

Ending homelessness. Rebuilding lives.

Annual Impact Report 2023-24



Foreword



I am incredibly excited to have joined St Mungo's as the new Chair of Trustees. Alongside this excitement comes gratitude to St Mungo's clients, colleagues and trustees for their ongoing hard work at a time when the challenges we face in ending homelessness are greater than ever.

Mike Adamson Chair of Trustees

At the time of writing, 324,990 households are at risk of homelessness. In London alone, rough sleeping has increased by a staggering 44% since 2022.

I know from my experience of leading organisations through both domestic and international humanitarian responses, that addressing the current challenges will take skill, determination and collaboration, all of which I have seen here at St Mungo's.

It's extraordinary to learn that we worked with nearly 24,000 people over the last year. I'm delighted to have joined an organisation which puts clients at the heart of everything we do, empowering people, keeping them safe, and preventing them from returning to the streets. Working with clients is what St Mungo's does best. St Mungo's is currently in a period of transformation, with a new organisational strategy which will support us to deliver on our purpose of ending homelessness and rebuilding lives. Alongside this, we also have the recent formation of a new government. This is a real opportunity for us to put the homelessness crisis at the top of the political agenda. I'm inspired by the work that has already been done by colleagues as we collaborate with our partners in government and across the sector.

By continuing to work in partnership with others, we can shape policy and public discourse to help people find a path away from homelessness and rebuild their lives. My thanks go to our donors, partners, colleagues, volunteers and clients, all of whom are working so hard to achieve this mission. I look forward to working with you all in the coming months.



Emma Haddad Chief Executive

It's been another busy year for St Mungo's. At a time when homelessness has continued to get worse, our teams have had their work cut out – more people sleeping rough, more people with support needs beyond just a roof over their head, more people stuck in temporary accommodation due to a severe lack of affordable and appropriate housing. Despite this our teams have pushed on, their dedication helping people get the support they need.

With so much change in the external economic environment, we felt it important to reset our strategy. Launched in April 2024, our new strategy reconfirms our core purpose of ending homelessness and rebuilding lives. We have two key missions: delivery of services that support people who are experiencing or at risk of homelessness; and using our clients' experiences to influence system change.

There is a strong theme of partnership in our strategy – we want to excel at the things we are good at, and collaborate with organisations who have other expertise. And, importantly, our recovery approach remains at the heart of St Mungo's ethos. This is where the impact of contributions from our donors shines through. The services that we are commissioned to run by local government provide the nuts and bolts of homelessness support – the outreach, the assessment, the beds. With donated income, we are able to layer recovery support over the top, making our approach to ending homelessness holistic.

The election was a key moment in our influencing work. Our open letter to the three main party leaders calling for funding to be maintained in core homelessness services attracted over 50,000 signatures. At the time of writing, we are talking to government departments about our policy asks, from ending the cliff edge in housing benefit for those who want to work, to ensuring a proper transition for those exiting asylum support accommodation.

As we go forward, we will play our part in trying to reorientate the system towards prevention, stopping people from becoming homeless at all. And with your hugely generous support, we will continue to be there for as many people as possible.

A snapshot of our work last year:

We are on the ground every day and every night, supporting people to recover from homelessness and advocating for change.





people who were homeless, or at risk.



We provided somewhere safe to stay to



people every night.



<u>9,040</u>

people were supported by one of our **13 outreach** services.



More than



of our clients were women.



We ran **147**

services in total, in London and across the South of England.



We supported



people into our Severe Weather Emergency Protocol (SWEP) accommodation.

Our strategy 2024-2030

Like all organisations, it's important that St Mungo's continues to transform to meet the needs of our clients in an ever-changing world. Over recent years the aftermath of the Covid pandemic, the cost of living crisis, the terrible and dramatic increases in homelessness and the changing nature and expectations of work in modern Britain have become key external drives for change. These are matched by our internal drive to have an even greater positive impact on our clients and on ending homelessness.

In the past year we have published our Organisational Strategy, which covers the period until 2030. The strategy was developed with colleagues, clients and partners, and provides a clear direction to help us move forward.

We've set out two powerful missions: delivering services that support people impacted by homelessness; and using our clients' experiences to influence positive system change.

