

**Summer 2018**

# **Havebury News**

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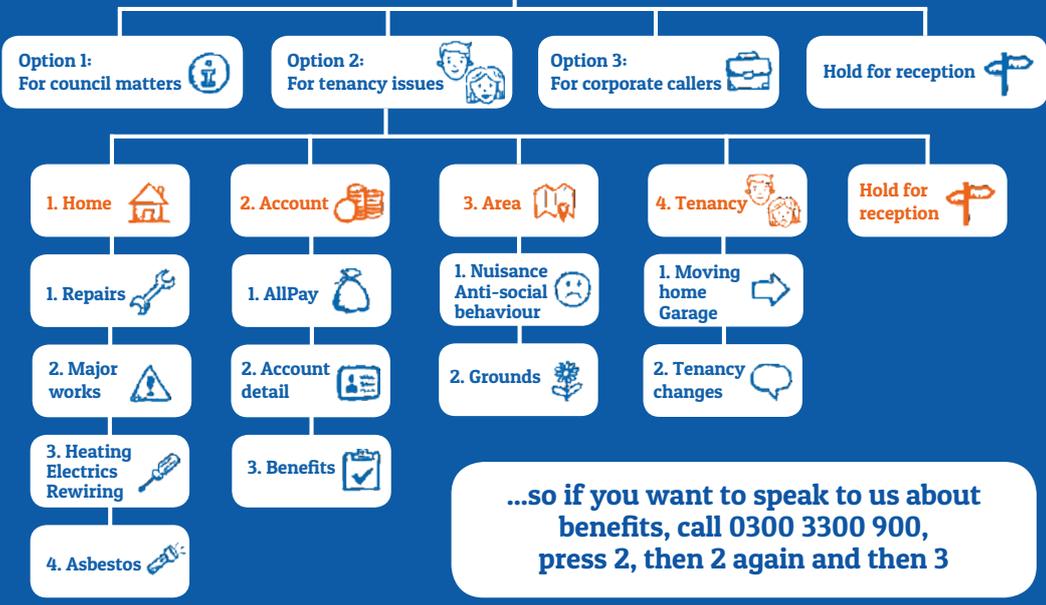


Inside this edition...



# The Havebury numbers you need to know

0300 3300 900



...so if you want to speak to us about benefits, call 0300 3300 900, press 2, then 2 again and then 3

## Contact us by phone, online or by snail mail

- 0300 3300 900
- havebury.com
- HaveburyHousing
- @Havebury
- Havebury House  
Western Way  
Bury St Edmunds  
Suffolk  
IP33 3SP

You can contact us with an emergency 24 hours a day. Our offices are open from 8.30am to 5pm from Monday to Thursday and 8.30am to 4pm on Fridays.

# Welcome from chair Donald McKenzie



## A warm welcome to the summer edition of Havebury News.

2017 was a busy year for the organisation and there has been lots of change.

This includes the transformation of our customer service offer and the recent conversion to a Community Benefit Society.

In addition, we have also completed 166 new homes and a further 400 onsite, while £198,000 has been invested in 40 separate community and environmental projects.

Over the past couple of months, we have asked you to give us your feedback on our two tenant consultations, which will enable us to better shape our services.

Find out about how your views are helping us to transform our services on page four.

Thank you to everyone who has contributed their opinions to these consultations; the Board members really do value your feedback.

Later on this year, we will say farewell to Karen Mayhew, Havebury's Chief Executive.

The business has developed and grown stronger under her leadership and is now a leading light in terms of financial strength, governance and best practice; not only in the eastern region but nationally as well.

I'm sure that you will join me in wishing Karen all the best for her retirement.

Donald McKenzie  
Chair, Havebury

## Chief exec Karen set to retire



As Donald has mentioned, Havebury's Chief Executive Karen has announced that she will retire this winter.

She said: "I have been privileged to work alongside some very talented, dedicated colleagues and Board Directors at Havebury.

"Together we have seen Havebury grow from a typical large scale voluntary transfer start-up Housing Association

in 2002 to one which now develops new affordable homes across nine local authorities in East Anglia.

"We still, however, retain a powerful sense of community and ensure tenants have a strong voice. Seeing committed and involved tenants take on leadership roles within the organisation has been particularly rewarding for me.

