

Minutes of the 4EF Meeting

7pm Tuesday 28th June 2022 St John's Community Centre

Present

Residents: Candida (chair), Arthur (mins), Jenny, Kim, Jackie, Ahmed, Maggie,

Julius Glen, Peter (Kingsbridge) Maureen

Advisor: Mike

TH/OH: Cllr Maium Talukdar

Apologies: Lesley, Pam, Jill, Daniel, Eliza, Deidre Juliet

1. Introductions and welcome to Cllr Majum.

The role of the 4EF for Cllr Maium

- 2. 4EF role is to ensure residents get listened to, not to make decisions about regeneration on behalf of residents.
- 3. 4EF members may have their own views but try to represent the views of all the residents.
- 4. Mike summed up the regeneration progress so far (see Mikes report)
- 5. There are issues with Kingsbridge Steering Group as tenants and leaseholders are wanting different outcomes, so this is difficult to move forward. More clarification is needed from OH. There is some disagreement among residents and with OH about whether absentee landlords should be able to vote. The current guidelines from the GLA say they shouldn't vote.

Discussion with Cllr Maium

- 6. Kobir Ahmed is Cabinet Cllr responsible for housing and regeneration.
- 7. OH hasn't explained enough about how the right to return can be funded for leaseholders' mortgages.
- 8. The 4EF is not automatically pro-regeneration if repair or refurbishment is the better option. Each case will be taken on its merits.
- 9. OH has quite a bit of leeway about how they interpret the GLA funding guidelines and it is not clear who would arbitrate if there was a conflict. OH's commitment to affordable social housing is compromised as they need to partner with private developers for the financial backing, but these partners have different priorities.
- 10. The offer document for each regen project is quite detailed about what rent increases can be limited to. We need to make the offers outlined in documents legally binding there are trust issues with OH. Can the offer document promises be monitored by TH?

- 11. Richard Hill (OH CEO) met with the new Councillors a couple of weeks ago. They raised issues about repairs. They agreed to meet every 3 months. Richard's feedback about repairs was that they were very happy with their repairs and that their KPIs reflect this. This was challenged by Clirs.
- 12. It would be useful for the 4EF to meet with Cllr Kobir.
- 13. RH said to the Cllrs that he was happy with the area panel being representative of residents. Residents have been very concerned about this for a long time as the Panel members are not accountable to residents at all and do not publish any minutes of their meetings.
- 14. Tenants and Leaseholders do not pay the same Service Charges because insurance and repairs are accounted for differently.
- 15. There was a lot of concern expressed about the standard of cleaning and other estate services and whether it was value for money.
- 16. Some Residents are questioning whether OH is deliberately running down the estates so they can be developed.
- 17. Accountability is crucial to making sure OH are able to change in a way that residents can trust.
- 18. To be accountable there needs to be some enforcement of the new government guidelines through consequences for the HAs..
- Action Cllr Maium suggested the way forward could be a meeting with the 4EF, Cllr Kobir Ahmed Cllr and senior OH Officers.
- 20. We don't know yet how Riverside is going to integrate OH into their organisation.
- 21. Minutes of the last meeting were agreed.

Should the 4EF expand its scope to include other OH services.

- 22. As the 4EF has been effective in supporting the regen action steering groups, so could it also help improve other services?
- 23. Services are an important part of the offer document and OH trust. If the 4EF can empower residents, then it should be doing this.
- 24. 2 different agendas in the same meeting will be difficult to manage
- 25. It is important not to dilute the 4EF too much, but it is important residents have strong representation as well.
- 26. The discussion will continue but there may be a place for a more organised and representative version of the Island Chairs group.
- 27. Mikes Report (see attached)
- 28. **Byng St and Bellamy Close** there are still problems with decanting the last few residents. They have also sent notices to the Garage tenants in Byng St about demolition. The garages are part of

the Barkantine, but there has been no consultation with the BMT TRA.

- 29. There will be a report back at the next meeting.
- 30. These meetings need more actions to make them more effective.
- 31. Maybe for the next meeting we can ask Sandra and Kimberly to come and explain where they are on regeneration.

