

EBOOK



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ONLINE



**HOUSING REVIEW**



# Is a National Housing Service the solution to the UK's residential shortfall?

**Arcadis recently released an ambitious new report - 'Solving the housing crisis: THE BIG IDEA'. Could you provide a bit of background to this? What was the reasoning behind the report?**

Over the last 12 months, Arcadis has seen the industry's focus shift towards the capacity issues that the residential sector is currently experiencing. At the moment the industry is building around 140,000 units per year. Depending on who you want to believe, we need to build between 220,000 and 320,000 – a lot more than we have built for a number of years.

Looking at the total completions since 1969, you don't need to be a statistician to work out that there's a trend; they're going down, and even if you remove the blips, the underlying trend is decreasing numbers.

As a country, we've had a very strong public housing sector. In times of recession, when private unit completions have tumbled for obvious reasons, the public sector has stepped in and ramped up delivery, and if you look at our research that's quite clearly shown. Historically,

this was done through a number of vehicles including local authorities, the GLA and registered providers with access to social housing grants.

Previously, in London you could get anything up to a £120,000-a-unit social housing grant to build social rental properties. This has gradually diminished to basically nothing. In fact, the social housing grant is now at such a paltry level that the developing housing associations would almost rather not have it so as not to be bound by the onerous compliance that comes with it. Many of the big providers have instead become property developers in their own right - using the funds from their programme of private delivery to reinvest in social housing.

This is well documented, everyone talks about it and the discussion is not just restricted to people in the industry - its everyday news. The thinking behind the report was to do something game-changing - something substantial yet sustainable. It needed to be a 'big idea' for want of a better term! Whether the National House Service is a solution or not, it's a bit of thought leadership that's aimed at provoking

people into thinking about the issue on a national rather than local level.

**Could you explain the National Housing Service concept? How would the Agency work in practice?**

The recognition is that it would have to be self-sustaining. It's the worst time ever to suggest creating a quango, which some might say the National Housing Service is. The Government is currently trying to do away with quangos and the Homes and Communities Agency (HCA) is diminishing in power, almost by design. This is different.

As an example, London and Quadrant (L&Q) is a top five, if not top three, London developer of any residential units by unit number. In their own right, they are a big player in the development market. They're credible – they deliver a lot of units and they enter into a lot of joint ventures with the likes of Bellway, Barratt and Taylor Wimpey.

In 2007, L&Q realised that they needed to rework their business model and proceeded to re-structure the organisation into separate arms,





## James Knight, Head of Residential at Arcadis, speaks to UK Construction Media about the global design and consultancy firm's innovative new report - 'Solving the housing crisis: THE BIG IDEA' - and the prospect of a National Housing Service.

just as a developer would. Acting as a developer, they have delivered significant numbers of units and reinvested the proceeds in new sites and acquisitions. This has also helped them to deliver affordable housing that is not reliant on the HCA or government grants.

Our idea is; what if we scaled this up to create a National Housing Association, not paid for by the Government but independently financed with the profits from development reinvested – a not for profit organisation.

### How has THE BIG IDEA been received?

It's been pretty well received. The Housing Finance Institute was very interested to hear what we had to say and we've been speaking with them quite closely. There is an element of cynicism around 'What do the HCA do?' however. I suppose that's the immediate reaction – 'Isn't this just the HCA?' – which it's not.

But I think the general acceptance is that, if you could create an organisation that brought some of those essential ingredients together

– whether it's the National Housing Service or something different – then it would be a sustainable long-term solution to a problem that desperately needs it. This isn't something you can fix in a single political cycle.

I think one of the biggest drivers behind THE BIG IDEA is the lack of capacity. We estimate that anything up to 250,000 people could have left the industry since 2007, through early retirement during the credit crunch or a lack of new graduates. This has filtered down to the trades as well. You can't scale up the industry again to deliver the capacity that you need in a short space of time. It may take five years or more to get an additional 100,000 people into the industry.

The recognition that there needs to be a more holistic approach is certainly there. I'm not sure we're saying that we have the right answer, but what we do have are some ideas that have been tested and may have some of the ingredients of a potential solution.

### Are we any closer to the National Housing Service becoming a reality?

I think that something relatively

major will be done in the next three years. Whether it's a National Housing Service or a holistic coordinated approach to training and recruitment remains to be seen.

The recent merger between L&Q, Hyde Group and East Thames is just one example of how things are going to start being done differently. The move makes them one of the country's top four housebuilders and signals a real step-change in delivery mechanisms.