"It has also been great to see Havebury remain true to its original vision of creating homes and places where people really want to live."

Chair of Havebury Donald McKenzie said: "The Board and I are very grateful to Karen for all her years of dedicated service to Havebury and she retires with all our best wishes and thanks. We will all miss Karen's leadership and knowledge but now look forward to identifying a successor to continue meeting our social objectives."

## Tibbs is now on board with Havebury!

Havebury's Operational Board is delighted to welcome Tibbs Pinter as a Tenant Company Member.



Tibbs is Chief Executive at Suffolk Young People's Health Project in Ipswich, while he lives in Bury St Edmunds.

He has a substantial background in diversity, participation and community engagement and development. He joins the Havebury board with a wealth of skills and contacts.

Sadly, Amy Grant resigned from the Board after five years as a Company Member.

We will be making an announcement about her replacement shortly.

# Thank you for helping to shape our services



We know that receiving good customer service is important to you as a Havebury tenant.

As a result, we're committed to improving and investing in our service offers so that you can access the services you need, when it suits you.

So far this year, we've asked you to take part in two tenant consultations. Back in March, we sent you a booklet outlining our proposed Customer and Repairs Service Offers. Earlier this month,

we asked for your feedback on our proposed plans to improve our Neighbourhood Service Offer.

Along with the Tenants' Forum and Task & Finish Group, we have also worked closely with our newly formed E-Consultation Panel on our service proposals to ensure that they make complete sense for tenants.

Your feedback on all of our proposals will help us to shape these services.

Our team will present it to the Havebury Operational Board, whose members will consider the proposal and feedback and will decide what changes we should make in the future.

On behalf of our customer services team, thank you to everyone who completed our surveys, either online or by posting your feedback.

We'll update you on the feedback received in the next edition of Havebury News.

## Blooming gardens to be celebrated



Have you got one of Bury's most beautiful front gardens? If yes then you could be awarded your very own certificate.

The Bury Society's team of volunteer judges will be looking at every property in the town between Monday, July 16 and Sunday, July 22.

Front gardens big and small, pots, window boxes and hanging baskets are all eligible for a certificate of merit from the charity.

The only requirement is that the gardens have a good choice of plants which are well displayed and well maintained. Good luck!

## Community Benefit Society: what you need to know

Havebury is now a charitable community benefit society (CBS). Here's what this means...

### What is a CBS?

It's an organisation registered with the Financial Conduct Authority that works for the benefit of its community. Any profits will go towards making improvements to our homes or providing new ones.

### How does this affect me as a tenant?

Our rent setting will continue to follow Government policy guidelines, and therefore there will be no impact on your tenancy, rent or service charges.

In addition, there will be no impact to tenants who are eligible and wish to purchase

their home as part of the Right to Buy scheme under current Government legislation.

### Will my rent increase?

We'll continue to comply with Homes England's Rent Standard and any associated guidance.

Housing Associations were required to reduce rents for four years between April 2016 and April 2019. From 2020, rents will increase in line with inflation, as measured by the Consumer Price Index, plus 1 per cent each year.

### Are you going to sell my home?

Sometimes, we need to sell our homes because they are no longer suitable for use.

This can be due to a number of reasons. For example, we sell

approximately 12 properties a year when they become vacant.

This is a small number of our overall stock, and those sold tend to be older types where a lot of work needs to be undertaken.

There is no intention whatsoever to sell properties in which tenants are living.

### How much does it cost?

The only costs involved result from legal support to convert the company status, and to make any amendments to agreements with lenders.

These costs come from our annual revenue budgets. As a result, there will be no impact on Havebury's business plan or to the services we provide.

# New homes planned in joint venture

Havebury has joined a development partnership which has plans to build 40,000 new homes over the next 20 years.

Together with 14 other housing associations, plus the Cambridgeshire and Peterborough

Combined Authority, Homes for Cambridgeshire and Peterborough will significantly increase the number of affordable homes in those areas.

Homes for Cambridgeshire and Peterborough is also intended to promote long-term investment in communities in the region.

Housing associations own and manage nearly 50,000 homes in Cambridgeshire and Peterborough, and one in 13 households lives in a housing association home.

