

Classification: Open	Decision Type: Non-Key
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Report to:	Cabinet	Date: 30 June 2026
Subject:	Options for Closure of Six Town Housing LTD	
Report of	Cabinet Member for Housing Services	

Summary

1. This report deals with the next stage of activities to achieve the orderly closing down of the Six Town Housing Limited (STH LTD) business operation to progress to the final closure of STH as an entity owned by Bury Council.
2. Cabinet agreed to begin the timely and orderly closure of STH LTD in September 2025. Reducing regulatory and operational risk remains the overriding priority whilst supporting tenants.
3. External advisors Campbell Tickell have supported Bury staff in undertaking initial due diligence to identify future management options for the 115 properties still under STH LTD ownership and management.
4. Due diligence has identified specific regulatory and commercial risks, particularly relating to stock condition information, investment needs and business planning.
5. A comprehensive set of stock condition surveys has been commissioned to underpin a rigorous stock appraisal and preparation of a 30-year business plan for STH LTD's stock is underway.
6. Five potential options for the future of the STH LTD and its housing stock portfolio have been identified:
 1. Transfer of the actual entity and business of STH LTD and its housing stock to another Registered Provider (RP), most likely via a Transfer of Engagements (ToE). Here the Council will relinquish its ownership of STH LTD and the succeeding RP will effectively step into the Council's shoes.
 2. Disposal of the properties to another RP with the tenants remaining in their homes ("Tenanted Disposal").
 3. Transfer of the stock into Bury Council's Housing Revenue Account (HRA) as part of the "general needs" Council housing portfolio.
 4. Transfer of the stock into the Bury General Fund, with a gradual transfer of homes to Temporary Accommodation (TA) as they become void.

5. Securing vacant possession of homes before disposing of the stock via open market sale. This would require rehousing (potentially by legal possession proceedings) the current tenants before selling the stock
7. An initial assessment indicates that either Option 1 or 2 will be the likely route, as options 3 and 4 are not sustainable due to the adverse position of both the HRA and general fund. Option 5 has been ruled out it would require sourcing further housing for the 115 tenants placing pressure on the homelessness services.
8. Further work, including a soft market testing exercise and full impact assessment on the HRA is required before a preferred option can be confirmed.
9. Once an option is selected it will take a minimum of six months to complete the transfer and close down STH LTD.

Recommendation(s)

10. Cabinet notes the findings of the initial assessment and notes that further detailed analysis will be available after the soft market test
11. Cabinet confirms that the timely and orderly closure of STH LTD to reduce regulatory and operational risk remains the overriding priority.
12. Cabinet approves a phase of soft market testing to assess market interest in options 1 and 2 with a further report to be brought back to Cabinet in September setting out the findings and a preferred option.

Alternative options considered and rejected

The option to “do nothing” is not appropriate since Cabinet has resolved to close down the STH LTD entity to remove the risk to Bury Council.

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Background

13. On 1st February 2024, STH LTD ceased managing the Council's housing stock and so ceased its role as an ALMO. However, STH LTD remains intact as a wholly owned subsidiary company of the Council. It remains a Private Registered Provider of Social Housing.
14. Cabinet agreed to begin the process of dissolving STH LTD in September 2025. This followed an external review which confirmed STH LTD could not continue in its current state because of significant commercial and regulatory risks. The process was expected to take at least 18 months.
15. A project has been established to oversee the closure of STH LTD. External advisors have been engaged to undertake due diligence of stock, tenure, funding and financial arrangements, and to prepare a validated set of stock options.
16. In September 2025, 34 properties leased from Mosscafe St Vincent were handed back. STH LTD now owns or leases 115 social housing homes which it lets and sublets.
17. After it ceased to be the Council's ALMO and all its remaining staff TUPE transferred back to the Council, STH LTD entered into a service level agreement with the Council so that STH could receive vital services to continue to execute its housing management responsibilities as a social landlord. On 15th January 2026, Cabinet agreed a 12-month extension of the SLA. This will be required for 2026-27 and can be extended further as necessary.