The Government also recently announced a £1.3Bn fund to remediate brownfield sites. Should they invest in a training academy or would a number of major developing registered providers group together to set up their own manufacturing facility? That's something that I could see happening. The restricting factors would be the practicalities associated with different organisations working together. How would you get them to talk to each other? How would they share delivery from that facility? If they were able to share regionally, it might be achievable; and if Legal and General has done it, someone else will.







# House of Lords make amendments to Housing and Planning Bill

UK Construction examines the amendments made recently by the House of Lords to the Housing and Planning Bill.

**THE** Housing and Planning Bill has been through the final report stage resulting in defeat for the Government on certain policy and a number of key concessions.

The House of Lords rejected the Government's decision to scrap the zero carbon homes standard. The original policy, which was axed by the Government in 2015 in the Chancellor's 'Fixing the Foundations' plan, proposed that all new homes built in England from April 2018 be zero carbon.

The Peers also backed a move from Labour Peer Baroness Royall that would require housing developers to make affordable housing contributions on developments in certain rural areas that contain ten or less units. This would also encompass situations where permission had been given on the basis of a policy for the provision of housing on rural exception sites.

The Federation of Master Builders (FMB) has claimed that this move could end up stifling the housing industry by increasing regulations and taxes on small builders.

Brian Berry, Chief Executive of the FMB, said: "We understand the need for more affordable homes in rural areas and government policy must address this need but the intention to hit all small scale housing developments will be counterproductive. Up until

relatively recently, including under a Labour Government, we had a national threshold for affordable housing requirements set at 15 units. This was part of a longstanding recognition that it is not appropriate to place the same demands on the smallest sites and the smallest firms, as it is on major developments and multi-national companies.

"Now we have a situation where the House of Lords is actually inserting into legislation that small sites should be treated the same as large sites, almost as if it were a matter of principle. We've seen a long-term decline in the number and output of small and medium-sized (SME) house builders - a trend which has accelerated during the downturn and has almost certainly reduced the overall capacity of the industry, and in turn reduced our ability to build our way out of the housing crisis. There's little doubt that the historically unprecedented demands now being placed on small developers are a major barrier to this. To our members, this amendment will appear little more than a direct attack on SME house builders.

"Unfortunately, this is only one of a series of amendments backed by the Lords which show a reckless lack of realism and concern for consequences of heavy-handed regulation. The disinterring of a zero carbon standard flies in the face of the fact that further carbon reduction on-site will be

difficult-to-impossible to achieve, so it will likely amount to no more than a tax to enable off-site carbon mitigation. Heaping ever-more taxes and heavy-handed regulations on small local builders will worsen the housing crisis."

The House of Lords also voted in favour of increasing the pay-to-stay threshold in line with inflation every three years.

Local councils have existing powers to charge households earning £60,000 or over the market or close market rent if they live in social housing. The Government's proposal would see this reduced to £30,000 and for those living in London £40,000.

However, the House of Lords have backed three amendments to curb the Government's plans. One motion put forward would see local councils - rather than the Treasury - choose whether they wished to charge those tenants on higher income more rent.

Another alternative would see the threshold set as £40,000 outside London and £50,000 for those in the capital. The other amendment would cap rents at 10p in every pound earned above the threshold.

The Government has said it will resist many of the changes when the legislation is finalised.





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# The Rental Revolution: How branding can accelerate the growth of the private rented sector

**THE** Private Rented Sector (PRS) has huge potential in London and beyond, and although there is yet some work to do to convince people of its full worth, the PRS market has been hugely successful in the USA and investors in London are clearly optimistic about the potential for similar results in the UK. There is certainly not a lack of opportunity or audience: with many young professionals now priced out of the housing sales market, rental developments are quickly becoming a much sought after solution and there is a growing acceptance amongst this audience that rental is where their money can go the furthest. Many of these developments offer a great deal more than just a place to live, with extra services such as concierge, car hire and even cleaning all built into the package.

## Changing perceptions

However, there is a lingering negativity that surrounds renting as a whole.

Complications around landlords, leasing issues and value for money will always mean that rental developers will struggle to compete with sales in terms of long-term appeal. The new housing bill is also likely to have a big effect on how young professionals look for and select their first homes, so PRS developers are under increasing pressure to create buzz and enthusiasm for their properties and to ensure that they capture a significant slice of market share.

