Yes. Please contact the Clare House email address or phone numbers or speak to a member of staff who can refer you to the Clarion Futures team that can help residents with this. On the day you leave your property you will need to let your utility providers and Thames Water know that you are leaving the property and will not be returning. You will be able to provide the Clare House email address - ClareHouse@clarionhg.com.

The utilities company can then email us and we will take on payment of the utilities.

53. What about ongoing support?

We will stay in close contact with you when you are in your temporary accommodation. A named member of Clarion staff will contact you regularly to ensure you have settled in well, deal with any payments you are entitled to, and prepare you for your move to your permanent home. You will have their direct phone and email contact details, so you can report any concerns or ask any questions.

54. How will parking work at Clare House?

During the moving out process all parking restrictions have been suspended. The suspension will be in place for one month. After this we will review the approach to parking.

55. Will Clarion provide a plant sitting service for plants that people leave behind?

Unfortunately, we are not able to offer this and would recommend either taking plants with you to your temporary accommodation or using the disturbance payment to purchase new plants.

56. Will I still have to pay council tax for Clare House?

No. Clarion will be responsible for any council tax payment. We have already informed Tower Hamlets Council on this.

57. Will I be able to return to Clare House in the future?

The future of Clare House has not yet been decided. If the building is refurbished existing tenants will be the first to be offered the opportunity to return.

If the building is demolished and replaced, subject to the availability of suitable homes in the new building, former Clare House tenants will be the first to be offered the new homes

Contact details:

Clare House email address: **ClareHouse@clarionhg.com**. We will aim to respond to your email within 24 hours.

There are four phone numbers you can use to contact us about Clare House. Each number will be answered by a member of staff from the project team:

- Housing / Regeneration queries **07842 320110**
- Housing / Regeneration queries **07842320101**
- Accommodation queries **07824 320096**
- Accommodation queries **07842 201102**

You can also still use the phone line dedicated to the project which is: **0300 456 0616**.

Contact number opening times:

Mon-Fri: 7.30am - 8pm

Sat and Sunday: 9am - 5pm

If you need to contact us outside of these times please call **0300 500 8000** and your call will be directed to our Out of Hours service.

Dear XXXXXXXX,

Decanting our Large Panel System (LPS) building Clare House, Tower Hamlets

I understand you have an LPS building in your portfolio and so I thought it would be useful to update you on the outcome of our inspections of our 22-storey LPS building in Tower Hamlets, Clare House. The latest advice we have received has concluded that it cannot be kept safe without major refurbishment or demolition and rebuilding. Either option will involve several years of construction activity and will cause very significant disruption for anyone living in the building.

For this reason, we have decided the only course of action is to rehouse all Clare House residents permanently in suitable alternative accommodation. We are going to begin this process as soon as possible, without delay. We are contacting all residents to make arrangements and support them with the move.

This is not a decision we have taken lightly but one we have taken to help keep Clare House residents safe and housed appropriately. It will mean a period of significant change, but we will do everything in our power to minimise the impact on the lives of Clare House residents.

Remedial work

We have been undertaking a series of inspections at Clare House as part of our national building safety programme. It was clear initially that strengthening work had been carried out in some parts of the building prior to Clarion's ownership, but for completeness, we wanted to inspect all parts of the building so that we could be entirely satisfied it met the latest required government standards for Large Panel System (LPS) buildings. We established the work in the past to strengthen the building only went some way to meeting these standards and remedial work is required.

To ensure the safety of our residents while we assessed the extent of the previous work and considered our remedial options we have put in place a number of interim measures to mitigate against any increased risk a fire could create, including a waking watch, fitting sprinklers in every flat and a new alarm system.

Finding suitable homes for Clarion tenants

We will need to move everybody into temporary accommodation initially. We will do our best to keep disruption to a minimum and find Clarion tenants a new permanent home as quickly as possible. We will be prioritising moving households living in the top five floors first.

Our team will be in contact with all Clarion tenants to discuss what type of home they will need, their preferred area to live and other requirements. Tenants will be given up to three formal offers of a suitable permanent home.

Leaseholders

Clarion will purchase all the remaining apartments from homeowners. A full package of compensation and disturbance payments will be provided. Leaseholders will be offered temporary accommodation whilst we make arrangements to buy back their flats and where they do not live in the property, we will offer their tenants temporary accommodation for a maximum of four weeks.