We've given ourselves **five key priorities** to help us achieve those missions:

- 1. Keeping clients at the centre of our work
- 2. Focusing on our expertise and developing our practice
- **3.** Collaborating to continuously improve our work and increase our reach
- 4. Being impactful and influencing change
- 5. Ensuring St Mungo's is a great place to work

Over this year we will deliver a range of work across those priorities to put in place the foundations to grow our impact.

Looking forward, we are determined to make changes that increase our capability as an organisation and work together with others to build a stronger sector to fulfil our purpose of ending homelessness and rebuilding lives. One of St Mungo's key missions is influencing policy makers to make positive change through our clients' voices and our operational expertise.



Our policy team have had another busy year delivering this mission.

Ending homelessness requires political will and collaboration. We spent much of the last year preparing for the General Election with this in mind.

- In September 2023 we published the last report of the Kerslake Commission on Homelessness and Rough Sleeping, setting out how the government can end homelessness. We will reconvene the Commission to check on the progress of the recommendations and influence the government's homelessness strategy.
- In November 2023, following a joint sector campaign through the Cover the Cost Coalition, we successfully lobbied for Local Housing Allowance rates to be unfrozen and uplifted.

- In January 2024 we submitted our consultation response to the previous government's Criminal Justice Bill which contained provisions to criminalise rough sleeping and begging.
 Following a joint campaign, the government conceded and proposed to remove damaging provisions. The Bill expired due to the election and we are hopeful we won't see its return.
- Despite the surprise timing of the election, we achieved positive results with over 50,000 people signing our public letter to party leaders, asking them to extend and uplift funding for homelessness services.
- We made six General Election asks to lay the foundations for future influencing work. They cover emergency support, prevention, recovery and a longterm plan to end homelessness. We are already working to share our service expertise and client voices with the new government and ministers.

Tackling the rough sleeping crisis: Westminster SOS

We are currently in a homelessness crisis, and it is most severe in London. Last year, the Combined Homelessness and Information Network (CHAIN) recorded **more than 2,000 people sleeping rough** in London in a single month; the highest number since records began.

Rough sleeping is the most visible and dangerous form of homelessness, exposing people to extreme weather and serious health risks. The average age of death for women sleeping rough or in emergency accommodation is 43 years old. For men, it's just 41.

Westminster has the highest number of people rough sleeping across the whole of the UK.

Between April and June 2024, **4,223** people were seen sleeping rough in London, with **752** of them being in Westminster.

To meet this need, our Westminster Street Outreach Service (SOS) team go out every night and early morning 365 days a year, looking for people sleeping rough and helping them into safe accommodation.



Philanthropic donations help provide this essential frontline service and meant over 2,000 people received support to end their rough sleeping last year.

"Volunteering with the outreach team is a really important part of my relationship with St Mungo's. Not only does it show me first hand how important our donation is to the Westminster SOS programme but it allows me to feel like an active participant. It also gives me the opportunity to meet some of the incredible people who do this important work." Jo, Philanthropist and St Mungo's Outreach Volunteer

Last year



people were supported by our Westminster Street Outreach Team.



people were directly supported into accommodation.

Nearly 50%

of the people we assessed had a mental health support need.



of the clients we worked with, this was their **first time** rough sleeping.

"I lost my job and became homeless. I spent three years in a cycle of sleeping on the streets and asking for money to stay in hostels. It was difficult and dangerous – especially as a woman. St Mungo's helped me, and I moved into their women's only accommodation. I have my own room, bathroom and kitchen – no more sleeping in the cold and rain. They've also helped enrol me on to different training courses. Soon, I'll be moving into my own home. I now love my life every day." **Carla, St Mungo's client**



Helping people into work: our Employment Support Service

Our Employment Support service is there for any St Mungo's client who has an interest in finding work. We use an innovative, evidence-based model called Individual Placement and Support (IPS), which is based on the principal that anyone can work if the right opportunity is sourced and the right support provided.

Many models of support focus on ensuring people with complex needs are 'work ready' before applying for jobs. However, IPS prioritises getting people into work as the primary goal, and then providing support for them, and their new employer, to help them sustain their new job. IPS was first developed for people experiencing mental health and substance use issues, and St Mungo's is the first to trial it in the homelessness sector.

The service has proven very effective for our clients so far, achieving a **33%** success rate in supporting people into work.

This compares favourably to two previous employment support models trialled by St Mungo's alongside other providers, which had success rates of 27% and 4% respectively.

Last year



people received advice and support around employment.



people secured a job.



