

# HOMES

OF OUR TIMES  
2012 Report (Year 2)



Supporting investment in our customers and their homes

The Homes of our Times study supports the investment in our customers and their homes

If you are interested in our broader approach to sustainability then please view the MHP sustainability strategy and to get a copy of our latest annual report visit our website [www.mhp-online.co.uk/sustainability](http://www.mhp-online.co.uk/sustainability)

## Foreword

Metropolitan Housing Partnership (MHP) has a clear social purpose and recognises that sustainability underpins all that we do. We are a major social investment business, offering a mix of housing, care and support and community regeneration services that improve the lives of the most vulnerable people in our society.

The low carbon homes agenda continues to rise up the political agenda. MHP will face significant pressure to meet ambitious Government zero carbon targets. Schemes such as the Feed in Tariff and the impending Green Deal provide some of the tools that will help, but they also reflect that we are in a period of enormous change and new opportunities.

In these times of uncertainty, tough decisions and in the face of budgetary cuts, it is more important than ever that we do not compromise our values and purpose to support both existing customers and help the growing number of people that need our services. In the face of future energy insecurity and rising energy prices, it is both a business imperative and social necessity that we adopt a pragmatic approach to 'fuel price proofing' the homes of our customers and the services we deliver.

The Homes of our Times study, generously supported by the Building Social Housing Foundation, improves our understanding of the environmental impacts of how our customers use their homes. Evaluation studies help shape the homes and services we provide and ensure we understand and deliver the support our customers need. This study underlines our commitment to taking action to fight fuel poverty and mitigate the impact on our customers of further rises in energy prices.



**Bill Payne**  
Chief Executive

# INTRODUCTION

Despite the tough economic climate, Metropolitan Housing Partnership (MHP) maintains its long-term commitment to tackling fuel poverty and investing in building and refurbishing lower carbon homes.

This is the second year of a three-year study into the impact of energy efficiency features in new and retro-fitted homes. MHP recognises that it is not enough merely to build homes to ever higher sustainability building and design standards. It is important that we also support customers living in our greener homes to make best use of that home and achieve the intended energy savings.

That is why the Homes of our Times study is so important. It is helping MHP to understand what our customers are doing in response to dramatically rising energy prices and to assess how useful our advice is on their greener homes and new technologies. The feedback from this study is being used to shape and improve the homes and services we provide.

The study focuses on a small but diverse sample of homes. It is not a statistically representative study, but is a useful insight in the sustainability aspects of our customers' lives and how they are supported by our services.

This year's findings show that our customers are making major cuts in expenditure in response to the current economic climate and that they have high levels of concern about rising energy prices. Despite this, our customers are not shopping around for cheaper energy price deals. They are however, cutting energy consumption with a common sense approach to energy efficiency.

The report findings highlight the scope for MHP to be more proactive in its communications around energy efficiency, particularly around less obvious issues like heating controls.

In a time of falling household disposable income and rising energy prices, we cannot afford for our customers not to maximise the benefit of our investment in their homes. We recognise the need to continue to look for effective ways to support them.

## RECOMMENDATIONS

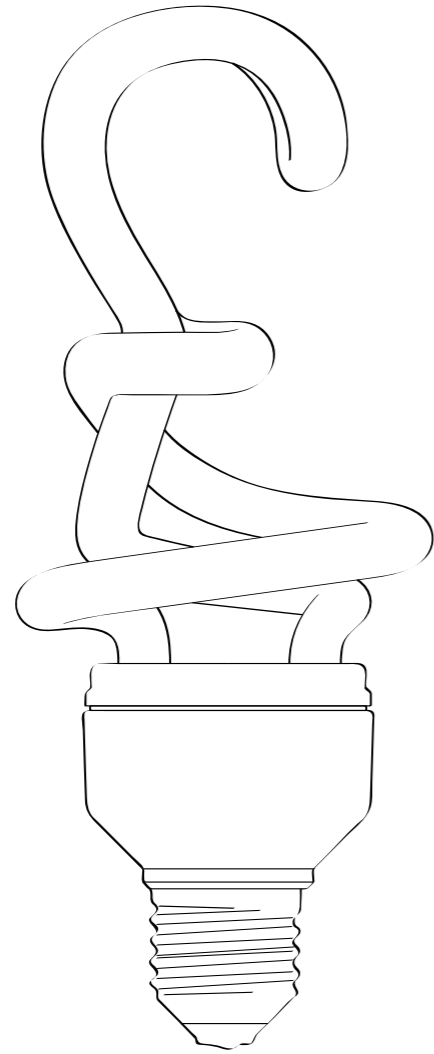
Based on the findings and analysis presented in this report, the following initial recommendations are offered:

### Energy in the Home

- 1** Develop a proactive communications campaign on energy tariff switching, to get customers a better energy deal. Consider way to involve customers and use existing customer networks and forums to support this.
- 2** Co-ordinate more consistent approach to highlighting the various MHP sources of advice on energy, including web, verbal and printed mediums.
- 3** Seek a partnership opportunity in which we can promote a service for customers to compare their energy consumption against similar household types.
- 4** Review the process for use of the Energy Performance Certificate (EPC), using the feedback from the survey to inform an appropriate time and way to use the information it contains for the benefit of customers
- 5** Combine the revised process for EPC into a review and update of the EPC e-learning module for staff, and re-launch this module.

### Heating the Home

- 6** Launch a coordinated communications campaign (eg. set it right or every penny counts) on savings that could be achieved by setting the heating controls correctly. Use feedback from existing heating habits to define the key heat saving opportunities and tips.
- 7** Continue to develop our approach to hand-over / quick start guides (using visual language type imagery) that explain to new customers the technologies in their home and how to use them.
- 8** Review our existing contract performance on gas safety checks to ensure a more consistent application of operatives providing heating control advice during annual gas safety check visits.
- 9** Develop a simple communications plan to inform customers about the emerging Green Deal and what it might mean to them in a social housing context.
- 10** Develop a set of skills and learning pathways for appropriate staff within the new organisational structures on fuel poverty, heat and low & zero carbon technologies.



# METHODOLOGY

This is a three year longitudinal study of a sample of homes. We have tried, where possible to follow the same homes, tracking the changing customers and their varied experiences during that time.

The core methodology of this study involves conducting face to face interviews with respondents in their homes, using a structured questionnaire. This year a total of 26 households were interviewed, covering 11 distinct development types.