Staying in touch with residents

To stay in touch with residents we have set up a special email address: ClareHouse@clarionhg.com for their questions, which will go directly to the Clarion staff working on this project, and a dedicated phone line which will be in use from Monday 4th October: 0300 456 0616.

We will also be holding an in-person drop-in session to take any queries at the Francis Lee Community Centre, 10 Hawthorn Avenue, E3 5PY, from 5-7pm on Monday 4th October and a virtual session on Zoom at 6.30 pm on Tuesday 5th October.

Further information

If you have any further queries, or would like to arrange to discuss this further, please do not hesitate to contact me. Alternatively, I am happy to put a member of your team in touch with my Project Fire Director, Dan Hollas. Dan can be reached at [REDACTED]

Yours sincerely,

[REDACTED]

Clare Miller

Group Chief Executive

Clarion Updates for Members and Officers:

Update No 1:

Tuesday 28th September

- We briefed Mayor John Biggs and Cllr Danny Hassell (Cabinet Member for Housing) from LBTH @ 5:15pm
- Mayor John Biggs briefed senior officers of LBTH
- Clarion & LBTH communications teams were put in contact immediately following this meeting.
- Insurance brokers were notified.
- A letter was sent to RSH.

Wednesday 29th September

- Karen Swift (Divisional Director for Housing & Regen @ LBTH) notified DLUHC first thing.
- Helen Wilson, Alex Willey & Lucy Pond briefed Clare House decant project team @ 9am.
- Shani Denham briefed Chris Hope and all non-urgent repairs were cancelled @9am.
- Ward Cllrs Marc Francis, Rachel Blake & Amina Ali, Mayor John Biggs, Cllr Danny Hassell, Karen Swift, Jen Pepper (Affordable Housing Partnership Manager) and Will Tuckley (CEO) were briefed @ 9:30am
- A letter was sent to Tom Copley (Deputy Mayor of London for Housing) from London Assembly.
- A letter was sent to Rushanara Ali MP (MP for Bethnal Green & Bow) and followed up with calls to case officers.
- **Clare House decant project team began their door knocking @ 10:30am – Around 40 households were spoken to by 13:30. 55 Households by 5pm (15 in process of allocation) – (Further update below).**
- Dan Hollas met [REDACTED] Director of Assets to brief about Clare House and other similar buildings in TH.
- Catherine sent the resident comms packs to LBTH Cllrs & Officers @ 11:55.
- Clare Miller circulated a written briefing (Leadership Update) to all Clarion Directors @ 12:06
- Dave Gould verbally updated LFB and has followed up with a letter @ 12:45.
- Letters have been sent to other landlords with similar LPS construction buildings in TH.
- Dan Hollas has met and explained the issues at Clare House to both [REDACTED] and [REDACTED] Asset Team. They are both considering the issues and how they relate to their own stock.
- Dan Hollas has emailed G15 Building Safety Directors and NHF Building Safety Lead.
- Catherine Kyne gained approval from the Chair of the Common Housing Register to use our voids for decant and for permanent rehousing @ 15:05
- Lucy Pond worked with an Inside Housing journalist on their balanced story about Clare House safety issues and decant. We are in the process of responding to further question from Inside Housing which will be shared with the TH comms team.
- Lucy shared media statement with DLUHC which will be shared as part of a briefing for Ministers.
- Dan Hollas notified Jonathan Zokay (Building Safety Lead) at DLUHC, follow up information was requested and it was noted there was interest in this situation.

Clare House Decant Project Team Update

Although the intention was to focus on the top 5 floors today, we also wanted to make sure everyone was notified around the same time which meant that prioritisation has been challenging in terms of

getting and passing on info; we are now able to put in place a more targeted system to get the top 5 floors moved first.

Emotions were understandably high among a number of residents but staff are dealing with everyone on a case by case basis, speaking to them for as long as they need to and we are planning further tenancy sustainment and Clarion Futures support in the coming days.

We have collected a lot of information on the households so far that will help us ensure we can house them appropriately and support them in their move; this has included finding some residents who we will now actively be looking for LiveSmart accommodation for. It has worked well having two senior staff (one head of service and one director) and one manager on site at all times along with the staff team, we will be continuing this until the end of Monday with at least 2 x heads of service if no Directors are available.

We have been rightly focused on notifying people today and starting the moving process with them; there will be a Clarion technical expert on hand for the appointments on Monday evening and the zoom call on Tuesday evening if residents have specific questions.

