

**Rent with Confidence**



Supported by City of Wolverhampton Council

CITY OF  
WOLVERHAMPTON  
COUNCIL

# Rent with Confidence Wolverhampton Private Landlords Forum meeting

7<sup>th</sup> February 2023

On-line via MS Teams @ 6pm – 7.30pm

[wolverhampton.gov.uk](http://wolverhampton.gov.uk)



## **AGENDA**

### **1. Welcome and Introduction**

- Shabir Hussain & James Turner

### **2. Fuel Poverty & Energy Efficiency Funding**

- David Payton, Lead officer – Climate Change (Housing).

### **3. Citizen Advice Bureau**

- Siobhan Giddins, Advice Service Manager (Money Advice & Housing).

### **4. Cost of Living update**

- Kate Lees, Partnership Manager.

### **5. Guest Speaker on damp & Mould**

- Phillip Thorneywork, Senior Environmental Health Officer.

### **6. Welfare Rights Service Update**

- Mark Perlic – Welfare Rights Service manager.

### **7. Listening to our Landlords**

- All



## Housekeeping



### **Keep your camera on (if your connection allows)**

This helps us know who's talking



### **Turn your mic off when you're not speaking**

This helps avoid feedback noise



### **Use the chat function to share your views if you would rather not speak**

Please only share what you're comfortable with



# Welcome and opening remarks

**James  
Turner**

Environmental Health Team Leader

**Shabir  
Hussain**

Lead – Rent With Confidence

**Rennu  
Biant**

Landlord Liaison Officer



# Fuel Poverty & Energy Efficiency

David  
Payton

Lead Officer – Climate Change (Housing)

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# Fuel Poverty and Energy Efficiency

February 2023



# Energy Company Obligation (ECO)

## Energy Company Obligation (ECO)

ECO is a government energy efficiency scheme. It aims to improve the least energy efficient homes. The scheme places a legal obligation on suppliers to reduce heating costs for low-income and vulnerable households by delivering energy efficiency and heating measures.

- Child Benefit
- Pension Guarantee Credit
- Income-related Employment and Support Allowance (ESA)
- Income-based Jobseeker's Allowance (JSA)
- Income Support
- Tax Credits (Child Tax Credits and Working Tax Credits)
- Universal Credit
- Housing benefit
- Pension credit saving credit
- Boiler / heating upgrades
- Insulation (wall, floor, roof and loft)
- Draught proofing
- Windows/doors

1) Does the property require any of the above measures, and 2) Is your tenant in receipt of?

Households that meet the eligibility criteria for ECO can apply through any of the obligated energy suppliers (energy companies), households can contact any energy supplier, they do not need to buy energy from them.

Link: [ECO - Guidance for homeowners and tenants | Ofgem](#)

Link: [ECO - List of obligated suppliers and contact details | Ofgem](#)



## ECO4 Local Authority Flexible Eligibility (ECO4 LA Flex)

Households that are not eligible through the main ECO scheme may still be eligible under **ECO4 LA Flex**.

Under **ECO Flex**, Local Authorities (LAs) can issue declarations for private tenure households that's it considers to be living in fuel poverty or on a low income and vulnerable to the effects of living in a cold home, LAs must publish a **Statement of Intent (Sol)** confirming their intent to participate in the scheme and the eligibility criteria.

Link to SOI: [City of Wolverhampton Council - Statement of Intent](#)

Link to webpage: [Energy Company Obligation \(ECO\) | City Of Wolverhampton Council](#)

### **Eligibility:**

**Route 1: Income less than £31,000** (EPC E-G households).

**Route 2: Meeting a combination of x2 proxies below** (EPC E-G households):

- Homes in England in Lower-layer Super Output Area 1-3 (LSOA) - [postcode-lookup](#)
- Householders receiving a Council Tax rebate (excludes single person rebates).
- Householders vulnerable to living in a cold home as identified in the National Institute for Health and Care Excellence (NICE) Guidance.
- A householder receiving free school meals due to low-income.
- A household referred to the LA for support by their energy supplier or Citizen's Advice because they have been identified as struggling to pay their utility bills

**Route 3: NHS Referrals** (EPC E-G households) that that have been identified by their doctor or GP as low-income and vulnerable, with an occupant at risk and suffering from a severe and/or long-term health condition that falls under one of four umbrella conditions (cardiovascular, respiratory, immunosuppressed, or limited mobility).