Twenty-two of the twenty-six households were the same as the previous year. Due to issues of being able to contact households, we were unable to return and interview occupants of four of last years homes. In these instances additional households in the same developments were selected for interview.

The households represent a range of existing homes, retrofitted and new build properties that MHP owns and manages and a range of technologies in the home.

The sample also provides a representative spread of the geographical areas in which MHP operates; East Midlands, Eastern England and London.

The structured interviews are run in the respondents' home and typically last about 45 minutes. Each respondent receives a £20 shopping voucher as a thank you for their time.

The format of interviews this year was broadly similar to year 1. However, there were some refinements to the questions, following feedback on the first year analysis, particularly around heating controls. The final case study question in this year's survey focused on the value of Energy Performance Certificates (EPCs).

In addition to the structured interview format, three households were selected for a more in-depth interview with a skilled qualitative researcher (as opposed to interviewers). These three interviews provide complementary insights on current attitudes, behaviour and future opportunities, and are presented in the report as a series of case studies.

# FINDINGS

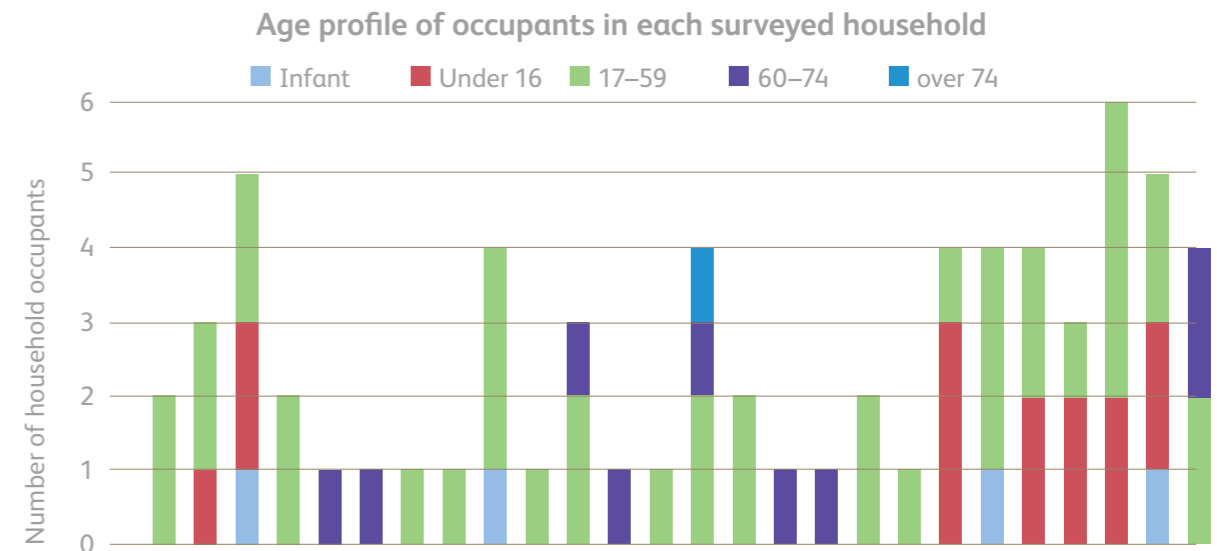
In this study we acknowledge that there are numerous contributing factors that influence what people do in their home in terms of living sustainably and managing their energy consumption.

The responses to the interviews, whilst not providing a comprehensive picture, begin to provide insight into what influences our customers and what they actually do in relation to energy management and sustainability in their homes.

## The Household

Overall respondents were satisfied with their homes and they continue to describe them as comfortable. More than three quarters had access to the internet and access to a personal computer in the home. A high percentage of homes were occupied during the day. A number of homes were occupied by a single person, living in a home with more than 1 bedroom.

- There was an average of 2.6 persons per household and an average of 2.4 bedrooms per home.
- All respondents described the condition of their home as satisfactory or better.
- 61 % of respondents described the home as comfortable and were satisfied with its appearance.
- 77 % of respondents had access to the internet or email. This falls to 50 % where there is at least one occupant of 60+ in the home. 81 % had access to a personal computer in the home.
- 69 % of the homes were typically occupied during the day.
- Four households had infant children (less than 3 years of age) in the property.
- In the survey 38 % of homes were occupied by a single person. Of these 10 single occupancy homes, 7 had more than one bedroom, indicating a level of under-occupation and an increased risk of being in fuel poverty.
- Of the respondents interviewed on behalf of the household, 77 % were female. There was a relatively even split across employment status, between employed, unemployed and retired. There was a broad representation across all age ranges and ethnicity groups.
- 15 % of respondents stated that they prefer to use a language other than English.
- Likewise, 15 % of respondents consider themselves to have a disability.



## Case study #1

(Existing home): Financially conscious. Mainly interested in saving money. Energy efficiency was not to the fore.

“Living here, there’s me and my two teenage children. I’ve lived here for just over a year. Before I was just around the corner. I was happy to get this place. I’ve always thought it was a nice little estate. I basically keep myself to myself. It’s a lovely flat but it really needs new windows, a new roof. There’s also a bit of damp in my bathroom and my toilet but that can be fixed.

The windows are a problem, they aren’t double glazed and now it’s coming up to winter it’ll get really breezy in here. I got someone to put some carpet around the doors to keep the breeze out but they really do need replacing. Heating wise I turn the knob down in the kitchen, bathroom, passageway and just heat the rooms I’m in to save money.

I don’t really do much environmental wise. I have energy saving light bulbs and I get the kids to turn off lights but that’s about it really. They’re ugly (the bulbs) but good for the environment so I don’t mind using them. I also recycle, that’s about it”

## Energy in the home

In this year's survey, average estimated energy costs per household were £982, up from £785 in the 2010 survey. Nearly three-quarters of households described themselves as very concerned about rising energy prices and nearly 50% were concerned about getting into energy debt. A quarter of households were seeking to not increase the amount they pay on energy, but instead manage rising energy costs by using less energy. As in the previous survey, there was little evidence of households looking to switch energy providers to get a cheaper energy price tariff.

There are high levels of actions on saving energy. More respondents this year identified washing clothes at 30°C and drying clothes outside, as actions they took to save energy.

Only ten households have received some form of energy advice, therefore the evidence of high levels of engagement on this matter highlights that action is largely reliant on proactivity on the part of the customer.

When asked about ways in which they would like to be contacted with helpful information specifically about energy saving, respondents cited the internet and their landlord as the two most popular.