The STH LTD portfolio

18. STH LTD is the owner of and accountable landlord for 103 properties within its portfolio, grouped within three subsets:
 - **Association of Greater Manchester Authorities (AGMA):** 35 street properties with 10 in Bury, 3 in Prestwich, 16 in Radcliffe, 1 in Ramsbottom and 5 in Whitefield.
 - **Mortgage Rescue:** 28 street properties with 9 in Bury, 14 in Radcliffe and 5 in Whitefield.
 - **Redbank:** An extra care scheme in Radcliffe, commissioned by STH LTD in 2012, comprised of 40 accommodation units, plus 2 retail units.
 - **Sherbourne House:** A leased 12-unit specialised supported needs scheme.

19. Initial due diligence by Campbell Tickell (CT) on supplied portfolio data has highlighted regulatory and operational risk (gaps in stock condition data and its use to forecast investment needs). These will need to be better understood to determine the viability of future stock options. As matters stand CT advise no material risks need reporting to Regulator of Social Housing.

STH 30-year business plan

20. There is currently no 30-year business plan for STH LTD. Work is being undertaken to update data on the portfolio to allow a plan to be created. At this stage, it is uncertain whether the portfolio will return a net positive position or whether it will need subsidising to ensure appropriate investment to maintain and manage homes. Understanding this will be important in drawing a conclusion over the most suitable option for the future of the stock.

Stock Condition

21. Some of the stock condition data for 78 properties is more than five years old. Therefore, there is currently no sound basis for modelling investment need over a 30-year period. The data available shows an average investment requirement of £26k per unit, plus an additional £96k to maintain the blocks at Redbank. In CT's opinion and experience, £26k per unit over 30 years is likely to be insufficient, especially as many of the units are of older construction. All figures are exclusive of VAT, professional fees, and any contingency.

Energy Performance Certificates

22. Energy Performance Certificate (EPC) data is available for most of the portfolio (four ratings are missing), but it is not known if certificates are valid. There are 5 properties rated at EPC-E and 31 properties rated at EPC-D. These will need additional investment to meet minimum EPC ratings requirements by 2030.
23. A comprehensive stock condition survey has been commissioned by Bury Council and is being undertaken by a specialist surveyor.
24. The scope of the survey includes an assessment of performance against the Decent Homes Standard, identification of any health and safety hazards, and the provision of updated EPCs for all properties.
25. Tenants have been notified of the stock condition survey process. Initial notification was issued by text message, followed by a formal letter from the appointed surveyor, setting out next steps.
26. This work is critical to reducing regulatory, health and safety, and financial risks, and to ensuring any proposed transfer is underpinned by robust and up-to-date data.

Grant and loan funding

27. From documentation completed at the time of set-up, funding of schemes is drawn from a range of grants, STH LTD and HRA reserves, retained S106 funds, Council, and PWLB loans.
28. These are summarised in the table below:

Scheme	Units	Grant Funding (£k)	Original Loan Funding (£k)	Outstanding Loan Funding (£k) April 2026
AGMA	28	735	2,119	1,429
Mortgage rescue	35	34	577	250
Red Bank	40	2900	1,140	870
TOTAL	103	769	3,836	2,574

29. Work is ongoing to quantify the terms and conditions of each grant and loan and understand what impact this might have on future options.

STH LTD leased portfolio

30. STH LTD entered a ten-year lease with A & J Property Limited in December 2021 for Sherbourne House in Prestwich. Sherbourne House is a 12-unit scheme for use as specialised supported housing (SSH). The lease requires rooms to be let on a tenancy at or below market rent and with a term for not more than 12 months. The lease has a break clause at the end of year five. This falls in December 2026 and requires 6 months' notice to be given. If notice to break is not given the lease will continue for a further 5 years to 2031.
31. The lease stipulates that STH LTD must return the property to the Landlord on the termination date with vacant possession.
32. Adult Social Care have conducted a person-centred needs assessment of the tenants residing at Sherbourne House. In their judgement the best outcome for the tenants is for them to remain at the property i.e. the lease of Sherbourne House to be assigned to another specialist provider rather than move individuals to alternative provision and seek vacant possession.
33. Therefore, the break clause will not be triggered, and a partner will be sought as part of option 1 and 2. The Council is aware that any new RP assuming control of Sherborne House and its SSH provision will have to have expertise in this type of housing provision.
34. Should no provider step forward, an alternative plan will be required as Bury Council cannot manage the property without subsidising it due to housing

benefit regulations that stipulate only Private RPs can claim the level of benefits required to support the provision. The options could include but not exclusively; slowly rehousing tenants, STH LTD buying themselves out of the lease, seeking change of use until the end of lease in 2031. This is likely to be considered as part of a conversation about the whole portfolio. See section 89 for risks.