Guidance for householders can be found of the Council's webpage confirming the process.

**ECO4** will be a **4 year scheme** and is intended to run until March 2026. The scheme is administered by **Ofgem** and behalf of the **Department of Business Energy & Industrial Strategy (BEIS)**.

### **City of Wolverhampton Council Involvement:**

We limit our involvement to ECO4 LA Flex only and the declaration of eligibility and are not responsible for:

- Issuing funding
- Appointing contractors
- Installing the works
- Checking the quality of the completed work
- Completing applications

The Council do not endorse any company connected to the application process, installation of measures – this includes energy companies, ECO installers/contractors, grant agents.

Households will need to contact an energy supplier or ECO installer and should undertake any necessary checks to ensure they are happy with the company and the works and also obtain permission from their landlord.

All installers must be TrustMark accredited with a registration number. To check an installer visit [Find A TrustMark Trader](#).



# Sustainable Warmth Competition

Local Authority Delivery (LAD3) and Home Upgrade Grant: Phase 1 (HUG1)

The Council has been allocated funding through the Department of Business Energy and Industrial Strategy (BEIS) through the Sustainable Warmth Competition.

The funding is to upgrade private tenure homes both on and off gas by improving energy efficiency rating of low-income households.

Through the delivery of energy efficiency measures the programme will help to alleviate fuel poverty, cut energy bills, and save carbon.

### **Local Authority Delivery (LAD) 3**

- Up to £10,000 of energy efficiency measures per household
- On-gas properties
- EPC rating D-G
- Private tenure
- Gross income under £31k

### **Home Upgrade Grant (HUG) 1**

- up to £25,000 per household.
  - £15,000 for E rated properties
  - £20,000 for F rated properties
  - £25,000 for G rated properties
- Off-gas properties
- Private tenure
- Gross income under £31k

The Project has a delivery end date of 31 March 2023.



# Future funding....

## Home Upgrade Grant: Phase 2 (HUG2)

**HUG2** scheme is expected to run from **April 2023 to March 2025**, will be a follow on from Home Upgrade Grant: Phase 1 (HUG1).

The scheme will support the **phase out of off-gas grid fossil fuels** and transition to low-carbon heating systems by funding energy efficiency and clean heating upgrades to:

- Fuel poor, private tenure, off-gas grid homes with EPC rating D or below

**Potential opportunities** for landlords to work with the Council to improve their properties and the homes of their tenants.

**Landlord contributions:** required to make a minimum contribution of one third towards the total cost of works, in line with the scheme's cost caps (for example, total works £3k, landlord contribution is £1k).

**Eligibility:** 4-property portfolio cap, meaning that only landlords who own 4 or fewer rental properties will be eligible for HUG2.

Link to webpage: [Home Upgrade Grant: Phase 2 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/home-upgrade-grant-phase-2)

*Above ALL subject to funding and GOV.UK guidance.*



## ECO+

ECO+ is a proposed new £1 billion scheme which will run from 2023-2026 and will be in addition to the current ECO4 & ECO4 LA Flex schemes.

The scheme will deliver rapid installation of energy efficiency measures to a wider pool of households, extending to those in least energy efficient homes in the lower Council Tax bands, as well as targeting the most vulnerable.

We now await further guidance to be released.

**Link:** [Government joins with households to help millions reduce their energy bills - GOV.UK](https://www.gov.uk/government/news/government-joins-with-households-to-help-millions-reduce-their-energy-bills)  
([www.gov.uk](https://www.gov.uk))

## Useful links

- [GOV.UK | Find energy grants for your home \(Help to Heat\)](#)  
Find out if your property is eligible for Help to Heat funding.
- [GOV.UK | Boiler Upgrade Scheme](#)  
Eligible if you own the property you're applying for a property you rent out to tenants
- [GOV.UK | Find ways to save energy in your home](#)  
Provides recommendations for home improvements that could make your property cheaper to heat and keep warm. For each recommendation you can see an estimated cost, how much you could save on your bills and next steps if you want to make the improvement
- [GOV.UK | Help for Households](#)
  - [Energy saving tips to save money - Help for Households](#)
  - [Help with your energy bills - Help for Households](#)
- [Energy Saving Trust](#)
- [GOV.UK | Find an energy certificate](#)