Find out more about the plans for our partnership by reading the prospectus online.



## Night shelter project a success



Last December, Havebury recruited specialist care staff for a winter night shelter initiative at Northgate Lodge.

Together with West Suffolk councils, the night shelter provision proved to be a

successful partnership, accommodating rough sleepers and those most at risk of being homeless during the freezing winter months.

Following its closure at the end of March, the councils went on to secure the use of additional temporary accommodation across the region.

Havebury's Chief Executive Karen Mayhew said: "We helped accommodate those in greatest need over the severe winter months. It was encouraging to see our community respond so positively to the night shelter.

"We would like to thank residents and our tenants for their generous donations over the past few months, and the dedicated team who have worked tirelessly to provide a safe place for those staying at the shelter."

## Get involved on Facebook



Did you know there is a dedicated group for Havebury tenants and families on Facebook?

The group gives you a chance to have your say about what's happening at Havebury. Do a search and join up today!

# Changes to Havebury's fencing policy

**We've updated our fencing policy for tenants and have created some Frequently Asked Questions which can be found on our website.**

To find the policy and FAQs, just search for 'fencing'. Below are some of the most common questions we get asked:

## **My fencing needs replacing – how long will this take?**

Due to the high demand for new fencing, the average waiting time is approximately 12 months.

## **My fencing is dangerous and 12 months is too long to wait, what can I do?**

It's your responsibility for the wellbeing of adults, children and pets in the garden; Havebury would not be liable for any injury caused by fencing issues.

If you consider the fence to be 'dangerous', please report it and one of our technicians will inspect the fence within the first four weeks to see if any temporary repairs can be carried out.

We will also offer to remove the fence – but the fence may still not be replaced within a 12 month period.

## **What will my new fence look like?**

Regardless of what material your fence was previously or who installed it, Havebury does not replace fences on a like for like basis.

We will install 6ft timber fencing to public boundaries only, or a 3ft chain link with a 6ft privacy panel will be installed to dividing boundaries.

Havebury no longer offers the facility to pay to upgrade your fencing.

## **What happens if there is a shared dividing boundary?**

If a dividing boundary is shared, Havebury cannot enforce a homeowner to contribute to the cost.

Any fence which is jointly owned by Havebury and the owner (private), neither one can repair or replace it without the consent of the other.

If one party doesn't wish to repair or replace the fence, there is nothing the other party can do to force the issue.

This may not be what you would expect where there is a party fence but this is the legal advice from our solicitors.

## Asbestos: Cold caller warning



This year we will be visiting properties to carry out an asbestos survey in line with our safety responsibilities.

Normally, we will phone you in advance to make an appointment. However, if we're in your area and we have enough time to carry out a survey, we might knock on your door to see if it's a convenient time to carry out the survey.

If we do knock at your door and you're not

expecting us, you are not under any obligation to let us in, because we haven't agreed it with you in advance.

However, you do have a duty to allow us access at some point to carry out our work, so if it's convenient for you at the time, we'd be grateful if you could let us in.

If you want to double check we are definitely from Havebury you can check our photo ID which will show a picture of the person you're talking to, their name and job title.

If you'd like more reassurance you can always call our Asbestos team on 0300 3300 900, option 2, option 1, option 4. We will be happy to confirm that the person at your door is genuine.

## Gas servicing

**As your landlord, we are responsible for carrying out regular gas and oil boiler servicing within your home.**

**We carry out servicing on each appliance/flue and gas supply that is owned by Havebury in your home every ten months.**

**As a tenant, you must allow access to your home to carry out maintenance or safety checks on our gas, oil or HIU appliances.**

**Failure to let us in to your home is a breach of your tenancy conditions which will result in legal action.**

**If you think you can smell gas or fumes or if your carbon monoxide detector is sounding, turn the appliance off, turn gas off at the meter, open windows, put out naked flames and don't use electrical switches or mobile phones.**

**Call us on 0300 3300 900 or Cadent on 0800 111 999.**

# What you can do to prevent a fire in your home

**Fire safety is a joint responsibility between you as a tenant and Havebury as a landlord!**

## **SMOKE ALARMS**

Smoke alarms save lives!



Make sure you check your smoke alarm regularly.