At present, communication on energy efficiency is predominately passive in nature. There is an opportunity and necessity for MHP to more effectively guide customers to information and provide them with the knowledge to act on energy efficiency and how it relates to their personal circumstances.

Energy Performance Certificates (EPC) at present are not used effectively to deliver messages on energy efficiency to customers. There is an opportunity for MHP to make better use of the legal obligation to produce an EPC to inform residents and communicate a stronger message on fuel poverty and energy efficiency in the home.

## Energy costs

- The average estimated annual spend on energy in the home was £982 per household.
- When asked about rising energy prices 73% of respondents described themselves as very concerned.
- Nearly 50% also described themselves as very concerned about getting into debt on their energy bills and considered it likely to have a detrimental impact on living and heating standards in their home.
- There was an even spread across five options of the respondents likely approach to managing rising energy prices in the home. The most commonly chosen description (27% of households) was pay the same towards energy, but reduce energy use.

## Energy tariffs

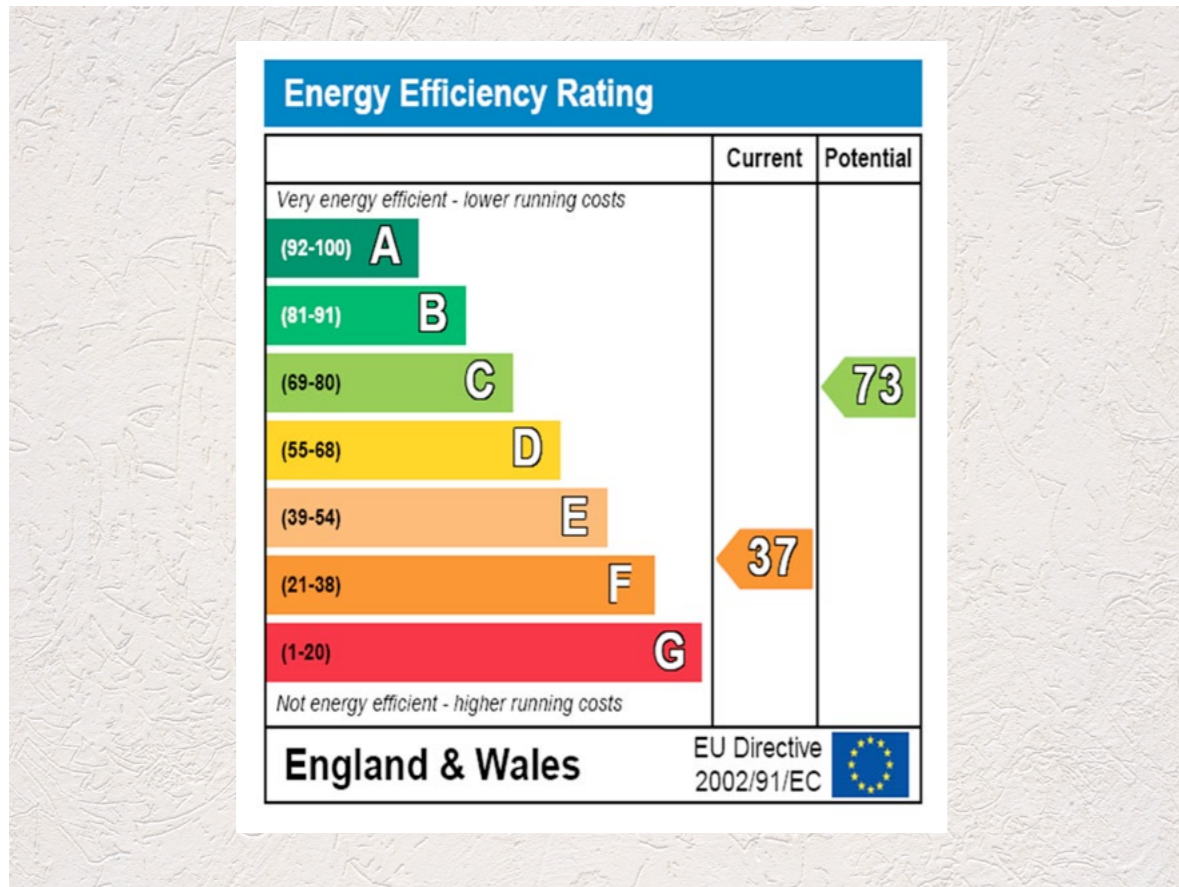
- Seven households were on prepayment meters, half of households now pay by direct debit and one household has an online direct debit tariff.
- As previously there was little evidence of respondents switching suppliers to get a cheaper deal. Only 6 households had looked to get a better energy deal in the previous 12 months (3 online, 1 telephone, 2 doorstep sales). Of those, only 1 in the survey had switched in the last 12 months. The view is that it is not worth it (they are all much the same) or that people trust their current supplier.
- No households were on a green tariff.

## Energy saving

- Every household felt that they took action to save energy by turning off lights in empty rooms. Indeed, households are maximizing savings available through lighting with 77% of all lights in homes being described as low energy lightbulbs.
- In the survey, 92% of households have a washing machine and 42% have a tumble dryer. 65% say they now wash clothes at 30°C, up from 45% in the 2010 survey and 76% dry clothes outside if possible, up from 65% in 2010.
- Of other energy saving actions, 100% said that they make sure windows are closed when heating is on, 85% only boil water in the kettle that they need and 77% have lowered their thermostat.

### Energy advice

- Ten households have received some form of advice of energy advice, on heating controls, energy saving or other matters.
- When asked about ways in which they would like to be contacted with helpful information specifically about energy saving, respondents cited the internet and their landlord as the two most popular.
- When asked about ways in which they would like to be contacted with helpful information specifically about debt, respondents cited family & friends and the Citizens Advice Bureau as the two most popular. No respondents considered their landlord.
- Only five respondents recognised having seen an Energy Performance Certificate (EPC) for their home from the customer information pack when they moved into the home.
- Over half of respondents on viewing the EPC with supporting verbal explanation, still expressed concerns about the difficulty of understanding the information presented.



### Energy Performance Certificate

Energy performance certificates (EPCs) are designed to help new occupants of a property understand the energy performance of that home, the likely cost of heating and powering the home and any further action that they could take. It has been issued to every new tenant and homeowner since 2008. However, the pre-existing concern that the EPC is not well understood and people do not yet value or seek out the information it contains, is reinforced by feedback in this years survey.