# Cost of Living update

Kate Lees

Partnership Manager

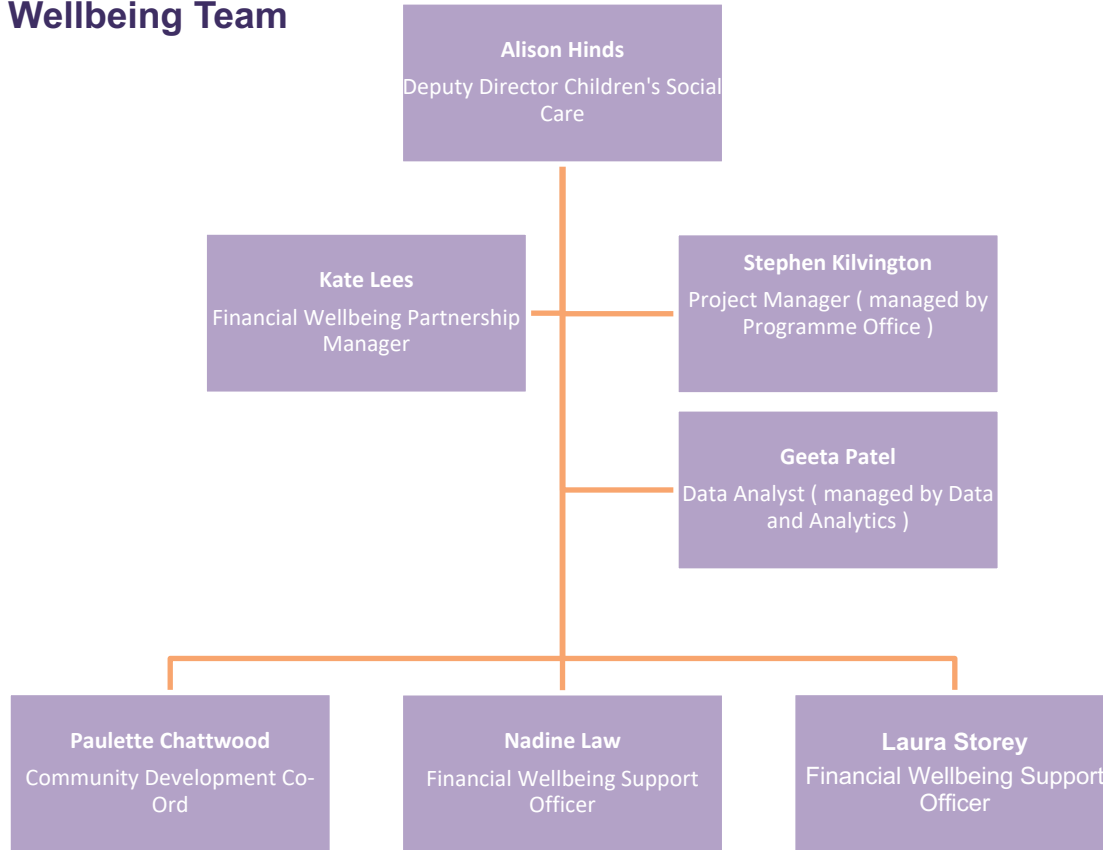
# *Tackling the cost of living crisis*

Landlords Forum February 2023

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[wolverhampton.gov.uk](http://wolverhampton.gov.uk)

## The Financial Wellbeing Team





## The Power of Partnerships

- Welfare Rights Service
- Revenue and Benefits Service
- Royal Wolverhampton Hospital Trust
- 0-19 Service
- Reach Team
- Early Intervention
- Children's Social Care
- Adults Social Care
- Community Support
- Alz café ( Dementia Care)
- Friends and Di's Kitchen
- BIG Venture Centre
- Low Hill Community Centre
- Dovecotes TMO
- Bushbury Buddies
- Stratton Street Community Centre
- Credit Union
- CAB
- St Georges Hub
- RMC
- P3
- Good Sheppard Ministry

- Fathers Home
- The Well
- Excel Food Bank
- Elias Mattu Foundations
- Everyone Prosper SBD
- Catering Services
- Travel Unit
- Simple Acts of Kindness
- Parent and Carer Support Group
- The Haven
- Voice 4 Parents
- Bushbury Hill EMB
- Wolverhampton Homes
- Hub 4 Grub
- Oasis of Love
- Mount Zion
- New Park Village TMC
- St Chads & St Marks Church
- Changing Lives
- Every Family Counts
- Meals on Wheels
- Hope Community Project
- ACCI