Next meeting: Tuesday 26th July



26th June 2022

Kedge, Starboard & Winch Resident Steering Group

- Summary
 - o Ballot date May 2021
 - o Ballot result 88% in favour, turnout 94%
 - o Architect PRP
 - o Developer To be confirmed
 - o Homes to be demolished 72 homes
 - o Homes to be built 278 homes
 - o Planning application outcome due Winter 2022
 - Anticipated start on site Spring 2023
 - Anticipated completion date Spring 2029
- · The RSG met this month via Zoom.
- · OH gave an update on the following:
 - The decant of the blocks is going slowly. Winch House needs to be empty first as it is the site of phase one of the new homes. Two residents have moved out so there are now three empty properties in Winch House out of 12. One resident of Kedge has also moved, and another has given up a tenancy, leaving three four properties out of 40. More of the adult children have been rehoused so far than the tenants.
 - I am pressing OH to produce a booklet for residents setting out the removal and payment process for those that move
 - The process for appointing the Joint Venture partner either Mount Anvil and Taylor Wimpey will be completed in July.
 - o The RSG meet again next week.

Alice Shepherd House & Oak House Resident Steering Group

- Summary
 - o Ballot date March 2022
 - o Ballot result 82% in favour, turnout 88%
 - o Architect PRP
 - Developer To be confirmed
 - o Homes to be demolished 84 homes
 - o Homes to be built 347 homes
 - o Planning application outcome due Autumn 2023
 - Anticipated start on site Spring 2025
 - o Anticipated completion date Autumn 2029
- The Resident Steering Group do not meet again until July.
- Residents are being contacted regarding registering for re-housing.

Kingsbridge Resident Steering Group

- Summary
 - o Ballot date Autumn 2022
 - Ballot result Not applicable
 - Architect Haworth Tompkins

Page 1 of 10



26th June 2022

- Developer To be confirmed
- Homes to be demolished 134 homes
- Homes to be built 323 homes
- o Planning application outcome due Autumn 2024
- Anticipated start on site Spring 2025
- Anticipated completion date Autumn 2029
- The final option being option 6 full redevelopment as follows:
 - Phase One demolition of Michigan House and replacement with a 16 to 20 storey building
 - Phase Two demolition of Montrose House and replacement with a 7 to 9 storey building
 - Phase Three demolition of Montcalm House and replacement with a 7 to 9 storey building
- As a reminder the timetable going forward is:
 - Final exhibition Summer 2022
 - o Landlord Offer Document Issued Autumn 2022
 - Resident Ballot Autumn 2022
- This week there are going to be further drop in sessions on the offer document on Monday and Wednesday afternoon/evening. You may recall that river views for the replacement homes and offers for adult children are a must from the conversations I had at the last drop in sessions and I am told that the adult children offer is now in the revised consultation and a best efforts commitment is in the wording on river views. Let me see if that is all in order when I turn up at tomorrow's sessions.

Samuda

- OH have also wrote to those 160 residents in Halyard, Talia, Hedley and Kelson who are
 interested in joining a Resident Steering Group to a meeting to hear what a Resident Steering Group is all about and to set up a Resident Steering Group. The turnout was low with
 mainly Kelson represented, alongside 3 residents from Talia. I did a presentation on what a
 Resident Steering Group does. After the presentation OH decided that another meeting will
 be called to set up a Resident Steering Group.
- This was disappointing as residents were hoping as set out in the invitation dated 31 May 2022, that the meeting would have ended with setting up the nucleus of a Steering Group, which would commence work on appointing an ITLA and identifying the gaps in membership. There is a danger that residents become demotivated by the lack of progress and the fact they'd given up an evening to no apparent purpose. The next meeting can't just be a rerun of the first one.
- Given the good group of people who did turn up diverse, articulate, happy to participate I
 don't see why One Housing wouldn't take them as a kernel and recruit to fill the gaps.
- We would suggest that the next meeting is a hybrid meeting, because of much more flexible
 working times, and also caring responsibilities makes the traditional 7pm start for meetings
 difficult to maximise attendance. Surely it would not be difficult, given the presence of the
 screen at Club 55, for the One Housing IT team to provide the kit necessary.

Page 2 of 10



26th June 2022

- The meeting should be advertised as the meeting that would appoint a Resident Steering Group, and all those who attended the last meeting should be contacted to find out if after having heard what is involved, they want to put themselves forward, so that if they cannot attend they can be proposed for membership.
- In addition to inviting the others who were interested in Kelson, Talia, Halyard and Dagmar, residents in the other blocks who also showed interest should be invited as the Resident Steering Group should involve the whole estate, given the whole estate will be making a decision. Other estates which are undergoing partial regeneration include all residents in their Steering Groups, it would seem strange if they were excluded on Samuda.