"I've seen numerous clients' lives be changed by moving into paid employment. I love seeing a client's confidence return – it's so powerful and can positively impact every element of their lives. I truly believe that clients obtaining sustainable employment is a key factor for them to achieve long-term recovery from homelessness and I'm so proud to be a part of that." Senior Employment Specialist

How your support is transforming lives

Below you can read a summary of our vital recovery projects. These are some of our projects which are funded by our generous philanthropists, corporate partners, and charitable trusts and foundations.

Digital Inclusion

Delivering a programme of digital workshops to provide people with the skills they need to combat the digital exclusion that our clients often experience.

Welfare Rights Expert advice to help our clients navigate the UK benefits system and access the resources they need to live independently. **Street Legal** Supporting migrants

experiencing homelessness by providing access to independent, qualified immigration advice as a means of helping them to understand their rights and entitlements to help end their rough sleeping.

Phone-based support to clients leaving St Mungo's accommodation, providing advice to help them sustain their tenancy and avoid a return to rough sleeping.

Keeping in Touch



StreetLink London

G streetlink

If you see someone sleeping rough, you can submit a referral through the StreetLink website, which alerts the local outreach team to provide assistance. In London, we run a phone line service that enables people who are sleeping rough to self-refer to the service.

First Response

Our First Response volunteers help us get people off the street as soon as possible by verifying the locations of people seen rough sleeping that have been reported through rough sleeping referral service, StreetLink, by members of the public.

Outreach

Our outreach teams are on the streets every morning and evening, 365 days a year, looking for people sleeping rough and helping them into safe accommodation.



homelessness.

Putting Down Roots

Improving the mental health and wellbeing of our clients through gardening. Providing a sense of belonging, boosting self esteem and supporting people in their recovery away from homelessness.

Construction Skills

Offering training to clients across a range of construction trades, enabling people to develop specialist skills and work towards qualifications needed to move into permanent employment.

Employment Support

Helping our clients find and sustain employment, which is a key route out of homelessness.

Complex Needs

Supporting our clients who experience high, overlapping needs such as mental and physical health issues, and substance misuse, that are often caused or intensified by

Bereavement Support

Bereavement can be a major contributing factor in an individual's homelessness. This service helps our clients process difficult emotions associated with losing a loved one, which can help them in their recovery journey.

Palliative Care

Specialist end of life care and support to people who have experienced homelessness, bridging the barriers many face to accessing the care they need when facing terminal illness.

Homelessness and end of life care

Everyone deserves a good death, to be treated with dignity at the end of their lives, and to be able to die peacefully according to how they choose. That's why our specialist Palliative Care service exists.

Homelessness and rough sleeping can have a severe impact on health; many of our clients suffer with chronic health conditions and may eventually require end of life care.

Experts in end of life care, and equipped with a deep understanding of the needs of people who have experienced homelessness, our Palliative Care team ensures that St Mungo's clients can access the quality, person centred care they deserve when facing a terminal diagnosis.

"We like supporting specific projects where we can see a direct benefit. Homelessness is a complex issue and difficult to tackle, so identifying something like palliative care offers both the donor and beneficiary something positive." John Horseman Trust "It is so hard to get our clients the care they deserve, that



when we are privileged enough to provide that care ourselves, we need to do it right." **Karita, Palliative Care Coordinator**

The team also works to improve best practice in end of life care for people who have experienced homelessness; skill sharing with other palliative care providers and providing training to our wider team.

Last year



people received bespoke end of life care and support.

136

external professionals received palliative care training or took part in skill sharing sessions.

Working in partnership to end homelessness

We build close relationships with the business community to help achieve our mission of ending homelessness. Each company we work with brings unique skills to our bespoke partnerships, and we work together to enhance some of our most essential services.

One of our partners, Kennedy Wilson, a global real estate investment company, recognises that women experience homelessness differently to men and therefore require tailored provision to recover from the traumas of homelessness. By funding two specialist women's roles in our Tower Hamlets Outreach and Camden Housing First teams for the last two years, Kennedy Wilson have ensured that women experiencing homelessness do not remain hidden, forgotten or sidelined.

Furthermore, over the course of the partnership, Kennedy Wilson colleagues have volunteered over a hundred hours of their time to join in on outreach shifts, spruce up our gardens and wrap and donate Christmas presents for our clients. We want to extend a heartfelt thanks to Kennedy Wilson, and to all of our corporate partners, for their ongoing support.