Leaseholders in particular have been enquiring about the technical issues and reasons they have to move; we are focusing them on moving for now while we develop a detailed guidance booklet for leaseholders to answer their queries which we are intending to be ready early next week.

We have had queries about the length of time people will have to stay in temporary accommodation with residents of Grenfell tower who were in temp accommodation for years being referenced; we have reassured that although this has been a very quick decant we are very experienced in re-housing people permanently where this is needed and have a dedicated and experienced team to do this also noting it is also in our interests to find them permanent homes.

Some non-resident stakeholders have implied the focus will soon be on the Options appraisal and what we do with the building and we are prepared for this

Update No 2


Thursday 30th October

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Clarion Updates for Members and Officers:

Update No 3:

Friday 1st October

- Ward Cllrs Marc Francis, Rachel Blake & Amina Ali, Mayor John Biggs, Cllr Danny Hassell, Karen Swift, Jen Pepper (Affordable Housing Partnership Manager) were briefed @ 9:00am
- We answered follow up questions from Cllr Blake after the meeting.
- We started taking bookings from 10.00am.
- We had 24 allocation appointments (for temporary accommodation) booked in for today.
- We completed 75 allocation appointments over Wednesday and Thursday.
- Once the allocation appointments have taken place, our accommodation service contacts the residents to confirm the booking. We have carried out 49 confirmation calls today.
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- Clare & Michelle met with Rushanara Ali MP (MP for Bethnal Green & Bow) @11:30
- Andrew updated our press statement and shared this with LBTH.
- Michelle was interviewed by ITV London and BBC London.
- A follow article by Inside Housing was published at 2:30pm containing more detail of the technical reasons behind the need to move residents.
- Catherine attended a meeting with Councillor Officers and obtained a list of available unsold shared ownership homes in the borough. We will review these as part of our rehousing strategy.
- We prepared the presentation materials, technical analysis and Q&A for the resident online briefing @ 7pm.
- We procured the services of Communities First, an independent tenant advisory service, they will attend the resident meeting @7pm tonight and attend Clare House from tomorrow.

Clarion Updates for Members and Officers:

Update No 8:

Wednesday 6th October

- Decant Progress
 - Total moved out: [REDACTED]
 - Accepted accommodation awaiting booking reference: [REDACTED]
 - Total vulnerable households moved out: [REDACTED]
 - Total vulnerable residents remaining: [REDACTED] (Working with the team on solutions that meet their needs)
- Top five floors
 - Engaged with all residents
 - Total moved out: [REDACTED]
 - Total residents booked for a move tomorrow [REDACTED]
 - Residents remaining [REDACTED]
 - Voids [REDACTED]
- Leasehold offer (this is provided for in the Leaseholders' FAQ)

What will you offer leaseholders when they sell their property to Clarion?

1. The first step is agreeing the market value of the property, this will be subject to a valuation which we will commission and pay for. It will be carried out by Strettons (Strettons.co.uk). In all cases leaseholders will be offered market value for their properties. If required, we will cover costs up to £750 for leaseholders to carry out their own valuation of the existing property. This must be carried out by a Member of the Royal Institution of Chartered Surveyors (RICS).
2. We will cover any mortgage redemption fees incurred by resident homeowners.
3. If you are a Resident Homeowner we will offer the market value of your home, plus an additional 10% and a disturbance payment of £3,000.
4. If a Non-Resident Homeowner we will offer you the market value of your property, plus an additional 7.5%.
5. If a Leaseholder buys a new property within 12 months of selling their property to us we will reimburse the following:
 - Legal conveyancing costs incurred for buying the new property up to a maximum of £750 plus VAT
 - Disbursements incurred in buying your new property
 - Mortgage arrangement fees for resident homeowners
 - Stamp Duty Land Tax at the normal rate on your new property up to a maximum of the market value of the property you are selling to us plus the additional payment of either 7.5% or 10%
 - Survey costs for either a building or mortgage valuation to buy a new property for resident homeowners

- **Compensation for leaseholders:**

We appreciate the need to move residents for their own safety has caused a lot of disruption and will come at a financial cost for households. As such LH are entitled to compensation for certain costs. The previous section details under which circumstances they can claim compensation. These are summarised below for reference.