The Queen's Speech 2022 and update on other parts of the Social Housing White Paper (Charter for Social Housing Residents)

Last month the Queens Speech setting out the plans for Bills for the next parliamentary session was received by parliament. This included a number of measures related to housing within a Social Housing Regulation Bill, a Renters' Reform Bill, a Housing Reform Bill and the Levelling Up and Regeneration Bill. Further information about these bills was provided online at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1074113/Lobby_Pack_10_May_2022.pdf

Many of these proposals were already expected, but this confirmed the Government's intention to progress these proposals through legislation.

The Levelling Up and Regeneration Bill was published on the 10th May 2022 following first reading in the House of Commons. https://publications.parliament.uk/pa/bills/cbill/58-03/0006/220006.pdf

This briefing updates on the proposals for housing in the Queens Speech but also updates on other proposals that were included Social Housing White Paper (published in November 2020). housing_residents_-

_social_https://researchbriefings.files.parliament.uk/documents/CBP-9227/CBP-9227.pdfhousing_white_paper.pdf

Summary of the housing aspects of the Queen's Speech as related to One Housing and Tower Hamlets Council

Housing Regulation Bill

The Regulator of Social Housing will be given powers to:

- Inspect and intervene in consumer matters, such as disrepair.
- Create new Tenant Satisfaction Measures which will allow tenants to see how their landlord
 is performing compared to other landlords and help the Regulator decide where to focus its
 attention.

Page 3 of 10



26th June 2022

- Arrange emergency repairs within tenants' homes, following a survey and where there is evidence of systemic failure by the landlord.
- Act more quickly when it has concerns about the decency of a home, with landlords now only being given 48 hours' notice before an inspection is carried out.
- Issue uncapped fines to landlords that fail to meet standards

In addition housing association tenants will be able to request information from their landlord in a similar way to how the Freedom of Information Act works for council tenants.

Housing Reform Bill

The Speech outlined a programme for leaseholders including:

- · Making it easier for leaseholders to extend their leases or buy freeholds
- Giving options to enfranchise residents and allow them to take control of the management of their building.
- Improving transparency on service charges and other leasehold costs and protection from unjustified legal costs.
- A ban on new leasehold houses
- Continued work with the Competition and Markets Authority (CMA) to identify and investigate mis-selling of leasehold homes by builders.

Levelling Up and Regeneration Bill

The Levelling Up and Regeneration Bill will contain:

- The new Infrastructure Levy which looks set to replace Section 106 capturing more of the financial value created by development with a locally set, non-negotiable levy to deliver the infrastructure that communities need, such as housing but also schools, GP surgeries and new roads.
- Changes to the local plan process so that they are produced more quickly and can be more easily accessed by local communities.
- The creation of a new model of combined authority, which the government is now calling the "county deal". The model will allow local authorities to join up services and can potentially include new directly elected leaders' titles.
- Unlocking new powers for local authorities to bring empty premises back into use and instigate rental auctions of vacant commercial properties in town centres and on high streets.

Further information on specific areas

The role of the regulator of social housing

As stated earlier, the majority of the proposals regarding the role of the Regulator of Social Housing in the Housing White Paper will now be included in a Social Housing Regulation Bill. In late March 2022 the government published a series of draft legislative clauses which will form part of the Social Housing Regulation Bill. https://www.gov.uk/government/publications/social-housing-regulation-draft-clauses

Page 4 of 10



Report of the Independent Advisor 26th June 2022

The Regulator has already been preparing the ground for the changes. In November 2021, the Regulator published a paper setting out preliminary proposals for reforming the consumer regulation of social housing: Reshaping consumer regulation: our principles and approach. https://www.gov.uk/government/publications/reshaping-consumer-regulation-our-principles-and-approach

The regulator will be reviewing and updating the consumer standards and has committed to formally consult on the new consumer standards once the Government has legislated and issued a direction. They will build on the best aspects of the existing standards as well as incorporating the new expectations set out in the white paper and matters on which they are directed.