Future Stock options

35. There are five viable options to consider in selecting a management option of the STH LTD portfolio. An outline of the approach, advantages and disadvantages of each option is presented below:

Option 1: RP Transfer of Engagements

36. This option would see STH LTD, the portfolio, and all related assets and liabilities transferred to another RP, probably through a Transfer of Engagements. The receiving RP will take legal, governance and operational control of STH LTD. At the point of transfer, the Council will cease to have any direct involvement with, or legal ownership of, STH LTD.
37. This route has been chosen by several council backed RPs after parent councils have elected to close their ALMO down. Examples include the transfer of Leases Homes and South Tyneside Ventures HA. For note, Campbell Tickell advised on the successful delivery of both projects.
38. A transfer of STH LTD presents several advantages. It will likely be the quickest and cleanest route to divestment of STH LTD and its assets (although noting that it will still take a minimum of 12 months to complete). It will present a single solution for the stock, whilst ensuring the assets remain as affordable housing and tenants (and their tenancies) will be largely unaffected. There will also be no need for the council to deregister STH LTD either. This will become the responsibility of the receiving RP.
39. This option will require RSH consent and a subsidy control assessment will also probably be required.
40. The significant downside is that no capital receipt will be received for the stock. It should also be noted that the Council will continue to hold nomination rights over the stock.
41. A soft market testing to ascertain interest in acquiring STH LTD will be conducted over the summer. Depending on levels of interest, STH LTD may want to undertake a competitive process to test the market and determine a partner of best fit. Alternatively, a bilateral discussion with a single RP may be preferred.

42. A range of information will need to be gathered to allow approached RPs to confirm their interest in acquiring STH LTD at the start of the process. This usually includes the 30-year business plan, data and information on stock condition and investment needs, and a range of other corporate information.
43. In CT's view, it is highly likely that there will be interest in acquiring STH LTD in this way. However, as a note of caution, understanding the financial position of STH LTD will be key. As there is no up-front cost, acquiring RPs will have capacity to invest in STH LTD's stock if required using their own resources. There will be a tolerance limit on this though, and, if costs are too great and/or other material risks are identified, RPs may not be interested in pursuing a transaction.
44. If this option is pursued, the future of the loans made to STH LTD from the Council will need to be considered with the future partner. The acquiring partner may simply repay the loans at legal completion. However, it may be advantageous to the acquirer to continue to hold and service the loans. This would need further exploration at an appropriate point.
45. Taking this option would also likely mitigate the Sherbourne House issue. An expectation would be set that the receiving RP would have to resolve the issues as a condition of the transfer. This would be seen negatively and introduce a hassle factor to the acquirer. However, as part of the overall package, it should be considered palatable. That said, this should not preclude STH LTD and the Council from taking measures now to try and alleviate the issues at the scheme, particularly if there are any immediate legal or regulatory issues.
46. Commercially speaking, this approach could be attractive to a "lease based" Specialist Supported Housing RP, as they may be better placed to manage Sherbourne House, and the transfer of Council loan liability to them may be an attractive route into a stock owning position.

Option 2: Tenanted disposal to another RP

47. This would involve preparing the portfolio for sale to another RP with tenants remaining in situ. Disposals of this nature are priced on an Existing Usage as Social Housing (EUV-SH) basis. This is a cash flow-based valuation and is commonly around 30-40% of Open Market Valuation. It reflects that the assets are let on affordable tenancies and/or have restrictions preventing other usage.
48. A tenanted disposal would create a cash receipt for the portfolio, but it would be significantly lower than an open market disposal. The grant on the properties would usually be expected to transfer to the buying RP and not be repaid (noting consents are required from the awarding body in most cases). It prevents having to decant and rehouse tenants and ensures the ongoing

usage of the homes as affordable housing, avoiding reputational risk. The net receipt received may be insufficient to repay the current loans held by STH LTD however, which would need to be considered.