## **PLUG SOCKETS**

52% of fires are caused by overloading plug sockets.



Check for hot or blackened plugs. If safe to do so, remove them from the socket.

## **CHARGING**

Always use charging cables from the manufacturer.



Don't charge devices at night and remember to switch off and unplug when not in use.

## **FLAMES**

Always check that your cigarettes are fully put out.



Place candles in holders, away from things that might burn and never leave them unattended.

## **COOKING**

Never leave chip pans unattended.



Make sure that you turn off the cooker properly when you have finished using it.

## **BARBEQUES**

Position BBQs on a firm and level base.



Keep BBQs away from anything flammable such as sheds, fences and shrubs.

## **WHITE GOODS**

Check your white goods (fridges/freezers, washing machines etc).



If they start making a noise, get them checked by a qualified electrician.

## **COMMUNAL AREAS**

If you live in a flat, keep stairwells, lifts and lobby areas clear.



Blocking communal areas is a fire hazard and is a breach of your tenancy agreement.

**If you have any concerns about fire risks, contact our team on 0300 3300 900.**



# Universal Credit: How to get ready for the changes ahead

## Need your Havebury News in a different format?

If you would like Havebury News in large print, on audio or translated, please call the main switchboard on 0300 3300 900.

havebury aktualności. Czy potrzebujesz egzemplarza o większym rozmiarze, na nośniku audio lub tłumaczenia? Aby otrzymać tę informację na egzemplarzu o większym rozmiarze, na nośniku audio lub tłumaczenia, zadzwoń: 0300 3300 900.

havebury новости. Вам нужна копия большого формата, на аудионосителе или перевод? Чтобы получить эту информацию, распечатанную в большом формате, на аудионосителе или ее перевод, звоните: 0300 3300 900.

havebury notícias. Precisa deste documento num formato de impressão maior, em áudio ou traduzido? Ligue para o 0300 3300 900 se quiser receber esta informação num formato de impressão maior, em áudio ou traduzido.

**Reach**   
Community Projects

**Restoring dignity, reviving hope:  
Tackling poverty in  
and around Haverhill**



We believe that everyone deserves to live their lives to the full. If you are experiencing problems as a result of poverty, contact us today.

**01440 712950**  
**[www.reachhaverhill.org.uk](http://www.reachhaverhill.org.uk)**

Universal Credit is here and you need to be aware of how this may affect your rent payments.

This means-tested benefit will replace Income Support, income-based Job Seekers' Allowance, income-related Employment and Support Allowance, Housing Benefit, Child Tax Credit and Working Tax Credit.

Under Universal Credit, benefit will be paid to one claimant in your household as a single monthly payment including payments towards your rent. As a result, you will become a full rent payer to Havebury.

## Making payments

### Direct Debit

Direct Debit gives you the choice of making your payments on any date, and you can set up weekly, two weekly, four weekly or monthly debits. You can set a Direct Debit up over the telephone on 0300 3300 900, selecting option 2, 2, 1.

### Credit or debit card 24/7 payments

You can make a payment by debit or credit card 24/7 using your 19 digit payment reference via the following services:

### Online at [www.havebury.com](http://www.havebury.com)

Through the AllPay app, available in your app store or by scanning the QR code below:



### By text; register at [www.allpay.net/textpay](http://www.allpay.net/textpay)

By calling 0300 3300 900 quoting your 19 digit Payment Card reference

### Cash

You can pay by cash or cheque at any Post Office or PayPoint location with your payment card. You can find your nearest location at [www.allpay.net](http://www.allpay.net).

Advance payments could help if you can prove you will be in hardship whilst waiting for your first Universal Credit payment.

There are three important things you need to consider before you move to Universal Credit, so you can ensure everything is in place and avoid delays that may lead to debt and distress:

### Create a monthly budget

Start planning ahead so payments cover day to day expenses as well as essential bills and rent.

Many claimants have found themselves in debt from the start so be sure to ask your work coach about Advance payments.

### Open a bank account if you don't already have one

You will need a bank account into which your Universal Credit can be paid. It is a good idea to set up a Direct Debit for your rent on the day after you get paid.

### Make sure you have access to broadband internet

You will need to have an email address in order to make a claim for Universal Credit, as your claims will be managed online through a journal.