There is an opportunity now, in these early stages, for developers to establish a brand for the PRS sector that becomes synonymous with the movement, a memorable stake in the ground that sets out a vision of the future for modern rental living. A strong brand identity is crucial, as are clear marketing messages that spell out the many positive attributes that these developments offer: high quality, convenience and exceptional customer service. Speaking loud and

clear about these benefits will not only attract the right audiences but will also help to raise the overall profile of this new rental trend, a trend that will inevitably become 'the' way of living for the majority of professional city dwellers in years to come.

## Creating desire: The Tipi story

With this challenge firmly in mind, Philosophy is working with London property developer Quintain to create and deliver a brand and marketing strategy for its PRS brand, Tipi. The first buildings in Wembley Park launched in February this year, and residents arrived in March. The strategy for Tipi centres around positivity and aspiration, sending a clear message to young professionals that the convenience-led lifestyle offered by Tipi is well suited to their needs and ambitions. The location itself is a big pull: only two stops on the tube to Baker Street, 30 minutes to Canary Wharf and in an area that's been boosted by a





ten-year regeneration plan, the site is both convenient and aspirational.

With contracts, rent and landlord communication all handled centrally and online, add on services such as parking, laundry and cleaning all available at the click of a button, and Tipi also boasts the fastest broadband in London. All utility bills are included in the rental price, meaning this approach takes the hassle out of renting, in fitting with the fast-paced lifestyle that these young professionals are used to. Added to this, the communal spaces provided mean that meeting and socialising with others is easier, safer and literally closer to home.

The branding and marketing we developed for Tipi is based firmly on the idea of professionalism and a desirable lifestyle, moving away from the perception that renting is a second-class, alternative option for those who cannot afford to buy, and to establish this new wave of rental properties as

the number one choice for professional city dwellers. The images, language and design used in the Tipi collateral are bright, aspirational and of high quality, depicting the desirable and flexible social lifestyle on offer, mixing simplicity with sophistication.

**Harriet Pask, Corporate Communications Manager at Quintain,** comments: "Tipi is our representation of the future of renting for London professionals. This style of living is already established, accepted and embraced in cities such as New York, and it's time we started delivering positive, confident messages about this trend here in the UK as well.

"Getting the branding and marketing right for Tipi is crucial: with a striking, recognisable brand backed up by a powerful narrative, we know we will be able to speak directly to time-poor city professionals get them as excited as we are about this way of living."

### Looking to the future

Cutting through the scepticism won't be easy. Renting is still seen as a financial drain by many and 'buying your own' remains, understandably, the long term goal for most people. However, with the right branding, messaging and communication in place, PRS as a concept can start changing perceptions and positioning this emerging sector as a viable and preferable option for professionals looking for their next place to live. Tipi has begun to turn fortunes around for this budding corner of the property market by sending powerful messages accompanied by striking, appealing imagery. This serves to paint a vivid picture not only of the properties but of the lifestyle that can be achieved by choosing PRS.

**By Natasha Anslow, Co-founder and Director, Philosophy**





# *The number one roofing solution*

**Acrypol is a market-leading manufacturer of cold applied liquid waterproofing and slip resistant coatings that can be applied to all roofs and services. They are proven to prevent water leakage and protect against all weather elements, with long lasting results.**

Acrypol's products have been used extensively across a number of hospitals including Hope Hospital, Manchester Royal Infirmary and Queens Medical Centre in Nottingham. The Company carried out work at Manchester Royal Infirmary, affecting repairs to a leaking roof on the front of the hospital lodge.

Acrypol System 15 was used on the project. This product has been developed to provide a fast and cost effective total refurbishment solution for commercial, industrial and public sector roofing.

Another advantage of using Acrypol 15 is that it offers a year-round application, even in damp weather

conditions. It is unaffected by any changes in temperature and gives maximum solar reflectivity.

The system is cold applied and takes only a fraction of the time it can take to install other types of waterproof membranes. The tough acrylic resin dries to a durable elastic finish and prevents water penetrating the surface but simultaneously allows any trapped moisture to escape.

The installation at Manchester Royal Infirmary was completed in just eight days.

Hope Hospital in Manchester also saw the benefit of using Acrypol's System 15. The Urology department and four other roofs had the product installed to prevent leaking occurring in various areas.

Queens Medical Centre in Nottingham was also hit with leaking roofs as a link walkway was badly in need of repair. Acrypol had to put in special measures to complete the contract as areas within the building needed

to be closed during the installation. Weekend work also undertaken to ensure the job was completed as quickly as possible using System 15.

Another Acrypol product that is ideally suited for use on hospitals is Acrypol System 10.