49. Tenanted portfolio sales is a mature market, and many transactions take place in any given year. However, the operating environment and obligations placed on RPs in recent years have dampened demand recently. Levels of interest amongst potential buyers is less pronounced than was previously the case, with buyers being more careful before progressing with transactions.
50. Whilst the portfolio has no immediate “red flags” (such as designated high-risk buildings), many of the assets are older which may impact upon the attractiveness of the portfolio and limit market interest (especially with future net zero carbon and Decent Homes 2 requirements taken into consideration). It should also be noted that several of the assets need investment to achieve EPC-C by 2030. This will be costed into any offer by an RP and/or may impact on interest. Soft market testing would be carried out to determine interest at the start of the process.
51. Preparing the portfolio for sale and engaging with a buyer will be a relatively intensive process. A comprehensive data room providing a range of data on the portfolio will need to be built (including compliance data). There will need to be engagement with a preferred bidder to support their due diligence on the portfolio. Once a final price is agreed and sales contracts are exchanged, STH LTD will then have to support the buyer with an operational handover. STH LTD will need to undertake formal consultation with affected residents as well.
52. It should also be noted that detailed due diligence may identify a material issue with some of the assets in the portfolio, which could either lead to the buyer withdrawing or properties having to be excluded from the transaction.
53. Sherbourne House may be an obstacle within any negotiations however there would be an expectation that the lease was taken on as part of any arrangement. A specialist provider may be interested in taking the lease on separately and this will also be considered as part of the market testing.

Option 3: Transfer to Bury HRA

54. This would involve transferring the STH LTD stock into Bury Council’s HRA through an internal transfer or appropriation. Upon transfer, the properties and all obligations and liabilities (including grant) would be subsumed into the HRA and managed as part of the wider Council housing stock.
55. Taking this approach would see the Council continuing to have direct ownership and control of the assets. It would also see them continuing to be used as affordable housing and would offer continuity for existing tenants.

56. The most significant risk of this approach would be the potential impact on the HRA's financial health. The Council's HRA is already under significant financial pressure. An indicative 30-year plan (2026) draws attention to a far more challenging picture in terms of balancing future service need with resources, and that there is a risk that the council breaches its duty to ensure that the HRA does not go into deficit. Adding the STH LTD stock may add to that risk, particularly if investment needs of the stock turn out to be higher than what is currently forecasted (noting the earlier comment about the current £26k p.u.p.a. requirements identified). It is therefore unsustainable for the HRA to take the stock on.
57. The need for the Council to pay to acquire the stock will also need to be fully understood. The Council will be the ultimate benefactor after STH LTD is wound up and a need to "pay" for the stock is not thought to be needed. However, it is not clear whether some form of nominal payment and/or accounting treatment needs to be applied and what impact that might have, as the Council cannot receive monies itself from its ownership of STH LTD (a Limited Company).
58. The transfer into the HRA would also introduce housing benefit (HB) subsidy risk. HB is paid as rent rebates within the Council that are subject to subsidy limitation rules. These are not applicable to an RP, as HB is paid as a rent allowance and attracts full subsidy.
59. A solution would still also be required for Sherbourne House. Assuming the Council was not willing to take it on (largely for viability reasons as a local authority landlord is for legal reasons unable to charge the higher "exempt accommodation" rent that STH LTD is charging to enable it to pay the lease rent to the owner) , the issues with the lease would need to be resolved to allow surrender before STH LTD could be deregistered. The Council would also still be responsible for the closure of STH LTD as a legal entity.

Option 4: Transfer to Bury General Fund

60. This would see the homes also transfer into the Council but be held in the General Fund instead. In the short- to medium-term, the assets would need to continue to be managed as affordable housing. However, the expectation is that as homes become vacant, they can be switched and used as Temporary Accommodation. Alternatively, they could also be sold on the open market.
61. The perceived positives of this option would be a gradual shift in the usage of the homes to TA or similar, relieving the council's overall bill in this area. Further analysis would be necessary to understand how significant this impact would be, allowing for an assumed turnover percentage of the stock each year. The investment needs of the homes and the social rents generated in

the interim would also need to be modelled to understand if the overall proposition is viable. It is also possible that government funding bid for through the Local Authority Housing Fund (LAHF) could be used to purchase the units for use as sustainable TA.