**If you have any questions about Universal Credit, contact the Income Team on 0300 33 00 900, selecting options 2, 2, 2; or email us at [myaccount@havebury.com](mailto:myaccount@havebury.com).**



## Paying the rent

Rent is charged weekly. However, if you pay your rent fortnightly, four-weekly or monthly, you need to pay in advance so your account doesn't go into debt.

If you had difficulty paying at Christmas, plan early and overpay to accrue credit. Our friendly Income Team can help you organise your payments in order to build up credit to cover your rent for December 2018.

If you normally pay on a Friday or Monday, when a Bank Holiday falls, it will be taken on the next working day after the holiday.

## Getting ahead of debt: top tips



It's all too easy to get into debt, but there are ways in which you can help your situation if your credit card bills and loan payments seem overwhelming. Here are some top tips:

- Make a list of all your incomings and outgoings to see exactly where you stand.
- Prioritise your expenditure, making sure you always have enough for rent, food and utility bills. You may have to curb additional spending for non-essential items.
- Don't put your head in the sand when it comes to outstanding bills. It's better to know exactly what you're facing rather than ignore it and hope it goes away.
- Seek advice from financial experts, such as Havebury's income team or the Citizens Advice Bureau. They'll be able to talk to you about your debt management options in more detail and in language that's easy to understand.

# Estate grading: How have we been doing?

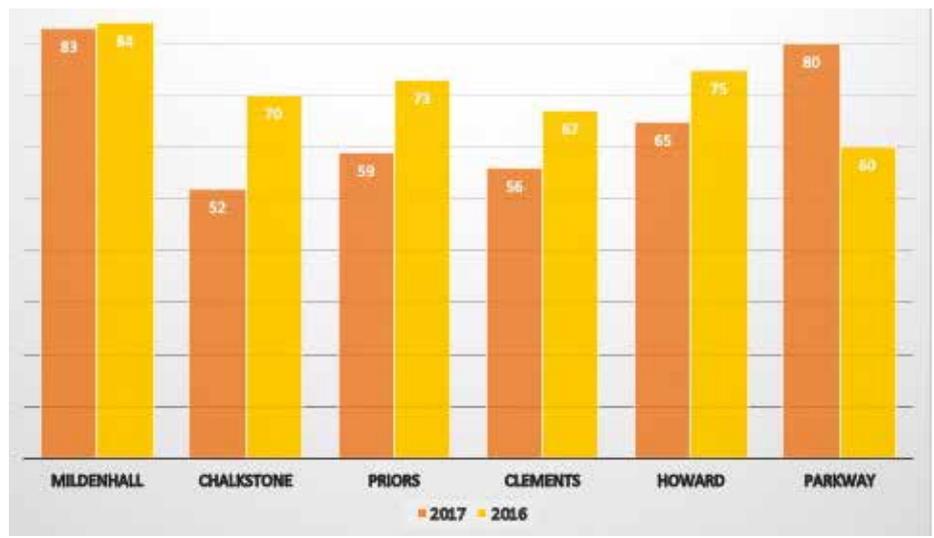
Estate grading was introduced by Havebury in 2013. Since then, each year we have been out to many of our estates and villages to carry out our scoring process.

Staff do this with the support of some of our Havebury Area Monitors. When out in the area, the group members look at the standard of work carried out by our grounds maintenance contractor, report fly tipping or offensive graffiti, and discuss the success of completed improvements.

They also look for other possible areas that are in need of enhancement. Each area is then given a score out of 100. This helps us to evaluate how much work is required on each particular estate, and the level of improvements that are needed.

The aim of this is to ensure safety on the estates whilst also improving the look of the area. We carried out six estate grading events last year.

As you can see from the chart above, the total for the Parkway Estate in Haverhill has greatly improved, but the other estates' scores have dropped. We believe this is because of the unusually wet and warm weather conditions around the time of the inspections, as our contractors



found the impact of growth difficult to manage.

We are working with our Grounds Maintenance contractor to get the areas back on track and we are confident that the scores would now be level.

Whilst on the estates, some areas were highlighted for improvement and projects are now being created to carry out the works required. We will continue to monitor the estates and make improvements as and where we can.