The regulators approach will continue to be co-regulatory with landlords working with tenants to hold themselves to account, and raising issues themselves with the regulator. The approach will also continue to be assurance based, so responsibility is on landlords to demonstrate their compliance to the regulator.

The White Paper suggested the following but this has not yet been confirmed:

- Routine inspections for the largest landlords (those with over 1,000 homes) every four years. So there would be effectively three stages:
- · Annual desktop reviews for all landlords of metrics like tenant satisfaction
- At least four-yearly inspections of all social landlords owning more than 1,000 homes on a risk based programme
- Specific reactive investigations/inspections at organisations of concern

In December 2021 the regulator published a consultation on a new set of tenant satisfaction measures that would be standardised across all register providers. The consultation closed in March 2022. The regulator is currently reviewing the feedback. The proposals included a mix of existing measure like how many homes meet the decent homes standard, repairs completed in timescales, safety checks, complaint timescales, but also proposed having some standard set of questions covering tenant satisfaction in a survey with set rules over methodology. https://www.gov.uk/government/consultations/consultation-on-the-introduction-of-tenant-satisfaction-measures

The White Paper had proposed ensuring landlords provide a clear breakdown of how income is being spent, including levels of executive remuneration, alongside their tenant satisfaction measures. This would include management costs, relative to the size of the landlord. It said it expected landlords to report to every tenant on such matters at least once a year, if not continuously, using technology. It is not clear if or how this element will be introduced.

The government appears to have shifted from publishing league tables of performance measures to instead naming and shaming landlords that are failing to meet the standards being brought in under the Social Housing Regulation Bill. The government will publish on its website and on social media channels when the Housing Ombudsman has made a finding of severe maladministration or when a landlord breaks the English regulator's new consumer standards.

Page 5 of 10



Report of the Independent Advisor 26th June 2022

The timescales for this changed role of the regulator are all quite uncertain due to this requiring primary legislation. On the tenant satisfaction measures side, the regulator proposed publishing a final list of tenant satisfaction measures in summer 2022, with the requirements coming in to force in April 2023, with providers submitting the first data in summer 2024. The timing is also uncertain for when any kind of inspections could commence, (unless the serious detriment to health test is met as currently the case). The regulator has stated that this work is at an early stage and can only be completed once they have concluded the consultation on the new consumer standards. That consultation can only take place once the necessary legislation has been passed by Parliament. They need to confirm the new consumer standards before they can finalise how to best gain assurance that landlords are meeting those standards. Therefore the earliest this is likely to apply would be summer 2023, and summer 2024 seems more likely in line with the publication of the tenant satisfaction measures data.

Safety changes

As stated, the Government is intending to publish legislation to strengthen the Regulator of Social Housing's consumer regulation objective to explicitly include safety.

The Government conducted a consultation on mandating smoke and carbon monoxide alarms in social housing and confirmed it will press ahead with changes to the law. Under the changes, social landlords will be required to ensure at least one smoke alarm is installed on each storey of a home. Both social and private landlords must ensure a carbon monoxide alarm is installed in any room in a home with a fixed combustion appliance, such as a gas boiler or fire, excluding gas cookers. Landlords will be legally obliged to repair or replace alarms once informed that they are faulty. However, testing will remain the resident's responsibility. Property owners will be required to pay for the installation and maintenance of alarms. DLUHC said it intends to bring forward legislation "as soon as parliamentary time allows."

https://www.gov.uk/government/consultations/domestic-smoke-and-carbon-monoxide-alarms/domestic-smoke-and-carbon-monoxide-alarms-proposals-to-extend-regulations

The White Paper committed to consult on measures to ensure social housing residents are protected from harm caused by poor electrical safety. The Government has established a working group to inform the content of the consultation. https://www.gov.uk/government/groups/electrical-safety-in-social-rented-homes-working-group

Complaints

The Government has taken steps to improve the speed and consistency of dispute resolution and to strengthen the role of the Housing Ombudsman, it has:

- Included provisions in the Building Safety Act 2022 to enable social housing residents to immediately escalate a complaint to the Housing Ombudsman, once they have exhausted the landlord's complaints procedure, by removing the requirement to either make the complaint through a 'designated person' or wait eight weeks.
- Expanded the Housing Ombudsman service with an aim to halve its decision times by March 2022.