Only 5 respondents recalled having received an EPC for their home. Although there was some familiarity of 'A rating' in context of electrical appliances but not in context of energy efficiency rating of the home. There was little or no understanding of the significance of the CO<sub>2</sub> rating.

Half of respondents expressed difficulty in understanding the content of the EPC. However it was acknowledged that it was useful to understand the energy rating of the home and the potential performance that could be achieved.

53 % of respondents said they would be motivated to try and match the energy performance potential of their home as outlined in the EPC. Yet, to do that it was strongly argued that you need someone to be able to explain it and how it can be useful (ideally at sign up), and having done so, it should be left somewhere visible, like near the thermostat or the heating controls.

Overall respondents recognised some value in the EPC, but struggled to understand the overly complex content, leaving them puzzled as to what it all means and felt it required a level of knowledge beyond their own, to help them work it out:

- What would I need to do to meet my potential in terms of energy efficiency?
- Why would I want to meet my potential, what would that actually mean? (i.e. would I make a financial saving if I did?)

Table 1 – Households utility bill payment method

	Gas	Electricity
Pre-pay meter	7	7
Monthly	0	2
Quarterly	1	4
Direct Debit	10	12
Online	1	1
<b>Total</b>	<b>19</b>	<b>26</b>

Table 2 – Actions taken to save energy

Energy Saving Action	%
Turn off lights	100 %
Close windows when heat is on	100 %
Shower instead of bath	88 %
Avoid leaving electrical equipment on standby	85 %
Choose A rated products	85 %
Only boil in the kettle what you need	85 %
Lower the thermostat	77 %
Dry clothes outside	76 %
Wash clothes at 30°C	65 %

## Heating the Home

The average setting for the heating temperature in the home was 22°C. While most homes had the means to control the heat in the home, only half were proactively using them.

Some advice on heating controls was given to customers in their homes from repairs & maintenance operatives. Half of respondents would like more information on heating controls and consider the landlord an appropriate source. There is also scope to further support customers to save money in terms of advice on which rooms to heat, given that nearly a quarter heat most of the house most of the time.

There remain instances of condensation, draught and damp, with little acknowledgement from customers of having received information on how to deal with these issues.

There also remain issues around customers not identifying the low or zero carbon technologies in their home, particularly those that are not obvious or when this was present in the house when they moved in (rather than retrofitted while they were in the house).

### The home

- Nineteen percent of households describe the home as difficult to heat.
- Over half (58 %) of households indicated that the home was sometimes draughty, with 23 % describing it as always draughty.
- Issues of condensation and dampness were less, with 38 % experience some form of condensation and just 19 % describing instances of occasional damp. Only two households had received any information on these matters.
- Some homes (19 %) were described as sometimes being stuffy.
- There was a high level of awareness of customers on boiler systems fuelled by biomass and those on air source heat pumps (the latter were a retrofit project).
- The households on air source heat pumps did not identify this technology in their home (it was already in the home when they moved in), but did identify that their main heat source was fuelled by electricity.



### Setting the heat

- The average setting for the heating temperature in the home was 22°C, up by 1°C compared to the 2010 survey. Most households set heating within the recommended range of 18–21°C. However there were exceptions; heating settings ranged from 15°C to 30°C with four households setting their thermostat at this upper point of 30°C.
- Three households had their heat on all year around, although 2 were pensioners and one family that did this set their thermostat at 18°C.
- Nearly a quarter of households only heat the occupied rooms, 54 % heat most of the rooms when in the house, and 23 % heat most of the rooms most of the time.
- Most households (88 %) indicated that they close internal doors to keep the warmth in the rooms that they heat.
- 15 % of households sometimes use an additional heat source (eg. gas fire or electric fan heater) to boost the temperature in the home

### Heating controls

- All but three (23) homes had a thermostat.
- 19 households identified that they had some form of programmer or timer, but only 58 % of those households were actively using them.
- 18 homes identified having thermostatic radiator valves (TRV), half responded that they actively used them.
- A small number of respondents (4) recognised getting advice on heating controls in their home from repairs & maintenance operatives.
- When asked about ways in which they would like to be contacted with helpful information specifically about heating controls, half (13) of respondents cited their landlord.

### Case study #2

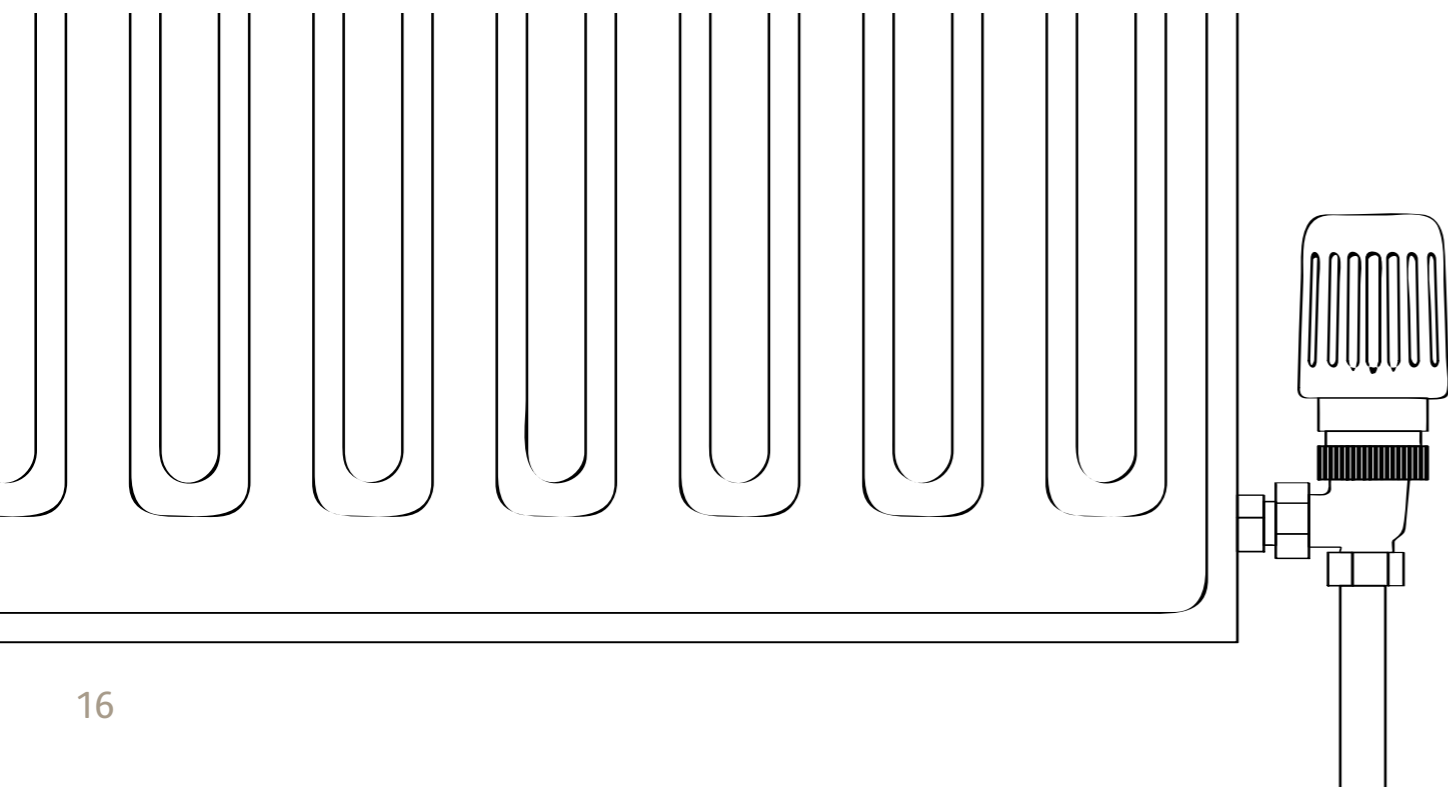
(Refurbished home): Environmentally conscious. Currently interested in solar panel technology having received a flyer through the door.