- WFRC
- Gatis St Community Space
- Bilston Support Network CIC
- Bilston Resource Centre
- Age UK
- Customer Services
- School Improvement
- School Uniform Swap Shop
- New Communities & Housing
- England Illegal Money Lending Team

## Community Shops



*cost of  
living  
support*

- Average active membership 400 - 700
- Average savings per household of weekly shop ( reported £30 -50).
- Locations are listed: [Cost of living support | City Of Wolverhampton Council](#)
- 3 more sites to one before the end of 2022. These include, Graiseley, City centre and Eastfield.



[wolverhampton.gov.uk/costofliving](http://wolverhampton.gov.uk/costofliving)

## Food Support Network



*cost of  
living  
support*

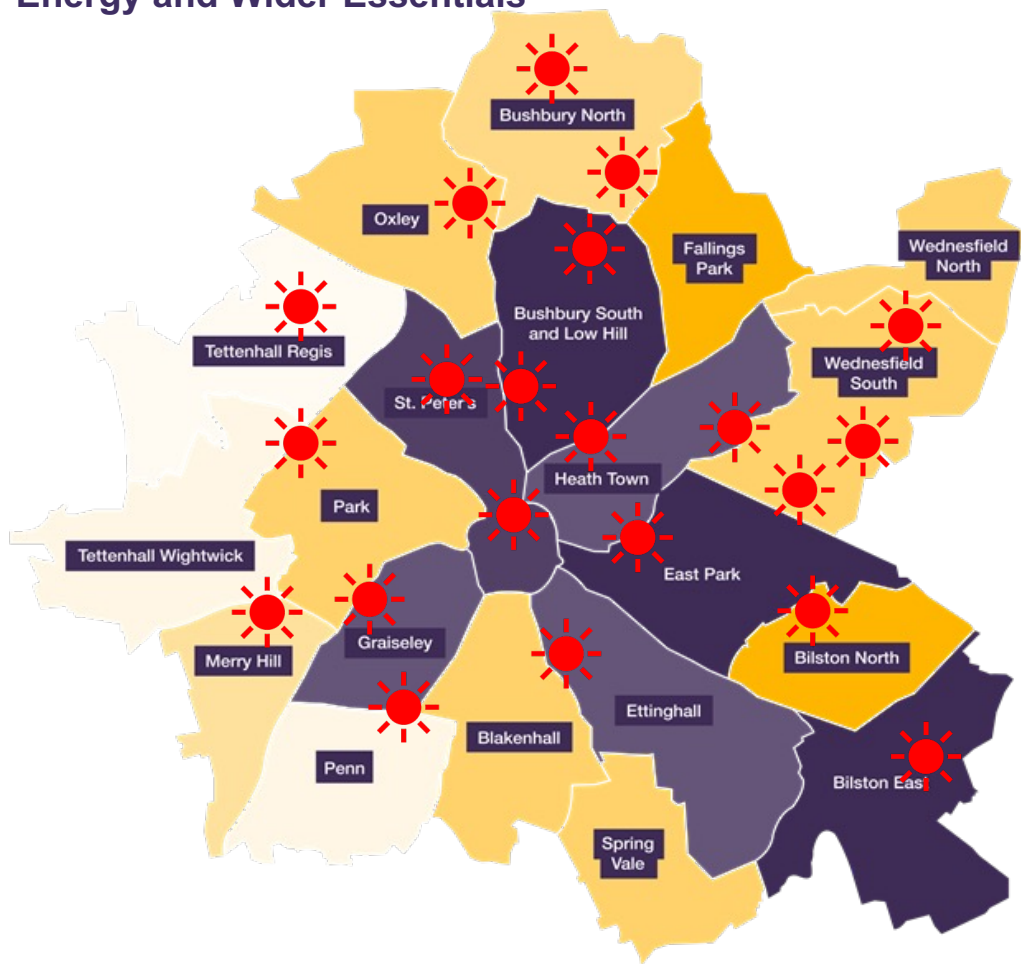
- 15 identified food support providers engaged
- 28 additional providers
- £700k investment of support
- Estimated households supported per day 900 – 1400

More than a Meal project – 9800 meals since Oct 2021.