Camden Housing First client, Kerry (left), with her support worker Emily, whose post is funded by Kennedy Wilson



Leon* was homeless and unemployed when he left prison. Now he is working full time as a labourer on a construction site with Swiftline.

Leon became a St Mungo's supported housing client when he became homeless after leaving prison. He soon found out that having a criminal record and lack of experience was a major barrier for him to find employment on release and rehabilitate back into society.

Leon started attending our construction skills training course in Euston where he learnt valuable trade skills of bricklaying, plastering and dry lining. His confidence and daily routine have improved massively. He received help from a Progression Coach to start his construction training and then started working intensively with our Construction Employment Specialist to find work as a labourer. They created a strength-based CV tailored for construction work and engaged with employers willing to give Leon a chance to work on site.

After a couple of weeks, Leon was offered a role of general operative on a large building site with Swiftline. He is now a full time labourer and able to support himself as he just moved into independent accommodation. He is very proud of his achievements on his journey with St Mungo's.

* The name Leon has been changed for confidentiality.

Equity, Diversity and Inclusion at St Mungo's

Our Head of Equity, Diversity and Inclusion, Kevin Maxwell, reflects on the importance of embedding inclusive practices across St Mungo's.

St Mungo's supports some of the most marginalised people in our communities and we are privileged to work with a hugely diverse group of them. But our clients are more likely to experience disadvantage and discrimination, meaning that promoting equity, diversity and inclusion is especially important for us.

Ultimately, by creating an inclusive culture, where everyone feels respected, valued and supported, regardless of their background, our clients are more likely to achieve their ambition of recovering from homelessness. So, our vision for Equity, Diversity and Inclusion (ED&I) is that it will be embedded in St Mungo's culture, services and workforce. I'm proud of the progress we're making towards this goal: our **ED&I strategy for 2023-26** outlines our path towards greater equity and representation across St Mungo's; our **Race Action Plan** sets out clear steps for us to become an antiracist organisation, which we are already implementing; and our Colleague Diversity Networks and ED&I Allies scheme continue to ensure that clients and colleagues are well supported and represented across the organisation.

Looking ahead, we know there is more to do. The principles of equity, diversity and inclusion will remain central to our mission of ending homelessness, and will help us build a more inclusive and equitable future for everyone at St Mungo's.



of our clients are from a Global Majority background, with black people more than three times as likely to experience homelessness.

18%

of LGBTQ+ people have experienced homelessness.



of trans people have experienced homelessness.



Curtis' story

"There's no guarantee in life. Anyone can go through what I did." **Curtis**



Two years ago, I was playing Duke Frederick in a National Theatre production of 'As You Like It'. I got into a relationship with someone in Oxfordshire and moved there from London. After a year, it ended, and I discovered my name wasn't on the tenancy.

I was on the streets for six weeks before St Mungo's found me.

Sleeping rough was horrible, a shock. A year ago, I was performing at one of the best theatres in the world, and now I had lost everything – my relationship, my home. I believe in God, so I kept asking, what did I do wrong?

Every day, I focused on staying warm and trying to find a way out, but it seemed hopeless. I saw many people turn to substances and give up because it's hard to see a future. One night, two men from St Mungo's came to find me. They were warm, understanding, and told me where to get blankets and advice.

A few weeks later, I got a place at a St Mungo's hostel called Somewhere Safe to Stay. I stayed there for five or six months, where the support was incredible. They referred me to employment support, and I found a job at a pub. It was a relief after the loneliness of rough sleeping, and I could be my artsy, vibrant self again.

St Mungo's has been a fantastic support, and now I'm back on my feet, in private rented accommodation, and pursuing my musical career. I've learned homelessness can happen to anyone and is nothing to be ashamed of.

Our finances

2023-24 has been another challenging year due to the ongoing global financial situation, with continuing high inflation impacting our costs. While St Mungo's remains financially stable, we spent more money than we brought in this year and so are operating at a deficit.

Our overall income grew by 0.7% to £123.7m (2022-23: £122.8m), largely due to increased income from rents and service charges, and from our contracts with local authorities to provide homelessness services. Our other main source of income is fundraising, which this year was £13.5m compared to £16.5m in 2022-23. The exceptional increase in fundraised income in the previous year was due to a one-off grant of £2.3m, which explains the drop for 2023-24. Our continued thanks go to our donors and supporters, whose generosity provides recovery services for our clients we would otherwise be unable to run.