“I was living here with my husband but he’s had to go into a nursing home because I couldn’t look after him any more.

I’ve been in this particular house since 1993, and was decanted for three months last year whilst they refurbished. It wasn’t great timing with my husband having just gone into the nursing home but otherwise I would have had to wait another 2 years.

I’m very conscious of the environment and I do a lot around the home. I have energy saving light bulbs, I try to keep the thermostat down to a certain level, I try to keep the house at a constant temperature.

Being energy efficient is important; for one thing because it is costly and I care about the environment”



## Information & influence

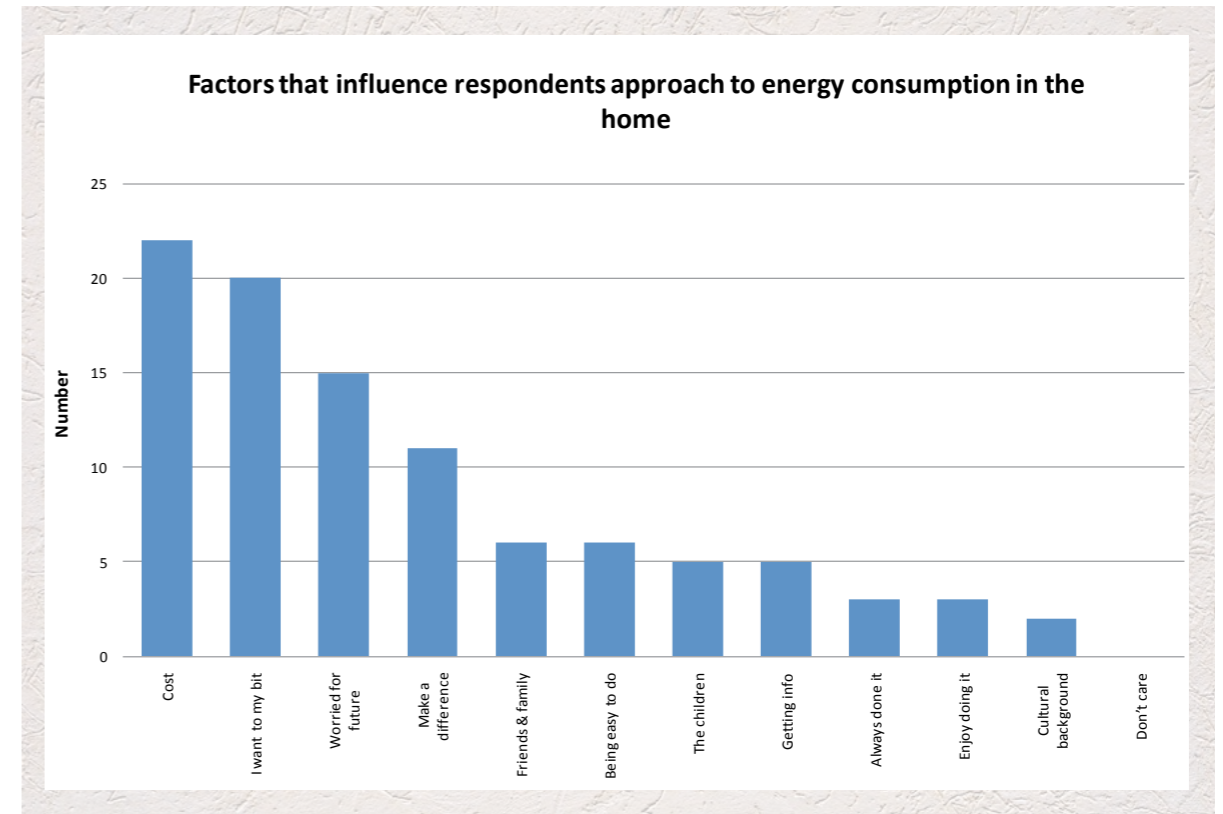
The level of cost consciousness appears to have increased in importance in this year's survey, perhaps not unsurprising given the current economic challenges. Half of respondents describe themselves as taking specific action to cut household expenditure.

Unlike last year, the highest rated factor influencing action on sustainability and energy was 'saving money', closely followed by 'doing my bit'. Respondents rating of 'wanting to make a difference' scored much more lowly than in 2010.