[wolverhampton.gov.uk/costofliving](https://wolverhampton.gov.uk/costofliving)



## Energy and Wider Essentials



*cost of  
living  
support*

20 partners engaged in providing assistance with energy.

Support ranges from advice and guidance, energy consumptions, debt reduction, access to grants and support from suppliers and allocation of support in crisis.

Support extended to repair and replacement of appliances, supply of clothing, heat sources, bedding and thermal protection.

## Graduated Response (Early)- Progress

Reporting period (03/04/2022 – 10/01/2023)	Impact	Start	End
<p>Tackling food poverty –</p> <p><b>Community Shops</b></p>	<p>Since June 2022 the council has invested £175,000. Membership is now standing at over 3,900 members across the city. The shops are situated in established community venues in East Park, Bilston North, Bushbury North, Bushbury South and Low Hill, and Park.</p> <p>On average members report savings of up to £30 per week on groceries, this project has the potential to save households in the city, in the region of £7 million a year.</p> <p>Basket comparison - £28.80 at the community shop compared to two large supermarkets costing at £63.16</p>	01/06/2022	On-going
<p>Promoting Financial Responsibility –</p> <p><b>Money Maximisation</b></p>	<p>Wolverhampton Homes (WH) are a key partner in the delivery of the strategy. Since the launch, they have worked with 1,800 tenants to provide support in maximising money and opportunities.</p> <p>The availability of this support is having an impact on the rent accounts of tenants. In April 2021 5,017 ( in year ) cases were in arrears and in April 2022 5,361 cases were in arrears ( in year). This is a very small increase of 344 cases, given the current financial climate. The current data positively shows that around 97.5% end the rental period with a clear rent account. This is as a result of preventative support and assistance.</p>	04/04/2022	On-going
<p>Accessing Financial Information - <b>Local and community-based assistance</b></p>	<p>Over 75 organisations are working in partnership with the council to deliver the strategy. This joined-up approach means multiple issues can be dealt with at the same time. If someone is struggling with fuel bills it is not simply about offering financial support but looking at the root causes and linking together employment, skills, housing, and health</p>	04/04/2022	On-going

## Graduated Response (Emerging)- Progress

Reporting period (03/04/2022 – 10/01/2023)	Impact	Start	End
Tackling Fuel Poverty – <b>Bed Poverty</b>	To date there have been 1279 beds and bedding items distributed across the city. Of this total number, 895 children have been supported with the provision of a bed. Less children need to co sleep with their parents because of not having individual beds to sleep in, more children now have adequate beds and bedding and less children are sleeping on mattresses on the floor, including those in temporary accommodation. Children who have outgrown their cots now have a suitable bed to sleep in, children with special educational needs or a disability (SEND) who require additional bedding now have this, and less adults and pensioners are sleeping in chairs, on mattresses without frames or are without appropriate bedding.	1/6/2023	On-going
Promoting Financial Reasonability – <b>Targeted Support</b>	Additional tools and data now available provide financial data at household level such as Experian.  In addition, the Low-Income Family Tracker Platform (LIFT) will allow multiple datasets to be combined to help identify the most vulnerable households for whom support can be targeted.  These tools will allow the city to identify at risk households, predict future demand for services and evidence what support is having a positive impact.	06/12/2022	On-going
Accessing Financial Information – <b>Supporting entitled claims</b>	It is estimated that 34% of pensioners who are eligible to Pension Credit fail to claim. The estimated average loss is £37.00 per week / £1,924 per year. The under claimed benefits include attendance allowance, pension credit and universal credit.  31.6% of households in Wolverhampton are now receiving Universal Credit whilst an estimated 12.5% are still in receipt of 'legacy benefits'.	04/04/2022	On-going