If you have a suggestion for improvement, please contact the Neighbourhood Estates team on 0300 3300 900 or [myarea@havebury.com](mailto:myarea@havebury.com).



## Anti-social behaviour

If you become aware of any anti-social behaviour in your area, contact us on 0300 3300 900 or [myarea@havebury.com](mailto:myarea@havebury.com).

## Tayfen House needs you!

We often take for granted the skills that we use on a daily basis; cooking, money management, wellbeing, computing and so on.

So we're looking for people to share some practical skills with residents at Tayfen House, our direct access hostel in Bury St Edmunds.

One of the main focuses of Tayfen

House is to promote resettlement and provide training to our residents to break the no home/no job cycle.

We're open to ideas. For example, Tayfen has a number of guitars, but currently no one to teach our residents – could you pass on your musical skills and knowledge?

If you could spare a couple of hours of your time, please email [tayfen@havebury.com](mailto:tayfen@havebury.com).

# Money being wasted on waste

We all want to keep our community a green and pleasant area to live in and to visit. Fly tipping is unsightly, unhygienic and often dangerous - and it's also illegal.

Unfortunately, the number of fly tips on Havebury land is persistently increasing. In the last year, we've paid our contractors over £8,000 to collect fly tips. This is on top of all the waste collected by our Neighbourhood Rangers.

Fly tipping is the illegal dumping of rubbish or bulky items on land not licensed to receive it. Fly tipping can be dangerous, while it pollutes land and costs Havebury significant amounts of tenants' rent to clear away.

Dumping household, industrial and commercial waste illegally is a serious criminal offence that carries a fine of up to £50,000; this is unlimited if the case goes to the Crown Court. An offender can even be sent to prison.

Havebury and St Edmundsbury Borough Council treat this problem very seriously and will work together to prosecute anyone fly tipping waste.

If you are aware of any street cleaning problems, whether it is litter, fly tipped waste, dog fouling or abandoned vehicles, please report it through the relevant local authority.

If you have any information or concerns about fly-tipping, contact our office in confidence at [myarea@havebury.com](mailto:myarea@havebury.com) or call us on 0300 3300 900, pressing option 2, option 3 and option 2.



## COMMUNITY INVESTMENT GRANT

Havebury's Community Investment Grant pays for improvements that not only benefit tenants but the wider community as a whole.

### WHERE HAS THIS MONEY GONE?

**£1767**



**TUDDENHAM ST MARY SPORTS AREA**

**HAVERHILL ROVERS GIRLS KIT & EQUIPMENT**

**£1800**



**£875**



**LIDGATE ORCHARD CLOSE PLAY AREA PHASE 2**

**STONHAM ASPAL VILLAGE HALL REFURBISHMENT**

**£10,000**



**£8912**



**HORRINGER HOLLY CLOSE PLAY PARK**

**BARDWELL CRICKET PAVILLION**

**£10,000**



Visit [www.havebury.com](http://www.havebury.com), search for 'Community Investment Grants' and find out how you can apply for a grant to help your local community!

## Your joint tenancy rights after a break-up

**A joint tenancy may be offered to married or other established couples, both opposite or same sex. A tenancy is a legally binding contract.**

It is therefore important that all residents who enter into the contract understand the terms and conditions which are laid out in the Havebury tenancy agreement.

The tenancy agreement for joint tenants is exactly the same as the one for sole tenants.

Both joint tenants must sign the tenancy agreement. If you are not sure if you have a joint tenancy, please contact us and we can check for you.

A joint tenancy means that each joint tenant is equally

responsible for meeting the conditions of tenancy and paying the rent. If you leave your home and have not formally ended the joint tenancy, you continue to be responsible for looking after the property and paying the rent.

So even if you consider that your former partner is responsible for damage to the property or any rent arrears, we can still take legal action against you for things like this.

If your relationship breaks down, you will not be able to make the other joint tenant leave without taking court action.

You both have the right to remain in the property. It is not within Havebury's remit to decide who should have the tenancy.

If you are getting divorced, as

part of the proceedings the courts can make an order that changes the tenancy agreement. This will reflect who is taking on the tenancy.

As the landlord, we will then decide whether it is appropriate to grant a new tenancy to the remaining occupant.