St Mungo's operating expenditure increased by £0.7m to £126.7m. This was largely driven by: a substantial increase in spend on repairs and maintenance of our properties; the implementation of the pay rise negotiated through the National Joint Council process, and additional increases agreed through the strike settlement; the end of fixed price energy contracts; and reduced lease costs as we reduce our non social housing portfolio.

A substantial non cash pension charge, driven by changes to the gilt and corporate bonds market which impacted the valuation of pension assets and liabilities, means we finished the year with a reduction in our unrestricted reserves of £5.1m. This meant we needed to spend from our unrestricted reserves.

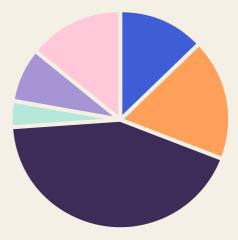
After two very challenging years, we remain focused on delivering long term financial stability to enable delivery of our mission and strategy. Our Board of Trustees has approved a new Five Year Plan for 2025-29 to this end. Our transformation programme is anticipated to deliver annualised savings of around £3m which, alongside the planned sale of a small number of properties, will help recover our reserves position by the end of the 2024-25 financial year.

Our fundraised income

Fundraised income allows us to provide the holistic recovery support that makes St Mungo's unique; the services mentioned in this report, such as our Palliative Care and Employment Support services, simply could not exist without the generosity of our supporters.

In 2023-24, our fundraised income was made up of donations from individuals, companies, charitable trusts and foundations, and gifts left to us in wills.

Our fundraised income by source





Corporate partners (13%) Charitable trusts and foundations (18%)



Individuals (43%) Challenge events and community groups (4%)

Philanthropy (8%) Gifts in wills (14%)

Income and expenditure review For the year ended 31 March 2024

Unres	tricted £m	Rest	tricted £m	2024 Total £m	2023 Total £m
Income Operating expenditure	120.8 (123.6)		2.9 (3.1)	123.7 (126.7)	122.8 (126.0)
Operating surplus / (deficit)	(2.8)		0.2	(3.0)	3.2
Gain / (loss disposal of property) Interest receivable Interest payable	0.4 0.3 (0.3)		- -	0.4 0.3 (0.3)	0.4 0.1 (0.3)
(Deficit) / Surplus for the year Pension	(2.4) 2.7		0.2	(2.6) 2.7	(2.6) 0.5
Total Comprehensive Income / (Loss)	(2.8)		0.2	(5.3)	2.4

Balance sheet review

For the year ended 31 March 2024

	2024	2023
	Total	Total
	£m	£m
Fixed assets	82.9	84.4
Trade and other debtors	11.6	19.2
Cash and cash equivalents	14.4	16.1
Creditors falling due within one year	(19.9)	(24.4)
Total Assets Less Current Liabilities	89.0	96.3
Creditors falling due after more than one year	(71.0)	(72.3)
Retirement benefit obligations	(7.7)	(6.3)
Provisions for Liabilities	(3.2)	(4.3)
Total Net Assets	7.1	12.4
Restricted reserves	2.0	2.2
Unrestricted reserves	5.1	10.2
Total Reserves	7.1	12.4

2024

2022

PJ's story

"I share my journey with deep gratitude for St Mungo's, hoping to inspire others with complex traumas and difficult upbringings that they can go on to achieve their aspirations; we are all human and vulnerable. Born in Norfolk, half Scottish, I spent most of my childhood in care." **PJ**



At 15, I fell in with the wrong crowd, leading to a 15-month sentence in a young offenders' institution. After my release, I faced homelessness in London but found refuge in a night shelter. Rehabilitation was a long journey – I volunteered in HIV and sexual health for over a decade, eventually earning a BA in Health Promotion and an MSc in Public Health.

In 2022, I started as a volunteer HIV/STI tester and later secured a role as a RESET drug and alcohol worker, despite disclosing my convictions. I worked there for a year and then applied for my current role at St Mungo's and, to my astonishment, I got the job. I now work as an outreach worker for Tower Hamlets Street Outreach Response Team and as the Anti-Social Behaviour (ASB) lead, using my life experiences to empower others. I am proud to work for an organisation with a fantastic Equity, Diversity and Inclusion policy.

I wanted to share a big "thank you" to our generous donors, whose support makes our recovery projects possible. Your contributions play a crucial role in transforming lives and offering second chances to those who need it most. Because of you, we can continue helping individuals rebuild their lives and achieve their aspirations. Thank you for making such a meaningful impact."