# Graduated Response (Essential)- Progress

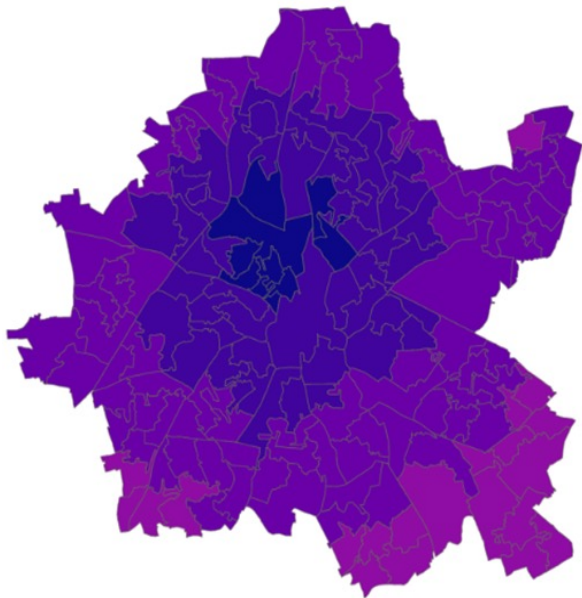
Reporting period (03/04/2022 – 10/01/2023)	Impact	Start	End
<p>Tackling Food &amp; Fuel Poverty –</p> <p><b>Energy Efficiency</b></p>	<p>31,222 individuals have been supported. Assistance with energy bills is not the only way in which this strategy has addressed fuel poverty. The work undertaken in community projects has been supported by aligning resources and providing funding, where needed, to develop improved pathways to support.</p>	1/10/2021	On-going
<p>Promoting Financial Reasonability -</p> <p><b>Direct assistance</b></p>	<p>In June 2022 the council introduced the option for residents to apply for direct assistance. Links were made available on the council website. Residents not engaged with council or community services were signposted to the link to apply. Since then, 1,686 payments have been awarded for applications relating to household utilities and food to a total value of £224,400.</p>	01/06/2022	On-going
<p>Accessing Financial Information –</p> <p><b>Benefits advise</b></p>	<p>Benefits advice is a common need. Between January 2022 and December 2022, the benefits helpline received 2,139 enquiries, with the advice given leading to an estimated £488,028.44 potential benefit gain for residents in the city.</p>	03/01/2022	21/12/2022
<p>Tackling Food &amp; Fuel Poverty –</p> <p><b>Warm Spaces</b></p>	<p>Helping the people of our city stay warm throughout the energy crisis with a network of 38 Warm Spaces. Warm space shuttle service in place via travel unit to assist with an enable access. Uptake of warm spaces has been generally low. Data and intelligence is suggesting that the support offer to keep residents warm at home is having greater impact. Additional monitoring and analysis to determine uptake of support form households that have low EPC rating , pre-payment meters and low income to measure impact.</p>	24/10/22	31/3/2023

# Wolverhampton Data

Decile - LSOA's in England (1 = highest priority)

**Family food support**

Decile ● 1 ● 2 ● 3 ● 4



Source : Priority Places Index 2022

**Over 62% ( 35,543)**  
Of the 0-15 population are in priority places

**60 %**  
identified as places where people are most likely to need support in accessing affordable food and fuel support.

**59 %**  
of population in priority places for food that's  
**154,566 people**

**over 50%** of the population is in a priority place for food.

**Priority Wards**  
(90% of the population in priority place)

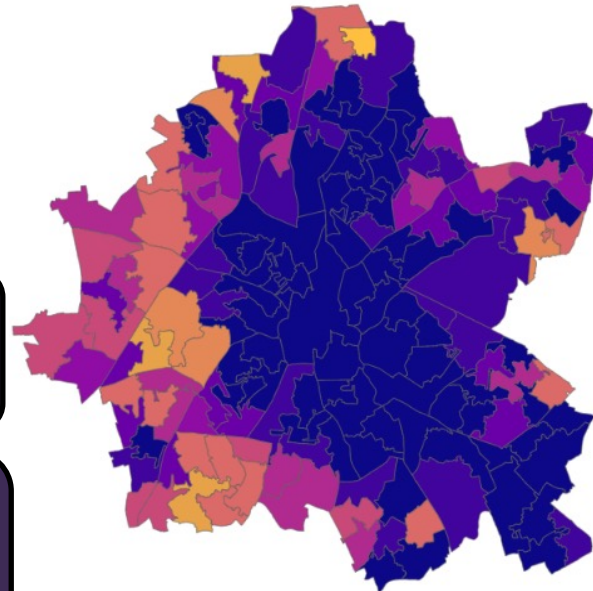
- East Park
- -Wednesfield North
- -Bushbury South & Low Hill
- -Bushbury North

*cost of living support*

Decile - LSOA's in England (1 = highest priority)

**Fuel poverty**

Decile ● 1 ● 2 ● 3 ● 4 ● 5 ● 6 ● 7 ● 8 ● 9 ● 10



## Priorities for 2023/2024



**Expansion of Community Shops** over the next 6 months an additional 3 shops will open within the city. Graiseley, Dunstall and City Centre.