We will pay;

1. Market value of the property, without taking into account the remedial works, plus 10% compensation for home loss (7.5% non-resident leaseholders).
2. Reasonable disturbance costs of £3000 for resident leaseholders (legal fees, storage, and redirection of mail).
3. Temporary accommodation until we have purchased the property up to an initial period of 3 months. This time period will be reviewed as required. Reasonable costs associated with relocating temporarily (capped reimbursements for laundry and meals, wage loss, transport to/from school)

- **Legal advice**

We have appointed Communities First to provide advocacy for residents. They are an independent charity, and they can refer residents to legal support.

- **Translation**

At the start of the preparation for the decanting of the block we gathered data about family composition to identify any possible language barriers.

For information, we have two staff on site who speak other languages. For clarity, these languages are: Bengali, Urdu and Hindi. Both staff have been helping some Pakistani residents by speaking in their own languages to them. In addition, one resident requested that the information be translated into Russian – which we provided.

We have not had any requests to the best of our knowledge for information in another language or any requests for interpreters. We will of course provide this or any additional support that our residents require moving forward.

- **General actions**

- Catherine has started discussions with partner LAs to secure alternative accommodation outside borough.
- Staff appointed to research homes to let in the local vicinity
- The Red Cross and our internal welfare support departments are working with residents.
- Mind (LBTH) are working with us to provide mental health support.
- FAQs have been revised and will be circulated tomorrow.

- **Future format**

- We have taken on board comments made at our meetings today with key stakeholders and we will develop a property template and update on action per household.

Clarion Updates for Members and Officers:

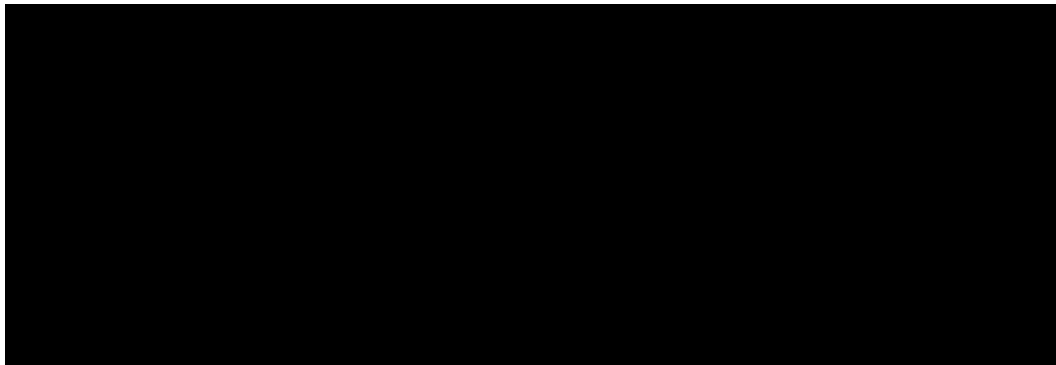
Update No 10:

Friday 8th October

- **Progress on site:**

4pm 08/10/21	Cases
Housing – Update needed	
Waiting confirmation	
Refused	
Part booked	
Booked	
Grand Total	

- **Reasons for refusal**



- **Number of people moved (confirmed)**

Number moved out in total	
---------------------------	--

- **Top 5 Floors**

Total number still occupied on top 5 floors	
---	--

3 of these households have plans are in place

- **Vulnerable residents**

Number of vulnerable residents remaining	
Number of vulnerable residents moved (part of th	

- **Leaseholders**

Number of leasehold properties still occupied	
---	--

Number to be checked with officers over the weekend (increase of 1)

- **Update on Leasehold**

We have now confirmed dates for the valuation of all leaseholders' properties. We have been in regular contact throughout the day with a number of them, responding to questions and queries.

We are approaching private renting tenants who have left the building already to ensure they can secure their disturbance payments.

- **General update**

Following discussions with Arup in relation to the release of the letter of advice, we can confirm that this will be sent out next week along with a covering letter to residents inviting them to a residents meeting on Thursday 14th October

We have taken on board Cllr Blake's suggestion to divide the meeting into two sections. The first part of the meeting will be for general updates and questions and the second part for building safety.

We have begun setting up a process for making the building safe once all residents have been decanted. We expect the first draft week beginning Monday 11th October.

- **Disturbance Payments**

The early leavers have now received their disturbance payments via BACS. We add details of leavers to our financial systems to ensure payments can be made promptly.

- **Support from partners**

Mind were on site today and we have updated our notice to include all agencies referred to us that can provide support. We are placing posters in the block to sign post residents and these details will be included in our letter to residents.