If the other joint tenant agrees to leave and is prepared to pass the tenancy to you, we will assist you with this process as long as your rent account is clear and there is no ongoing legal action for any breaches of tenancy.

If a joint tenant dies, the tenancy would continue for the surviving tenant. It is important you let us know if this happens.

If you have any queries, please contact us on 0300 3300 900 or email [mytenancy@havebury.com](mailto:mytenancy@havebury.com).

## Terminating your Havebury tenancy



All tenants must submit a signed termination form and give four weeks' notice.

A tenancy agreement is a legal contract between Havebury and the tenant. We can only accept a termination form signed by the tenant. The purpose of this is to help protect the tenant(s), ensuring that their tenancy is not being ended without their knowledge.

If a tenant is unable to sign the termination form due to ill health, a Lasting Power of Attorney (LPOA) or Order from the Court of Protection to confirm deputy status must be applied for by either a family member or another person who is supporting the tenant.

Not having these documents can delay the end of the tenancy, during which time the tenant will still be liable for the rent on the property.

Before a loved one's health starts to deteriorate, you may want to consider securing LPOA so that you can help them to make decisions and manage their affairs in the future.

LPOA is a legal document where someone (while they still have mental capacity) nominates a trusted friend or relative to look after their affairs.

Once someone's health has deteriorated, it is not possible to get LPOA and the alternative is acquiring deputy status from the Court of Protection, which is a lengthy and costly process.

For more information on how to get LPOA, please visit [www.gov.uk/power-of-attorney](http://www.gov.uk/power-of-attorney).



## A cracking Easter egg appeal for Reach



Havebury donated more than 100 Easter eggs to Haverhill charity Reach Community Projects as part of a joint appeal with grounds maintenance contractors Ground Control.

For the second consecutive year, our staff gave chocolate

eggs and treats to help support low income families over Easter. The treats have been distributed by Reach as part of their ongoing food parcel initiative, aiding local families across the county.

Reach Director Henry Wilson said: "We are so thankful to the continued

support of Havebury. This is a fantastic amount of Easter eggs and it went a long way to bringing many smiles to the families that we help."

Karen Mayhew, Havebury Chief Executive, said: "Supporting our charity partners and helping our

local community is extremely important to us.

"We're grateful that Ground Control joined our appeal this year and that we have helped to make a difference to local families in need."

Essex-based Ground Control has been working with Havebury for the past five years maintaining our estate areas and neighbourhoods.

Contract Supervisor Kevin Lawrence said: "We are delighted to have supported Havebury on this appeal for Reach. We are very focused on supporting our local communities and it was great to get involved."

# Our latest completed developments

Did you know that we've completed over 120 new homes since January 2018? Visit [havebury.com](http://havebury.com) to see our latest developments. Here are just a few of them...



Check out this cute hedgehog house! Students at Stowmarket High School recently created and built a range of bird boxes and hedgehog houses at our new development at Kettlelea Court in Stowmarket.

The newly completed scheme was handed over in March and consists of 22 one bed flats for Affordable Rent.



## William Blake Court, Haverhill

We completed William Blake Court in May and the scheme consists of 15 houses; six 2 bed houses and nine 1 bed houses, all for Affordable Rent.

The existing sheltered accommodation at William Blake Court was found to be unfit for purpose, so the decision was made for the scheme to be demolished in order to build these new houses.

We have designed these homes with wet rooms on the ground floors, with the view that people can live in them long term.



## Pipistrelle Way, Great Whelnetham



Pipistrelle Way consists of 16 one bed flats, 4 two bed flats and 1 four bed house, all for affordable rent, and 2 shared ownership homes. The 23 new homes at the former Erskine Lodge site in Great Whelnetham were completed in March.

## Sawyer Crescent, Hethersett

Our first handover of the year was Sawyer Crescent in Hethersett. The five Affordable Rent homes were handed over on 10 January and included 3 one bed houses, 1 two bed house and 1 three bed house.





# Interested in equality and diversity?

**Havebury is looking for tenants with an interest in Equality and Diversity across our areas to make sure that we deliver services fairly and sensitively to all our tenants.**

**If you'd like to get involved, simply drop us a line at [EqD@havebury.com](mailto:EqD@havebury.com). We look forward to hearing from you!**