**The Gateway** In partnership with Good Sheppard Ministry and Wolves Foundation and investment £325,000 to launch a flagship community shop, café and cost of living support centre. Located at the Queens building, Queen St the hub will open in late March 2023. Alsinning the work of Wolves Work box at I10 and Ignite the additional investment from parentship organisations will provide a state of the art technology suite and training space.

**Income Maximisation** A key priority is to ensure that residents maximise the income they are entitled to through heightening awareness of eligibility and supporting claims.  
The intention from DWP is the rollout of a managed migration to move off 'legacy benefits' onto Universal credit in 2023.

**Community Chefs Project** - 2 full time chefs appointed to work in communities to deliver programmes that build confidence and skill, help with budgeting, access to advice and guidance around nutrition and health.  
Projects include Grub Clubs, Big Batch cooking and targeted support.

**Bed Poverty-** building on work completed around addressing bed poverty. Partnership arrangement in place between council and community based organisations, co-ordinated by Wolves Foundation.

**Food & Fuel Summit** - In March 2023 the council, with its key stakeholders, will host a Food and Fuel Summit. The summit will reflect on the work that has been undertaken already and explore the opportunities to strengthen the offer to residents. The focus will be on creating sustainable services that promote financial wellbeing and resilience.

**In work poverty** - the number of people in work, affected by cost of living is increasing. More people in this bracket are needing access food support, assistance with essential support and access to financial information and guidance. Targeted campaigns to assist people via financial wellbeing support. Access to support including Multiply, signposting to relevant services and awareness of support available.



## How to access support



### Household Support Fund

Where a household needs assistance with food, the following amounts will be awarded:

Single Adult: £25.00, Couples: £50.00, Addition for each child in household: £15.00

Where a household needs assistance with fuel, the following amounts will be awarded:

Single Adult: £40.00, Couple: £60.00, Addition for each child in household: £15.00

<https://www.grantapproval.co.uk/Requests/QuickSchemeLink/679BBF>

More information on the support available is at call us on **01902 290241 (option 2)**.

Cost of Living Support page - [Cost of Living Support | City Of Wolverhampton Council](#)

Community Shops - [Cost of Living Support | City Of Wolverhampton Council](#)

Warm Spaces - [Warm Spaces | City Of Wolverhampton Council](#)

# Citizen Advice Bureau

Siobhan Giddens | Advice Service Manager

# Citizens Advice Dudley & Wolverhampton





# Citizens Advice

We provide the advice people need for the problems they face

## Our principles (our mission)

- *We aim to provide the advice people need for the problems they face and improve policies and practises that affect people's lives*
- *We value diversity, champion equality and challenge discrimination and harassment*
- *We're here for everyone*



# Introduction

The advice and support we offer covers 11 main enquiry areas:

- Benefits
- Housing
- Employment
- Education
- Debt & Money
- Discrimination
- Consumer
- Relationships
- Tax
- Healthcare
- Law & rights



# What our benefit advisers can do

Our advisors and caseworkers can provide advice and possibly support to maximise a persons income. As part of a holistic benefits check we would provide advice on benefits which are relevant to that particular person which may include:

- Means tested Benefits
- Non means tested and Contribution Based benefits
- Grants and Trust Funds

We can also provide and advice if someone has a problems with existing benefits such as:

- Mandatory Reconsiderations
- Benefit Appeals





- Any organisation providing debt advice to clients have to be authorised and regulated by the Financial Conduct Authority
- Strict rules of conduct to be followed and annual reporting
- Debt caseworkers need to be accredited, DRO intermediaries, achieve CPDs and have external quarterly audits of cases
- Free Debt Advice Sector funded by a bank levy which is distributed through Money and Pensions Service (£23m pa)
- 3 main debt charities: only CA provide face to face advice
- Financial problems usually come hand in hand with other areas of advice, such as employment/ housing/ benefits

# Main reasons for being in debt

- Physical ill health
- Loss of employment or reduction in hours
- Bereavement
- Relationship breakdown
- Living on low income
- Easy availability of credit
- Link to mental health
- Over commitment
- Welfare reform measures



# What our Debt Caseworkers can do

Our debt advisors provide advice and support on a number of issues, not just how to pay debts.