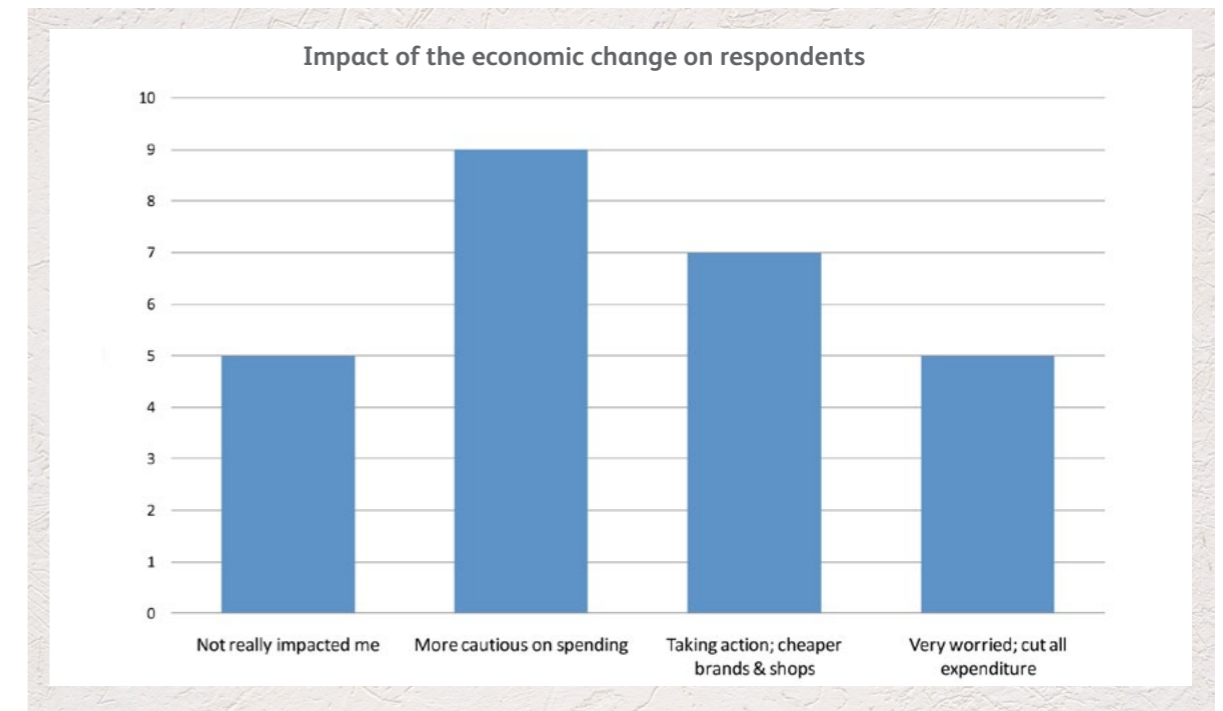
The internet and the landlord were the two main sources that respondents would seek information from in terms of energy advice.

The percentage of households that feel that climate change is a threat has increased slightly since 2010 to 73%. This is coupled with an increase in the percentage that feel it will also impact on their lives in the UK (69%).

- Half of respondents describe themselves as taking specific action to cut household expenditure in response to the current economic climate
- The main drivers for action on energy efficiency were saving money (85%) and doing my bit (77%). In the 2010 survey these scored 62% & 65% respectively.
- More than half (58%) cited worries about the future as an influence, following by wanting to make a difference (42%).
- If they needed information, most stated they would use the internet (21), followed by contacting the landlord (19), or ask friends/family (13).
- 73% of households felt that climate change was a threat to our future, four percent disagreed and the remainder (23%) were unsure.
- The percentage of households that agreed it would impact on their life in the UK was increased to 69% compared to the 2010 survey when the figure was 43%.
- 85% of households agreed that they had an individual responsibility to take action on climate change and 92% agreed that Government had a responsibility.
- Only 1 household had heard or read anything about the Government's proposed Green Deal to improve energy efficiency in the home. That respondent described it as 'a tax on energy via the energy companies'.



- Responses to what might encourage or inspire one to take action in the future included:
  - “Getting more info & advice from independent sources”
  - “More info from the public sector and educate children more on energy efficiency & how to help more.”
  - “Information to remind me to get involved in making changes to benefit the future”
  - “The welfare of my kids and immediate family”



## The Local Community

Responses indicate that both the local authority and the housing associations have an important 'trusted' role in providing information. However, the percentage of respondents that trust that the landlord acts in their best interest has fallen from 92 % in 2010 to 65 % this year.

Responses reflect strong local connections, involvement in community action, a willingness to help each other out and a positive view of the local area, including local services. However there is clearly high levels of concern about anti social behavior (ASB) in the local area, with 42 % describing themselves as very concerned.

- 69 % of respondents described that they trusted the local authority to act in their best interest, compared to 65 % of respondents when asked the same question of their landlord. This is down from 92 % in the 2010 survey.
- 73 % indicated that anti social behaviour was a concern in their area, and 42 % described themselves as very concerned.
- Similarly to 2010, 73 % of respondents felt that their neighbours were willing to help each other. Only 12 % felt neighbours were not willing to help each other at all.
- Over 60 % of respondents said that most of their friends lived in the local area.
- Over a quarter of respondents were involved in some form of local community group or action.
- There were generally high levels of satisfaction with local facilities, particularly for the doctors surgery and public transport. Local shops were rated the least satisfactory of local facilities.

### Case study #3

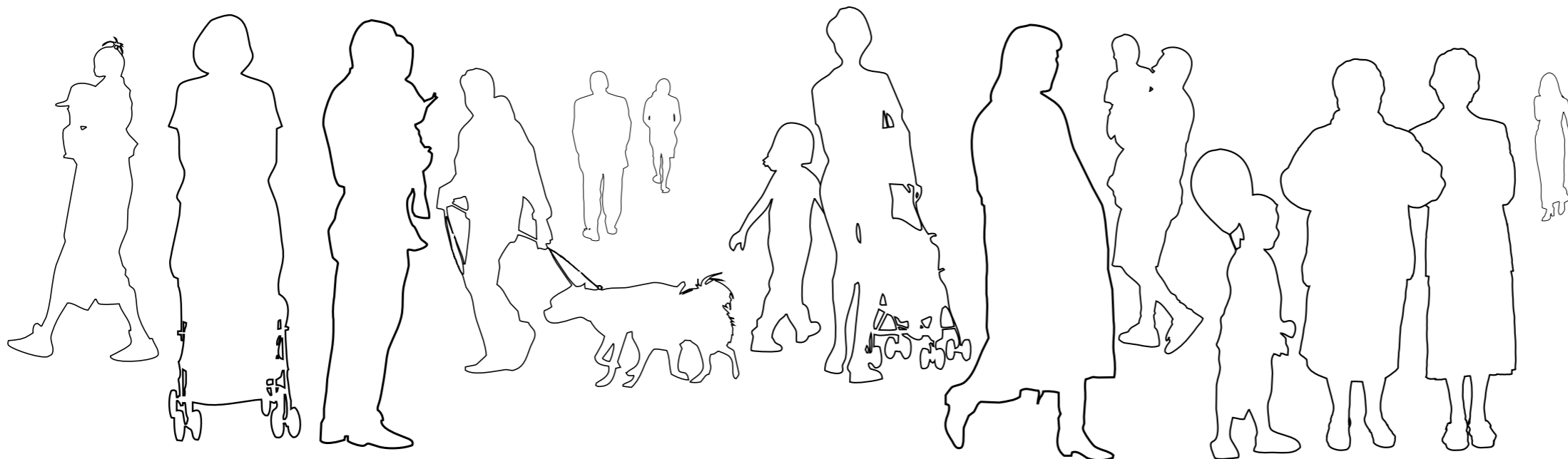
(New home): Community conscious. Heavily involved in the community so positively embraces local community and environmental action, however cost plays critical role given large family.