Along with Health Authorities, many other public authorities including the Department of Education, the Ministry of Defence, and educational establishments have selected the ten-year System to provide a cost effective alternative to a total replacement.

The System 10 package includes installation by Acrypol's skilled professionals and is backed by a ten-year life guarantee for materials and labour (guarantee only valid if work carried out by Acrypol).

Like System 15, System 10 can still be applied during damp weather conditions and offers maximum solar reflectivity and is unaffected by temperature change. As the System is totally seamless, vulnerable areas





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such as upstands and vent outlets also get the same high level of protection as the rest of the roof. Tayside NHS required Stracathro Hospital in Angus, Scotland to undergo repairs to corridor roofs and Blocks A and B that was causing major problems with leaks to the below areas.

System 10 was specified to provide the complete waterproofing refurbishment solution due to its all in one solution providing exceptional performance, waterproofing integrity and solar protection. The system is installed in several easy steps that can be applied over virtually any roofing membrane, meaning that installation costs are extremely competitive and disruption kept to a minimum.

Arbroath Hospital also needed a

solution to their leaking corridor and GP ward roofs. Again, Acrypol System 10 was identified as the best option with all work completed in 12 days. Last year, Acrypol Products Ltd was named 'Best for Structural Waterproofing Coatings in the UK' at the Build Construction & Engineering Awards. The award acknowledged the Company's efforts and expertise of its dedicated workforce and the unparalleled specification of its products.

The Company is completely dedicated to providing high specification products that fully meet the requirements of its wide-ranging client base. It is this guiding principle that has allowed Acrypol to cement its position as a tried and tested market leader.



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# Active House: A holistic approach to sustainable construction

Active House is a vision of buildings that create healthier and more comfortable lives for their occupants without negatively impacting the surrounding environment.

UK Construction Media speaks with Peder Vejsig Pedersen, Director of the Denmark-based Cenergia, about his work with the Active House Alliance, the Organisation's remit and the challenges facing sustainability in the construction industry.

**For the uninitiated, could you provide our readers with an introduction to the Active House Alliance?**

The Active House Alliance was originally established in April 2010 during a conference held in Brussels. There, both the board of directors and the advisory board for the Alliance was agreed. The board of directors currently includes representatives from such organisations as The VELUX Group, Saint-Gobain and Hunter Douglas. The London-based architectural practice, HTA, is a member of the advisory board besides Cenergia and others.

Since then, the Alliance has – with a lot of specialist involvement – developed the Active House

Specification. As part of this there are three key areas – energy, comfort and environment – and for each of these there are three sub-categories. Each category helps document the quality of a building project and its eligibility for the Active House label.

Previously, there has been a lot of discussion about how to show that a project lives up to the Active House standard. The Alliance decided upon a simple label, with a minimum demand in all nine areas of quality, so that successful developers are able to promote their project as being Active House compliant. A specialist institution has also been elected to verify projects that aim to live up to this standard. The Alliance has established networks

to other associations worldwide and, in the UK, there is cooperation with the Good Homes Alliance.

**How did you come to be involved in the Active House Alliance?**

I was actually quite involved in the creation of the concept of the Active House Alliance. In 2005, Cenergia worked with The VELUX Group on an iconic project – sol tag or solar roof in English. This was a zero energy building, which used building integrated PV, heat pumps and so on. It was developed as an energy neutral rooftop apartment in Copenhagen and used as an exhibition house.

That was the start of our cooperation and, in 2006, The VELUX Group





became very focused on the climate agenda and wanted to promote a standard for these kinds of energy neutral buildings.

### **How does the Active House Specification differ from The Passivhaus Standard?**

I think Active House Alliance should be viewed in the context of European development in the low energy building sector. There has been some quite considerable success with Passivhaus – at Cenergia we made the first Passivhaus project in Denmark. But it was felt that the Passivhaus quality was limited to the climate shield. Though they're very efficient buildings, comfort and sustainability are not the focus.

Some of the larger companies like ROCKWOOL and VELUX thought that it would be good to have a simple labelling system that had the same qualities as Passivhaus, but with additional focus on energy, comfort and environment also.

### **Can buildings be comfortable, energy efficient and environmentally friendly, whilst also remaining cost effective?**

It's very possible, but you have to be smart. We're seeing the same thing with Passivhaus. Though there's a lot of insulation involved, it is more to do with the qualities that you aim for rather than the cost to avoid potential code breaches.

For Passivhaus, we have seen that you need to have high performance windows. But triple glazing decreases in cost the more that it is used, meaning – at least in Scandinavian climates – that it is becoming the standard solution.