- **Legal Advice**

Catherine has approached Yasmin Alam, Chief Executive, East End Citizens Advice Bureau and set out the position. Yasmin will discuss with her team, speak to Community First and make an assessment. A meeting has been arranged for Monday to discuss implementation, process, access, priority and estimated costs in more detail.

- **Council Tax**

Catherine has made contact with Christine Robinson at Tower Hamlets and requested a meeting to discuss the suspension of council tax charges.

- **24 Hour entry arrangements**

Residents who have moved out have been advised of the new entry arrangements for Clare House. Signs will be placed around the building and the system will be disabled tomorrow. A structured signing in and out process has been put in place.

Clarion Updates for Members and Officers:

Update No 11:

Sunday 10th October

- **Progress on site:**

3:30pm 10/10	Cases
Waiting confirmation	
To be booked	
Refused	
Booked	
Grand Total	

- **Number of people moved (confirmed)**

Number moved out in total	
---------------------------	--

- **Top 5 Floors**

Total number still occupied on top 5 floors	
---	--



- **Vulnerable residents**

Number of vulnerable residents moved	
--------------------------------------	--

- **Leaseholders**

Number of leasehold properties still occupied	
---	--

- **General update/actions**

It has been a relatively quiet weekend, the main activity was residents coming back to pick up more of their possessions. The slow pace has given the team the opportunity to focus on some of the more complicated cases, a number of which have been advanced.

The team have completed the welfare telephone calls to all residents who have moved out and these were cross referenced with our booking recording information, this was to ensure our records accurately show the number of residents still in the building.

- **24 Hour entry arrangements**

The Fob entry system has been disabled and all entry to the building is now controlled and record via the onsite security team. This system has worked well over the weekend and we will continue to monitor this over the coming days.

Clarion Updates for Members and Officers:

Update No 12:

Tuesday 12th October

1. Number of people moved / to be moved

Total number of residents to be moved	
Total number of residents moved out	
Total number of residents still to be moved out	
*Proposal moving forward is to report on progression of the remaining cases.	

2. Top 5 Floors

Total number of units on top 5 floors	
Total number of units still occupied on top 5 floors	

3. Vulnerable residents

Total number of vulnerable residents to be moved	
Total number of vulnerable residents moved	
Total number of vulnerable residents still to be moved	

4. Leaseholders

Total number of Leasehold properties	
Total number of Leaseholders still to move	

5. General update/actions

The controlled access to the building is in place and working well. The team have in place a full security check in and out system. We are making some changes to the process for out of office hours to streamline the identity process.

6. Resident meeting and report

A resident meeting has been arranged for Thursday evening 14th October 2021. The meeting will be conducted in two parts – general enquiries and technical report discussion. A letter has been circulated to all residents and a copy of this was circulated to members early today.

7. Council Tax

We have discussed the issue of 'G' status exemption and this will be put in place once the building is fully vacated. Individual accounts will be frozen from the date the residents moved to temporary accommodation.

8. Legal Advice

Yasmin Alam, Chief Executive, East End Citizens Advice Bureau is working up a proposal we hope to have this toward the latter part of the week.

9. Housing Need

The table below shows the future housing requirements, broken down by bedroom size. The team are now talking to residents to cross check areas of choice listed and to arrange these into order of preference. Some residents have enquired about a high number of areas in and out of borough.

The list below omits Leaseholders [REDACTED] and this brings the total to be rehoused from Clare House to 103

Unit Size	Housing Need Clare House	Clarion Voids Inclusive of Flipped units	Difference	Comments
bedsit	[REDACTED]			
1 bed				
2 bed				
3 bed				
4 bed				
Total				

It is expected that apart from vulnerable residents and residents with specific medical needs all residents will be offered move on accommodation on a fixed term tenancy. This will be progressed to permanent allocation following discussions with the borough, options available for return and the outcome of the option appraisal for the building.

Clarion Updates for Members and Officers:

Update No 13:

Thursday 14th October

4pm 14/10	Cases
Moved	
Not Moved	
Grand Total	

Position of cases	
Waiting confirmation / assistance	
Refused & Negotiating	
Refused & Not engaging/To escalate	
Booked	

General Update

- One of the lifts has developed a fault. The Lift Engineer has been on site and will return tomorrow. The remaining lift is working order
- We can confirmed that most of the residents have now had their disturbance payment. We are encountering some issues with banks who do not accept BACS transfers. We are working with the residents to find alternative payment methods. We are keen to get the money to them in the quickest way possible

Building safety plan

- Dan Hollis has met with Building Control from LBTH and shared information and discussed District Surveyor responsibilities. Building Control are comfortable with our approach.
- We are constantly assessing the fire and safety risks of the building. Whilst this has reduced significantly as residents have moved out, there are still ■ remaining occupants. We have discussed this with our professional advisors, who are comfortable that we are working to the ALARP principles (As Low as Reasonably Practicable) – weighing the risk against the resources needed to control the risk.
- We have measures in place to mitigate the risk and these include a waking watch and are considering all the aspects of the risk mitigation. Progress has been good so far but we will keep this consistently under review.