"I live here with my partner and 4 children, they're 22, 19, 14 and 6. We've been here a year now and it's so much better than the last place.

Where I used to live it was so damp. My god! We used to have a lot of problems with the heating and drafts. When I got the letter to say we were moving I wasn't expecting it at all, we were so happy! The heating isn't even on here at the moment and it's so warm!

I'm a block champion so I get very involved in the community. I feed back the issues in the community, my neighbours tell me if they have problems.

It's important that we all do our bit. The more you do things the more you protect the environment in which you're living. You try to do your best but it can be hard."



# CONCLUSIONS

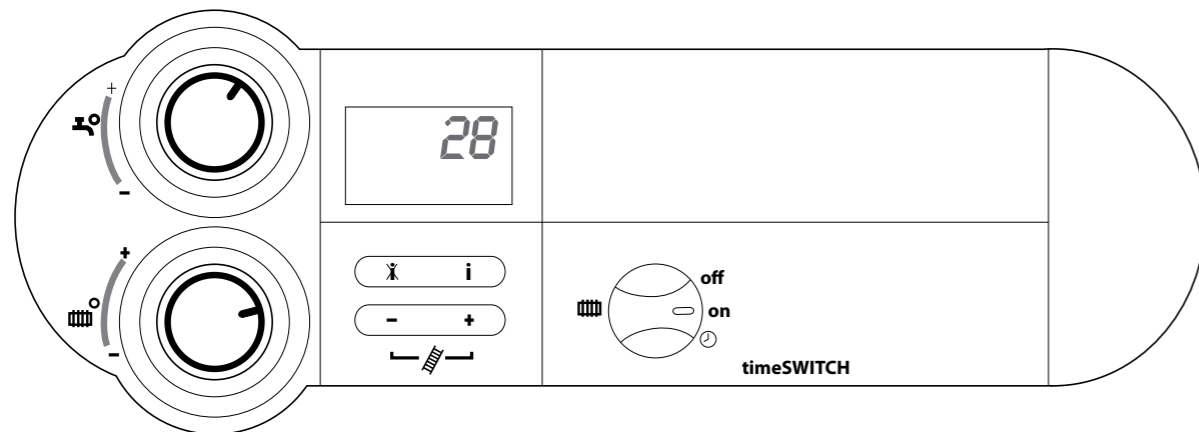
This years findings, perhaps not unsurprisingly given the prevailing economic climate, indicate an even greater cost consciousness amongst respondents. Households are not merely taking a more cautious approach to spending, but half are taking purposeful action to cut expenditure.

Despite this, average estimated energy costs per household have increased by nearly £200 from £785 in the 2010 survey to £982 in 2011. Half of households were concerned about getting into energy debt and nearly three-quarters of households described themselves as very concerned about rising energy prices.

It follows therefore that the three main drivers cited by respondents this year for influencing their actions on sustainability were saving money, doing ones bit and worries about the future.

The study continues to reinforce the view that our customers have a common sense approach to energy efficiency and a strong interest and commitment to their local area. However, despite our customers continued satisfaction with the homes that we provide for them, there is not the same level of consistency in the results about the landlord acting in the interest of the respondents or a consistency in being a provider of important information about getting the best out of the energy efficiency of the home.

In this years survey, we sought to more explicitly differentiate what heating controls customers had and how they were using them. Over 70 % of households identified that they had some form of programmer or timer, but only 58 % of those households were actively using them and only half of the 69 % of household with a TRV were using them.



MHP has begun to develop new sources of advice and support around heating controls. Given that heat accounts for 60 % of a typical households energy consumption, it will be a challenge to ensure that this is accessible to a broad range of customers and supported by a suitable communications plan to direct customers to the advice.

MHP needs to continue to challenge itself in the way it relays information. There are enormous changes underway at MHP in terms of the way we manage homes and deliver services. It is an important opportunity to embed the importance of this agenda at the heart of what we do and take advantage of the opportunity to raise the level and consistency of the skills and understanding staff have on the subject that they can then share with customers faced with rising energy bills. We have started to do this with our suppliers as well, for example in operatives giving advice to customers at annual gas safety inspections in our new gas servicing contract. However given that only 4 respondents recalled receiving any form of advice from our contractors, it indicates a need to apply this with greater consistency through constant management.

The case study on EPC's provides an example of delivering a legal requirement but failing to maximise the opportunity it presents to support customers. We have little influence over the content of the EPC and even though the content can be difficult for customers to understand, it is a valuable opportunity to highlight the energy efficiency standard of their home, raise their awareness of the levels of energy consumption that they could reasonably expect to achieve from their home and highlight MHPs commitment tackling fuel poverty.