62. The General Fund is however under considerable pressure, with a budget gap of £3.977m in 2026/27 covered from reserves with the funding gap forecast to increase to £21.155m by 2028/29. Converting the homes to TA or other usages would take time and may take a long while to deliver benefits to the Council (assuming there would be any). It would also introduce the HB subsidy risk described in the previous section. The same considerations described above around how the Council would acquire the stock would also apply. With the protracted nature of this option, a level of management ongoing focus, operational and regulatory risk remains in place until repurposing has been completed.
63. Like the open market disposal option, taking this approach would not deliver a single solution for the whole portfolio. Redbank is unlikely to be suitable for any other use than the one currently in place. It would therefore likely have to be transferred into the HRA separately. As with the previous option, Sherbourne House would also need to be resolved to allow deregistration of STH LTD. The Council would have to manage the deregistration process here too.

Option 5: Open market disposal

64. This option would require vacant possession of homes to allow them to then be sold on an open market basis. It would involve an active decant and rehousing programme of tenants.
65. The advantage of this option is that it would deliver the highest potential capital receipt into STH LTD (and ultimately the Council). However, any decant programme will come with additional costs and disruption to tenants. Social Housing grant will also have to be repaid (assuming the Council is unable to recycle it), as potentially will the other grants allocated against the properties. These would have to be netted off any receipt received.
66. An open market disposal approach would not be a single solution to divestment. The nature of the Redbank scheme (which may also have usage restrictions on title) makes it unsuitable for open market disposal. Divestment from it will need to be approached via another of the options set out. Sherbourne House would also have to be approached in a different way too.
67. A decant programme presents a number of issues. It will be costly and time consuming. Where lifetime tenures have been offered (secure or assured tenancies), suitable alternative accommodation will need to be sought,

drawing significantly on available affordable housing for a period. If not approached in a sympathetic and appropriate way, a decant, and the resulting sale of affordable housing, presents reputational risk.

68. Once all assets are disposed of, STH LTD will then also need to be deregistered with the RSH. Whilst a relatively simple process, it will still come with costs and take a certain amount of time to resolve.
69. Due to the significant impact on tenants and cost to rehouse individuals this option has been ruled out.

Emerging viable options and next steps

70. Following the baseline assessment and a review of the Council's financial position, initial indications suggest bringing the housing stock back into the Council's ownership, either through the Housing Revenue Account (option 3) or the General Fund (option 4), may not be viable.
71. The purchase of the properties, levels of investment and subsidy pressure would place additional pressure on the sustainability the General Fund and HRA when which are in or forecasting a deficit position. Both options will also take time to complete and will require significant management oversight, with disproportionate levels of ongoing regulatory and operational risk.
72. The updated decent homes data will be used to model the impact on both the general fund and the HRA in order to rule out the options.
73. On this basis, the remaining options for further consideration are the Transfer of Engagements to a third party (option 1), the disposal of the stock on the open market (option 2).
74. To support the development of a robust business case and test the feasibility of these emerging options, Cabinet approval is sought to proceed with a phase of soft market testing to assess market appetite for either a Transfer of Engagements (option 1) or an open market transfer of assets in exchange for a capital receipt (option 2)
75. Whilst option 1 and 2 result in a change of landlord for the tenants, it would ensure they stayed in their homes, maintained their rights and their homes would be managed by the same standards governed by STH LTD now reducing any significant negative impacts.
76. Soft market testing will enable the Council to understand the level of market interest, identify potential delivery partners, and assess the viability of the options before committing to a preferred route. The findings from this exercise will inform the final recommendations brought back to Cabinet.

77. As noted in previous sections, gaps in data and analysis remain, which will need to be addressed to fully determine a viable way forward. These include:
- Completion of up-to-date stock condition surveys and confirmation of investment requirements for the STH LTD portfolio.
 - Preparation of a full 30-year business plan for STH LTD, informed by updated stock condition data.
 - Confirmation of grant and loan terms and conditions, including any restrictions on transfer or disposal.
 - A fuller understanding of the legal, governance and regulatory requirements associated with any ToE or asset or tenanted disposal.
78. Work is underway to close these gaps to support a full business case for the selection of a preferred option. The expectation is that the business case will be presented to Cabinet for approval around September/October 2026.
79. No commitment to any transfer or disposal route will be made until the full business case, informed by updated stock condition data and market engagement, is brought back to Cabinet for approval.