Page 6 of 10

000



Report of the Independent Advisor

26th June 2022

- Strengthened the Housing Ombudsman's powers to act against landlords where needed. The revised Housing Ombudsman Scheme from 1 September 2020 includes:
 - A new Complaint Handling Code, published in July 2020, setting out clear expectations for landlords on handling complaints.
 - A new power to issue complaint handling failure orders which can relate to the handling of an individual case or the landlord's overall complaint-handling policy.
 - The ability to conduct systemic or thematic investigations beyond an individual complaint or landlord. In March 2021, the Housing Ombudsman published a new framework on systemic issues setting out how it will conduct such investigations. It's first thematic investigation looked at the issue of damp and mould.
 - The basis on which cases are referred by the Housing Ombudsman to the Regulator of Social Housing has been broadened to include repeated complaint handling failure or potential systemic failure. The memorandum of understanding between the two organisations was updated in September 2020 to enable this alongside agreement on sharing more information.

In December 2020, the Housing Ombudsman published performance data about individual social landlords for the first time, including:

- the categories of the enquiries and complaints received.
- the outcomes of the Housing Ombudsman's decisions.
- the types of orders made for landlords to put things right.
- · the timeliness of landlord compliance with orders.

The performance data is intended to give residents more insight into how their landlord is performing and help drive improvements across the sector. The reports simply present the data and do not include any gradings or assessment of performance.

The social housing white paper included further measures intended to ensure speedier and effective resolution of complaints, including commitments to:

- Run a campaign to improve social housing residents' awareness and understanding of the
 complaints process for the sector. The Ministry of Housing, Communities and Local Government (MHCLG) launched a national campaign 'Make Things Right' in March 2021.
 The campaign ran adverts on social media and music streaming sites for five weeks. An accompanying campaign website provided advice to residents on how to seek redress from
 their social landlord.
- Legislate to ensure the Housing Ombudsman and the Regulator of Social Housing co-operate with each other in undertaking their responsibilities in holding landlords to account.
- Make landlords more accountable for their actions by publishing reports on complaints the
 Housing Ombudsman has handled for individual landlords, as well as determinations on individual cases. In March 2021 the Ombudsman started publishing its investigation reports
 and decisions on individual cases.

Page 7 of 10



26th June 2022

Voice being heard by landlords

The White Paper proposed ensuring the Regulator of Social Housing require landlords to show how they have sought out best practise and considered ways to improve tenant engagement. This would be included in the Consumer Standards and effectively tested through the proposed tenant satisfaction measures.

In March 2022 the Government launched the Social Housing Quality Resident Panel, bringing together social housing residents from across the country so they can directly share their views with the government and ministers on the approach to driving up the quality of social housing. The panel will involve up to 250 social housing residents from across the country, who will meet around three times a year for the foreseeable future, meeting at least 6 times.

The Resident Panel will be supported by a national survey. It stated around 5,000 residents would be asked to share their views about their landlord's services during March and April 2022. It stated the survey will also be used to monitor the impact of reforms on social housing residents. It stated the panel will discuss:

- Reviewing the Decent Homes Standard
- · Ensuring residents know how to raise complaints and have confidence in the system.
- · Reviewing the training and qualifications available to social housing staff.
- Delivering a new access to information scheme for social housing tenants of housing associations and other private registered providers of social housing.

In the social housing white paper also committed to establishing a review of professional training and development to consider the appropriate qualifications and standards for social housing staff in different roles, including senior staff. The Social Housing Professionalisation Review was launched on 18 January 2022, it will be informed by a working group including representatives from the Chartered Institute for Housing, tenant engagement experts TPAS, North Star Housing Group and Sanctuary Housing. In April 2022 IFF Research, an independent research agency, conducted an online survey to better understand the training and development of social housing staff in customer facing roles.

Good quality homes and neighbourhoods

The Social Housing White Paper committed to a review of the Decent Homes Standard. In February 2021, the Government announced it was commencing a two-part review of the Standard. Stage 1 seemed to include limited engagement with selected partners, which has apparently now completed. There has been no further update on this, and the regulator has left this area out of its proposals pending confirmation by the Government.

The Queens Speech 2022 mentioned about extending the standard to the private rented sector but did not refer to the review of the standard.

There was some mention in the White Paper about reviewing allocations but there does not appear to have been much movement in this area.