Resident engagement and support
<ul style="list-style-type: none"> • We have reconfigured our resident engagement document and included a 4 weekly time line. This will be updated tomorrow following comments made at the residents meeting.
<ul style="list-style-type: none"> • We are talking to Shelter about additional resident support.
<ul style="list-style-type: none"> • Members are aware that we increased the onsite staff capacity to help and support residents with the decant process. This has meant that by the sheer scale of the process, residents were not always working directly with the project team or talking to the same person. • As we have progressed with the initial decanting process the additional staff put in place are returning to their roles • The team reporting into Helen will continue to support the back office functions such as disturbance payments and are available to support or increase capacity if required. • Our top priority was to secure alternative temporary accommodation. The stats above show we have [REDACTED] households left in the building and the team are working with these residents. • We are now entering stage 2 of the decanting process which is the allocation on long term accommodation.
<ul style="list-style-type: none"> • Welfare calls to residents have commenced, we will continue these fortnightly and agree time frames for our more vulnerable residents.
<ul style="list-style-type: none"> • We want to move towards a named officer supporting a group of residents. • We have a full regeneration team in place and this is overseen by two directors Alex Willey, Director of Strategic Asset Management and Paul Quinn – Director of Regeneration. • We held a residents meeting this evening 14.10. 21 and the officers were introduced. All have been on site and working on the decanting process alongside the housing teams.
<ul style="list-style-type: none"> • We have set up separate meetings for Leaseholders to discuss issues specific to them. • A number of issues were raised at the residents meeting tonight which was well attended by residents and members. • We have taken away concerns raised and issues relating, but not exclusively to, building works, information sharing, trust and faith, security, accommodation, extensions, consultation and engagement and the option appraisal process.

<ul style="list-style-type: none"> We have spoken to our data protection team with regards to releasing the recordings. We now have confirmation that the recording can be released and these will be sent out tomorrow morning.
Rehousing and Decant status.
<ul style="list-style-type: none"> We are receiving a number of complaints from residents who have a live application on the common housing register but have not been given decant status. We have followed the Common Housing Forums protocols and produced a report detailing the position. The area is complex and not all residents will require this status as some offers will be made directly using flipped stock and stock secured externally which sits outside the CHR. The key areas we are discussing with the borough the chair of the CHR and hope to conclude next week are as follows. <ul style="list-style-type: none"> How we progress with decant status for live applications already in the system How we allocate internal voids in the interim How we offer lets to the vulnerable residents requiring specialist housing Agree tenancy types to allow for offers to be made
Staffing at Clare House for the coming weekend
<ul style="list-style-type: none"> Operational staff will not be on site this weekend. There will be phone cover available and the numbers have been detailed in the FAQs document.

Clarion progression updates for Members and Officers:

Update No 14:

Tuesday 19th October

4pm 19/10	
Moved	
Not Moved	
Grand Total	

Summary	
Waiting confirmation / assistance	
Refused but negotiating	
Refused & not engaging	
Accommodation booked	

Leaseholders

Valuations - valuations have now been completed, the remaining valuation is booked for tomorrow 20/10/21.

General updates

- **DLUHC**- We are keeping the DLUHC apprised of progression.
- **Rushanara Ali MP**- We have met with Rushanara Ali MP staff and provided a summary update.
- **Building safety** - We are regularly meeting with the Fire Brigade with regards to the building safety and progression on the decanting position. Our next meeting is tomorrow PM 20/10/21.
- **Lifts** – Parts are on order for the repair of one of the lifts at the block. One lift remains in service and we are controlling the loads it is used for.
- **Security**- Entry to the block continues to be logged and monitored via the onsite 24 hour security team. Staff attended randomly over the weekend to check the system was working and doors were locked.

Tenants belongings & storage

- All major removals are on hold due to the faulty lift, however we are working with residents who want to move small items as the pack.