Thank you

Our Trustees

Mike Adamson CBE – Chair Alexandra Beidas – Vice Chair Rob Bradshaw Dan Corry Darren Johnson Lorraine Mealings Abdul Mohib Philip Moore Teddy Nyahasha Stephen Smith Dr Helen Walters John Watts

Thank you

We are here to end homelessness and rebuild lives but without your support, none of this would be possible.

We wish to say thank you to all our supporters who contributed their time, energy and expertise, or who gave financial support to St Mungo's during 2023-24, including those who generously left us a special gift in their will.

We would like to acknowledge the local authority partners and commissioners we worked with:

Bournemouth, Christchurch and Poole Council Brighton and Hove City Council Bristol City Council Bristol. North Somerset and South Gloucestershire Clinical **Commissioning Group** City of London Corporation Greater London Authority Her Majesty's Prison and Probation Service Islington London Borough Council Lewisham Council London Borough of Brent London Borough of Ealing London Borough of Hackney London Borough of Hammersmith and Fulham London Borough of Haringey

London Borough of Hounslow London Borough of Lambeth London Borough of Tower Hamlets Mayor's Office for Policing And Crime (MOPAC) Ministry of Justice Sutton Council Oxford City Council Oxfordshire County Council Reading Borough Council Royal Borough of Kensington and Chelsea Second Step South London and Maudsley NHS Foundation Trust Southwark Council St Giles Trust West London Housing Partnership Westminster City Council

We would like to say a particular thanks to:

29th May 1961 Charitable Trust **3Ts Charitable Trust** The Albert Hunt Trust Andrew and Jane Haslewood Anne Byrne Anne Holmes Ashfords LLP **B&CE Charitable Trust** Barings Ben Wynne-Simmons Bernard & Georgina David Charitable Fund Bloomberg L.P. Brian Woolf Trust Carlo Chiomenti CHK Foundation Chris and Liz Sweetland Clarion Housing The Cleopatra Trust Cloudesley Coco Joelle Foundation Dr. Vivian Child Charitable Trust The Elizabeth Frankland Moore and Star Foundation Epic Bristol Fieldfisher Freddie Popplewell The French Huguenot Church of London Charitable Trust Garfield Weston Foundation G-Research The Howard De Walden Estate Hugh Moir Hyde Park Place Estate Charity The Ingram Trust James Cochrane Jane Jewell The Jectus Charitable Foundation Jo and Robert Saville The John Horseman Charitable Trust John Innes John James Bristol Foundation Jones Day

Julian and Susie Knott Kathleen Bervl Sleigh Charitable Trust Kennedy Wilson The Krystyna and Dan Houser Foundation Linklaters LLP I oaf London Councils London Housing Foundation Lynda and Peter Martin Alegi Mace Foundation Malcolm and Rosalind Gammie The Margaret and David Walker Trust Mary Winch and John Gillman Mediobanca The Medlock Charitable Trust Miel De Botton Milton Damerel Trust The Mrs Smith and Mount Trust The Nancy Bateman Charitable Trust Nisbet Trust **Options Fund** Paragon Workspace Solutions Paul Mans **Oueensway Group** The Raindance Charitable Trust **Regular Cleaning Richard Creed** Rob and Carina Sewell Rob Collinge Robert Bion & Co Ltd Sharegift Sir Simon Campbell and Lady Jill Campbell St Andrew Holborn Charity Stanhope PLC Stewarts Foundation The Swire Charitable Trust Taylor Wimpey plc The White Company Thomas Miller TT Group The Zochonis Charitable Trust











Thank you to all the St Mungo's clients, volunteers and staff whose photographs and stories appear in this publication.

© St Mungo's 2024



Ending homelessness. Rebuilding lives. St Mungo's, Fifth Floor, 3 Thomas More Square, London E1W 1YW

Tel: 020 3856 6000 Donations: 020 8600 3000 Email: info@mungos.org mungos.org



St Mungo Community Housing Association, a company limited by guarantee. Registered and Head Office: Fifth Floor, 3 Thomas More Square, London E1W 1YW Patron HRH The Duke of Kent, KG • Chief Executive Dr Emma Haddad. Charity No. 1149085 • Company No. 8225808 (England and Wales) • Housing Association No. LH0279