Some of the things we cover include:

- Looking at the difference between priority and non priority debts
- Financial capability:
  - Ways to increase income
  - Ways to reduce expenditure
  - Ways to reduce debts
  - Money management
- Informal debt options/strategies
- Formal debt options-i.e. insolvency

As part of their role, Debt Caseworker's will also:

- Draft a financial statement to help a client see the breakdown of their income and expenditure.
- Help clients work on managing their income and negotiating repayment offers to creditors



# Priority debts

These are debts that should be paid in preference to other debts, due to the more severe consequence of not paying these debts

- Rent and mortgage arrears
- Council tax arrears
- Gas/electricity arrears
- Court fines
- TV license arrears
- Income tax arrears
- Tax credit overpayments [where these are not being paid/deducted]
- Hire purchase
- Child support arrears

# Non-priority debt

These are not as much of a priority but are still important.

- Unsecured loans/personal loans
- bank/building society overdrafts
- Credit cards/store cards
- Water arrears
- Catalogues
- Social fund/budgeting loan
- Payday loan
- Benefit overpayments
- Universal Credit Advance

# Ways to maximise money

## Ways to increase income:

- Benefit check
- Tax code check
- Marriage allowance
- Grants/Trust Funds
- Big Difference Scheme (BDS)
- Discretionary Housing Payments (DHP)
- Warm home discount
- Assure Tariffs

## Ways to reduce expenditure:

- Energy efficiency/switching
- Comparison sites
- Budgeting
- Shopping around
- Spreading out bills i.e. council tax and water bills can be spread over 12 months

# What our Housing Caseworkers can help with:

Our housing caseworkers can help offer advice and representation for those eligible for Legal Aid:

- If threatened with homelessness
- If received a Notice of Seeking Possession
- If facing eviction
- If possession is based on anti-social behaviour
- Any issues with disrepair.

We can also representation at court for those facing possession or review hearings at Dudley, Wolverhampton or Sandwell County Court.



# How to get help:

## Debt:

- ✓ Call our Citizens Advice Dudley Debt Advice line **07799 070595** Monday to Friday between 9.30am - 3.30pm, (if engaged leave a message and we will ring you back)
- ✓ Text 'Money' to **07799 070595** Monday to Friday 9.30am – 3.30pm and leave your name

## Everything else:

- ✓ Ring our Contact Centre **0808 278 7919** (Monday, Tuesday, Thursday) 9.30am – 3.30pm
- ✓ Website: <https://www.citizensadvisedudley.org/get-advice/debt-and-money/>



Contact Siobhan Giddins: [Siobhan.giddins@dudleycabx.org](mailto:Siobhan.giddins@dudleycabx.org)

# THANK YOU!

# Guest Speaker – Damp & Mould

Philip  
Thorneywork

Senior Environmental Health Officer





# Welfare Rights Services update

Mark Perlic

Welfare Rights Service Manager

# Benefits Helpline

[wrs.covid19@wolverhampton.gov.uk](mailto:wrs.covid19@wolverhampton.gov.uk)

07966 292321

Monday to Friday between 10.00 am and 12.00 noon

Mark Perlic  
Welfare Rights Service  
City of Wolverhampton Council



Advice and information on  
Social Security benefits...

Benefits Helpline:  
since 26.3.2020  
taken c4,500 total  
calls with estimated  
benefit gains of £3.2  
million for local  
people...





## Benefit Take-up...

- 42,000 (16.8%) Wolverhampton pensioner population
- 34% of pensioner eligible to Pension Credit fail to claim
- £37.00 per week average (£1,924 per year)
- 16% of low income pensioner households fail to claim Housing Benefit
- £76.00 per week average (£3,952 per year)





# Listening to our landlords

Listening to your views, thoughts and suggestions

ALL



# Private Rented Sector News

Shabir Hussain | Lead – Rent With Confidence Scheme



# Closing Comments

Anthony Walker &  
Shabir Hussain

# Thank you



*Supported by City of Wolverhampton Council*

**Shabir Hussain**

Lead Officer – Rent With Confidence,  
City of Wolverhampton Council

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