Resident engagement plan

- Resident engagement plan and action timetable has been circulated.
- Welfare calls to residents is ongoing.
- We are update the FAQ v6 to include questions raised on calls with residents.

Common Housing register
<ul style="list-style-type: none"> • CHR report - We have met with the borough and members of the CHR forum and agreed next steps. The report will be adjusted to reflect unit re-provision and options we are looking at on other sites which includes scheme flipping.
<ul style="list-style-type: none"> • Local Expertise- To address the concerns around fairness and judicial review, we have drawn together our allocation experts (who work on emergency and short notice decants) into a project team run by Adam Knight. They will liaise with their counter parts in the borough and the CHR forum.

Clarion Updates for Members and Officers:

Update No 15:

Thursday 22 October 2021

4pm 21/10	Cases
Moved	
Not Moved	
Grand Total	

Total remaining.	
Waiting confirmation / assistance	
Refused & Not engaging/To escalate	
Booked	

General

- We continue to work the remaining [REDACTED] where bookings have not been made.
- New Security Company 'Parkguard' are now in place. The block now has 5 guards on shift at times. All 3 exits are monitored.
- The Waking Watch, Concierge & Security teams work together to ensure residents entering the block encounter a smooth and responsive process

Building safety plan

- LFB were not able to make meeting on Weds 20th October 2021 and this has been rescheduled for the end of next week

Tenants belongings & Storage

- All removals are on hold due to the faulty lifts however residents are continuing to move small items and pack.
- We are hoping the second lift will be repaired next week

Resident engagement plan

- Updated FAQs will be circulated 22.10.21

CHR

- We have received approval to use our own voids to offer Clare house residents
- We have provided a report to the CHR requested decant status 1B which is required to facilitate the offers of our internal void units and offers of specialist home available in Gateway and Extra Care schemes

Options appraisal

- We will be presenting our approach to OAs and resident involvement at next week's meeting
- We have met with the LBTH regeneration team this week which was helpful

Leaseholders

- All [REDACTED] Valuations have been complete.

Clarion Updates for Members and Officers:

Update No 6:

Monday 4th October

- **Update from the Fire Brigade**

The advice from our experts confirmed that we should decant the building as soon as possible and without delay. That is still our commitment.

Our intention was to substantially complete this work by Monday 4 October, however there have been a number of challenges to achieve this. We are proceeding at pace and managing the decant of the building while keeping risk as low as reasonably practicable.

As we discussed this morning the booking situation is complex and we are working on a one to one basis to find the right solution for each household as quickly as possible. We will continue to prioritise the top five floors and review the situation at the end of each day.

We are in close communication with the London Fire Brigade and they are aware of the issues at Clare House. We have a predetermined attendance of 10 fire engines in the event of a confirmed fire incident.

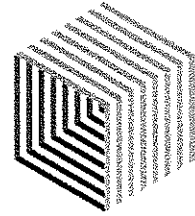
- **Progress with bookings (lunch time 4 October)**

Status	No. Properties
Booked	
Part Booked	
Agiito (our bookings provider) is sourcing accommodation	
Vulnerable residents - still sourcing	
Refused- still sourcing	
Accommodation assessment not completed	
Grand Total	

- Catherine and Michelle attended a meeting with Karen Swift and the civil contingency teams to share information and discuss future support requirements.
- We are being pragmatic with residents if the alternative accommodation starts tomorrow or Wednesday rather than today.
- We are still encountering some residents refusing to go to an interim hotel until their apartments are available next week.
- Some residents are changing their minds with regards to the offers made and we are being flexible where we can be.

- **Issues that the council can help with:**
- It would be really helpful if you could batch up any cases you need more information on and send them over to us in one go at the end of the day.
- We ideally require a daily waste collection service, the fire wardens are very concerned. We have organised a separate private collection for today.
- Following the collection today we have discovered that the chute is blocked up to the third floor. The team are on site working on clearing this and will continue after hours if required to ensure it is cleared.

12 October 2021



**CLARION
HOUSING**

Clarion Housing

Level 6
6 More London Place
Tooley Street
London SE1 2DA

Telephone: 0300 100 0303
Text Relay: 18001 0300 100 0303
myclarionhousing.com

Dear Resident,

Residents' meeting

We are scheduling another residents' meeting for Thursday 14th October at 7pm, via Microsoft Teams. At this meeting you will be able to hear more regarding the re-housing process and ask any other questions you may have regarding the decanting.