Page 8 of 10

000



Report of the Independent Advisor 26th June 2022

Compulsory Purchase Orders for Regeneration

Councils will also be given greater powers to drive regeneration through Compulsory Purchase Orders, making it quicker and easier for councils to use powers to deliver local housing and infrastructure. https://www.gov.uk/government/news/prime-minister-to-give-local-leaders-power-to-breathe-new-life-into-high-streets

Website

• The statistics from the website show the number of visitors as at 26 June 2022.

2017	VISITORS	2018	VISITORS	2019	VISITORS
January 2017	n/a	January 2018	292	January 2019	619
February 2017	237	February 2018	514	February 2019	791
March 2017	189	March 2018	857	March 2019	881
April 2017	202	April 2018	502	April 2019	824
May 2017	627	May 2018	409	May 2019	1,037
June 2017	236	June 2018	371	June 2019	1,113
July 2017	442	July 2018	354	July 2019	1,542
August 2017	333	August 2018	381	August 2019	1,032
September 2017	428	September 2018	398	September 2019	980
October 2017	386	October 2018	663	October 2019	854
November 2017	336	November 2018	619	November 2019	1,304
December 2017	333	December 2018	461	December 2019	1,426
Total	3,749	Total	5,821	Total	12,403
Average	341	Average	485	Average	1,034

2020	VISITORS	2021	VISITORS	2022	VISITORS
January 2020	1,783	January 2021	1,081	January 2022	706
February 2020	1,945	February 2021	1,087	February 2022	760
March 2020	1,279	March 2021	987	March 2022	714
April 2020	1,003	April 2021	1,068	April 2022	809
May 2020	1,116	May 2021	1,051	May 2022	794
June 2020	1,241	June 2021	1,008	June 2022	605
July 2020	1,190	July 2021	879		
August 2020	1,196	August 2021	739		
September 2020	1,049	September 2021	811		
October 2020	1,358	October 2021	1,017		
November 2020	1,306	November 2021	919		
December 2020	1,442	December 2021	1,072		
Total	15,908	Total	11,719	Total	4388
Average	1,325	Average	976	Average	730

The breakdown of the most frequently visited pages:

Page 9 of 10



26th June 2022

2020	Jan	Feb	Mar	Apr	May	Jun
Home Page	796	922	803	728	722	976
Contact Us	630	840	740	629	540	575
Latest News	125	183	167	96	138	198
Alice Shepherd & Oak RSG	87	133	216	119	138	162
Kedge Starboard & Winch RSG	76	95	81	102	160	84
Kingsbridge RSG	27	42	36	13	22	34
2020	Jul	Aug	Sep	Oct	Nov	Dec
Home Page	1009	972	879	1552	1332	1,248
Contact Us	556	856	709	701	689	1,008
Latest News	233	189	115	123	127	179
Alice Shepherd & Oak RSG	176	105	147	140	201	229
Kedge Starboard & Winch RSG	135	107	66	61	74	115
Kingsbridge RSG	43	47	53	41	118	77
2021	Jan	Feb	Mar	Apr	May	Jun
Home Page	925	1,120	1,193	1.059	949	1,004
Contact Us	727	522	566	587	458	395
Latest News	182	152	149	182	198	252
Alice Shepherd & Oak RSG	156	200	185	164	221	398
Kedge Starboard & Winch RSG	71	145	88	181	157	332
Kingsbridge RSG	78	117	70	74	53	80
		11 111				
2021	Jul	Aug	Sep	Oct	Nov	Dec
Home Page	773	584	635	717	738	687
Contact Us	496	437	531	464	462	492
Latest News	157	139	141	113	102	115
Alice Shepherd & Oak RSG	211	198	208	182	175	50
Kedge Starboard & Winch RSG	87	92	98	82	130	84
Kingsbridge RSG	70	49	16	43	66	54
2022	Jan	Feb	Mar	Apr	May	Jun
Home Page	636	567	531	520	639	551
Contact Us	482	367	448	454	497	328
Latest News	140	90	82	98	111	94
Alice Shepherd & Oak RSG	139	90	113	111	146	115
Kedge Starboard & Winch RSG	77	57	70	55	66	36
Kingsbridge RSG	79	66	39	48	46	26

Page 10 of 10

Michael Tyrrell Independent Advisor to the Four Estates Forum 4 Thorne House, Launch Street, London E14 3LU - mike@4estatesform.org.uk