Stakeholder engagement

80. Tenants were informed (in writing) of the intention to close STH LTD in the Autumn, with a stated intention to transfer homes into the Council. They were also informed that current management arrangements will endure through to 2027, and they will be consulted before final decisions are made. An engagement plan has been developed that will balance the regulatory requirement for ongoing transparency and engagement in keeping tenants informed of the probable change of plan (i.e. that options 1 or 2 are now considered more likely outcomes) and to provide assurance that any future landlord will be a regulated RP required to uphold the highest regulatory standards, whilst at the same time enabling the Council to maintain confidentiality within a commercial negotiation, prior to Board and Cabinet approval.
81. Regarding this report, tenants and staff working at the schemes will be contacted regarding the recommendations to seek new landlord via a soft market test. It will provide an overview of the process upon conclusion of the soft market test. Communication will assure that no changes in services will occur at this time. Resident consultation will be undertaken appropriate to the recommended option. Usual convention is for a six-week period of consultation to take place to allow tenants to give their views. The STH LTD

Board will need to sign-off the process ahead of giving final approval for a transfer. Note that this is not a ballot and the consultation is only advisory.

82. Wider stakeholder engagement will also be necessary.

Links with the Corporate Priorities:

83. This proposal meets the corporate priorities in the following ways: a) Local, b) Sourcing local housing options for local people, c) Prevent the need for Bury residents to have to move out of the borough to have their needs met, d) Work with local developers and providers who know the local area.
84. Enterprise a) Enterprising innovation and creative solutions to current housing issues, b) Be bold in our housing solutions and future developments in Bury.
85. Together a) Working together to design quality, fit for purpose homes for people with additional needs in Bury.
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Equality Impact and Considerations:

86. There are no immediate equality impacts arising from the recommendations in this report. A full Equality Impact Assessment will be undertaken on viable options following market soft testing.
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Environmental Impact and Considerations:

87. There are no material impacts from this decision. Sustainability works are delivered outside of the SLA to STH LTD properties.
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Assessment and Mitigation of Risk:

88. The principal risks associated with the proposed approach, and the measures in place to mitigate them, are summarised below.

Risk/opportunity	Mitigation
Delay in completing stock condition surveys	<ul style="list-style-type: none">• Surveys have been commissioned through a specialist provider with clear delivery milestones.• Interim findings are being requested to inform early modelling and option testing.• Workstreams not dependent on final survey outputs (e.g. legal, governance, and market scoping) are

	progressing in parallel to minimise overall programme delay.
Insufficient market interest	<ul style="list-style-type: none"> • Soft market testing is proposed as an early step to gauge interest before progressing to a preferred route. • Engagement will initially focus on RPs with experience of small or complex portfolio. • The Council retains flexibility to revisit alternative options should market interest be limited or terms prove unfavourable.
Reputational risk from Sherbourne House	<ul style="list-style-type: none"> • Further legal, tenure and needs-based analysis is underway to inform a carefully managed approach. • Any changes affecting residents will be subject to appropriate engagement and support, with a focus on minimising disruption and safeguarding tenants. • Options for Sherbourne House will be considered alongside wider portfolio decisions to avoid undue delay or risk escalation.

Legal Implications:

89. This report updates Cabinet on the progress being made towards the Council being able to achieve Cabinet’s resolution to close the STH business or else relinquish its involvement in it. All the potential options discussed in this report would be lawful but each present different financial, regulatory and reputational issues as discussed in the report. The report properly discusses the key issue of securing positive outcomes for tenants.
90. Completing the updated comprehensive stock condition surveys and drawing up a sound 30-year business plan are key issues for STH (and its Board) to address to ensure ongoing regulatory compliance and to facilitate future decision making by the Council on any of the “options” discussed in this report. Any interested third-party RP will also expect such information to be available for initial scrutiny and/or as part of an intensive due diligence.

Soft market testing should be open to RPs.

Financial Implications:

91. The financial implications are outlined in the report.

Background papers:

92. None

Please include a glossary of terms, abbreviations and acronyms used in this report.

Term	Meaning
AGMA	Association of Greater Manchester Authorities
ALMO	Arm's Length Management Organisation
AST	Assured Shorthold Tenancy
CT	Campbell Tickell
EPC	Energy Performance Certificate
EUV-SH	Existing Use Value for Social Housing
HB	Housing Benefit
HRA	Housing Revenue Account
N/A	Not applicable
PWLB	Public Works Loan Board
RP	Registered Provider
S106	Section 106 (on funds/agreement)
S21	Section 21 (no fault eviction notice)
STH LTD	Six Town Housing Limited
TA	Temporary Accommodation
TBC	To be confirmed
ToE	Transfer of Engagements