To join, you can type the link below into your browser:

<https://tinyurl.com/ClareHousemeeting1410>

We will be scheduling the meeting in two parts. In the first half we will cover the re-housing process and you will get the opportunity to ask questions on this topic. During the second part of the meeting we will be taking any technical questions about the building. Ahead of this you may wish to view a copy of the professional advice we received which led to us making the decision to decant Clare House.

This advice has been formatted into a letter, which you can view here:

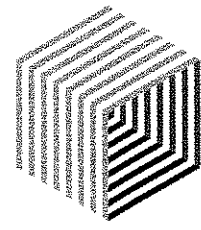
<https://www.myclarionhousing.com/clarehousereport> and which we are also sharing with the London Fire Brigade, Tower Hamlets Council and the Department for Levelling Up, Housing and Communities. Please call 0300 456 0616 if you cannot access the letter online and would like to be sent a copy.

Yours faithfully,

Dan Hollas

Project Fire Director.

29th September 2021



CLARION
HOUSING GROUP

Clarion Group

Level 6
6 More London Place
Tooley Street
London SE1 2DA

Telephone: 0300 100 0303
Text Relay: 18001 0300 100 0303
clarionhg.com

Dear [REDACTED]

Decanting our Large Panel System (LPS) building Clare House, Tower Hamlets

I understand you have an LPS building in your portfolio and so I thought it would be useful to update you on the outcome of our inspections of our 22-storey LPS building in Tower Hamlets, Clare House. The latest advice we have received has concluded that it cannot be kept safe without major refurbishment or demolition and rebuilding. Either option will involve several years of construction activity and will cause very significant disruption for anyone living in the building.

For this reason, we have decided the only course of action is to rehouse all Clare House residents permanently in suitable alternative accommodation. We are going to begin this process as soon as possible, without delay. We are contacting all residents to make arrangements and support them with the move.

This is not a decision we have taken lightly but one we have taken to help keep Clare House residents safe and housed appropriately. It will mean a period of significant change, but we will do everything in our power to minimise the impact on the lives of Clare House residents.

Remedial work

We have been undertaking a series of inspections at Clare House as part of our national building safety programme. It was clear initially that strengthening work had been carried out in some parts of the building prior to Clarion's ownership, but for completeness, we wanted to inspect all parts of the building so that we could be entirely satisfied it met the latest required government standards for Large Panel System (LPS) buildings. We established the work in the past to strengthen the building only went some way to meeting these standards and remedial work is required.

To ensure the safety of our residents while we assessed the extent of the previous work and considered our remedial options we have put in place a number of interim measures to mitigate against any increased risk a fire could create, including a waking watch, fitting sprinklers in every flat and a new alarm system.

Finding suitable homes for Clarion tenants

We will need to move everybody into temporary accommodation initially. We will do our best to keep disruption to a minimum and find Clarion tenants a new permanent home as quickly as possible. We will be prioritising moving households living in the top five floors first.

Our team will be in contact with all Clarion tenants to discuss what type of home they will need, their preferred area to live and other requirements. Tenants will be given up to three formal offers of a suitable permanent home.

Leaseholders

Clarion will purchase all the remaining apartments from homeowners. A full package of compensation and disturbance payments will be provided. Leaseholders will be offered temporary accommodation whilst we make arrangements to buy back their flats and where they do not live in the property, we will offer their tenants temporary accommodation for a maximum of four weeks.

Staying in touch with residents

To stay in touch with residents we have set up a special email address: ClareHouse@clarionhq.com for their questions, which will go directly to the Clarion staff working on this project, and a dedicated phone line which will be in use from Monday 4th October: 0300 456 0616.

We will also be holding an in-person drop-in session to take any queries at the Francis Lee Community Centre, 10 Hawthorn Avenue, E3 5PY, from 5-7pm on Monday 4th October and a virtual session on Zoom at 6.30 pm on Tuesday 5th October.

Further information

If you have any further queries, or would like to arrange to discuss this further, please do not hesitate to contact me. Alternatively, I am happy to put a member of your team in touch with my Project Fire Director, Dan Hollas. Dan can be reached at [REDACTED]

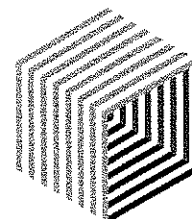
Yours sincerely,

[REDACTED]

Clare Miller

Group Chief Executive

29th September 2021



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HOUSING GROUP

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Yours sincerely,

[REDACTED]

Clare Miller

Group Chief Executive