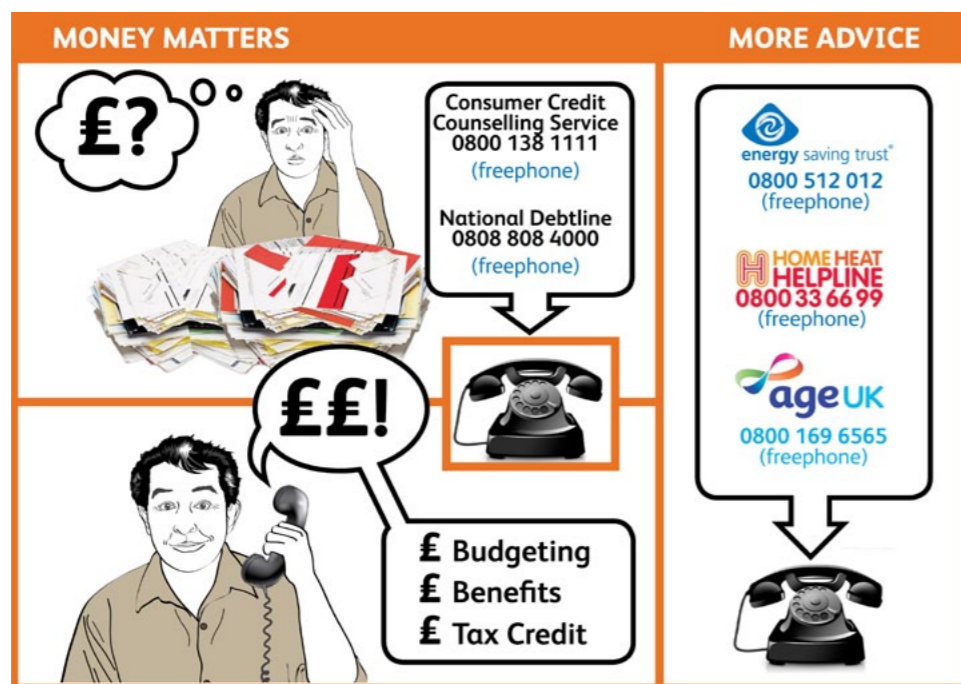
EPCs alone will not help customers to keep track of the energy they are consuming, nor will it be a single motivating factor. Some other form of regular feedback or peer benchmarking of household energy useage on energy bills, where resident can compare in a more immediate and accessible format what energy consumption is being achieved in similar types of properties remains a opportunity to be realised. How that is practical for MHP across its stock is still unclear but should remain a long term aspiration.

Finding appropriate and meaningful ways to share relevant information with residents remains a perennial issue. MHP is working towards a range of resources and tools to support customers mitigate the impact of fuel poverty. Indeed this year it has completed a redesign of its visual language leaflet on 'Energy & Money Matters' based on the feedback from respondents in the 2010 survey. The next challenge is for MHP to take this visual language model into other forms of communication, particularly around tenant handover and new technologies. Whilst this has been initiated on a small scale with some success, there is a need to embed that and broaden it to beyond merely the low and zero carbon technologies, but as part of a refined property handover tool.

We also cannot solely rely on printed or web-based media. As evidenced with the energy price switching, which has been available on line to customers for some time. There is still very little evidence of customers switching to get a cheaper energy deal, and certainly not prompted by information we provide. There are issues of trust, confidence and belief that it will help. A more imaginative plan is required, for example combining face to face interactions with post sign-up of properties, to make any progress on this matter.

There is of course a role for residents receiving information digitally. We can see a growing number of all types of households being digitally connected. Customers have signaled that they actively use the internet as a source of information about household issues. MHP must make better use of digital media, whilst acknowledging that it is not inclusive for all our customers.

MHPs fuel poverty action plan commits to providing customers a home that they can expect to affordably power and heat and quality advice and support to help customers make best use of that home. The evidence in this report, highlights some of the continuing challenges and steps that MHP still has to take to achieve that ambition.



## Acknowledgements

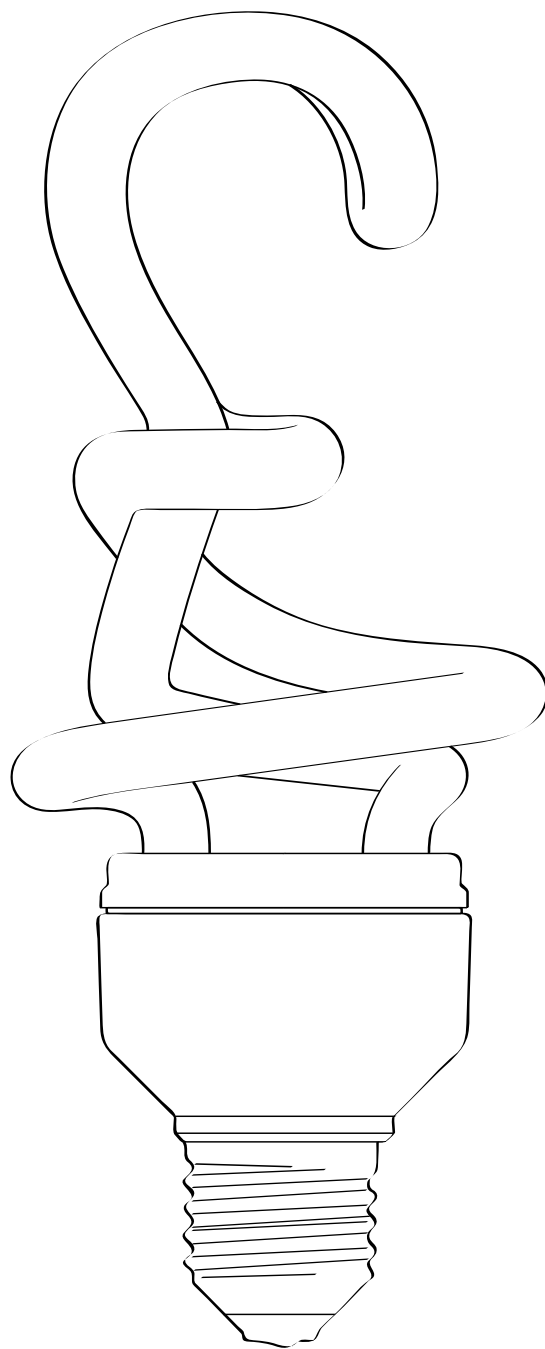
The MHP sustainability team wishes to thank the customers and staff that were so generous with their time in providing information, views and experiences in support of this study.

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This report was written and researched by Matthew Bush, Sustainability Manager, Metropolitan Housing Partnership.

November 2011



Metropolitan Housing Partnership is a unique network of locally focused member organisations working together to provide housing, community, regeneration, care and support services. Our members are Metropolitan Housing Trust London, Metropolitan Home Ownership, Metropolitan Support Trust, Clapham Park Homes, Granta Housing Society and Spirita. Metropolitan Housing Partnership is the brand name for Metropolitan Housing Trust Limited. Metropolitan Housing Trust Limited Registered Office: Cambridge House, 109 Mayes Road, Wood Green, London N22 6UR. Charitable, registered under the Industrial & Provident Societies Act 1965, No. 16337R and registered with the Tenant Services Authority, the regulator of social housing, No. L0726. October 2010. Correct at time of going to print.



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Improving **life** together