The concept of heat recovery has also become a standard feature in new buildings during the last five to ten years, and with it the demand for air tightness has risen. It's something new but it adds to the comfort of the building while also ensuring better ventilation and very low heat loss.

We've seen the same development for solar solutions. Solar PV systems have dropped in price very rapidly and now, in Denmark, you can actually buy facade and roofing materials that can be architecturally integrated so that they look almost like a normal aspect.

### **If it's not a matter of cost, is the challenge changing attitudes in the construction industry?**

Yes. That's where the challenge is, I think. The EU building directive arrived in 2002 and, in 2006, it was introduced into the Danish building regulations. Since then, we have worked within the ever increasing demands of these directions. Still, if you follow new regulations – the Danish Building Regulations 2015, for example – you can also employ the Building 2020 standard, which is 25% better and normally involves some sort of renewable energy.

But the big challenge is not really new builds, where renewables cost relatively little and are now part of standard practice, but existing buildings. It's a very different situation in different European countries. The social housing sector has a lot of old concrete buildings from the sixties, for example. In Denmark, there is a special system for social housing - tenants pay an extra fee of five to ten percent on top of their normal rent. That fee goes into a special fund for social housing stock, meaning that social housing associations can apply for funding for the renovation of their buildings.

This is possible in Denmark, but in Sweden they don't have that kind of fund. They need to find other ways of financing improvements to existing building stock and that can be more difficult.

### **How does the UK's sustainable credentials stack up against other countries in Europe?**

We have done several projects in the UK over the years, with EU funding in some cases. It was always a little more difficult than in Denmark because of the simple fact that energy in Denmark is very expensive. We have a lot of taxes on both electricity and heating, while the UK has less than half the cost, and with no VAT on energy. This means that the business of improving a building becomes more difficult

because the payback is not as good. On the other hand, my impression is that there is now a focus on this and the overall climate agenda in the UK.

### **Generally speaking, is the construction industry doing enough to encourage the use of sustainable construction techniques? What more can be done?**

That's a good question. The idea behind the Active House label is the focus on certain qualities and the documentation of those qualities. It has not been standard practice to show how good a building is performing on different criteria, but there's no doubt that this will be a demand in the future and it is part of the EU building directive. All countries will need to introduce performance documentation of buildings before 2020.

What we have seen is that it's actually Sweden, our neighbour country, that has put this into practice. It is part of their building regulations and that has changed their whole way of working.

The construction industry, together with building owners, must focus on how to measure building performance across a range of criteria. This has a tremendous effect on the quality of Swedish building projects. We're hoping that this will come to Denmark in the next few years, but all European countries will need to follow it eventually.

### **How do you see the Active House Alliance continuing to develop in the future?**

Once we've introduced the labelling system this spring, the hope is that it can be linked to a focus on performance documentation. You will be able to calculate that a building lives up to a certain standard, while also showing how a building performs in practice.

For more information about the Active House Alliance, please visit: [www.activehouse.info](http://www.activehouse.info)







# NHBC Foundation: More quality retirement homes needed

**AN** NHBC Foundation report has highlighted the need for more quality retirement homes as more elderly people consider moving into retirement housing.

The report '**Retirement housing – residents' experiences**' explored the issue of whether current retirement housing is keeping up with the needs of residents and makes key recommendations for house builders and developers for future improvements.

It found that nine out of ten elderly people say they love their experience of living in retirement housing or enjoy it most of the time. The feelings of companionship and community feature strongly as reasons given why this type of living is appealing.

The desire to downsize and reduce maintenance costs were also fundamental reasons for people wishing to move. 63% said downsizing as the key reason, with 59% stating they wanted to live in a 'safe and secure' environment. Other important factors were being close to family and having access to support services.

By 2022 it is estimated that around 6.6 million people living in the UK will be aged 75 or over.

Results from the NHBC Foundation report revealed that around one million elderly people would consider living in retirement housing but only 128,000 properties have

been built for private sale.

The report suggests that creating more retirement housing would be greatly beneficial to the elderly by allowing them to live independently for longer, which in turn will release houses and reduce the pressure on the housing market.

The report also showed a high percentage of home ownership amongst the age group and there is evidence of a willingness to pay a premium to secure the advantages of good quality retirement living. The problem, however, comes as respondents felt there was a lack of choice of suitable properties which appealed to them.

The research suggested that developers need to think about enhancing the lives of residents and to ensure properties are as attractive as possible to potential buyers. Key recommendations include:

- Elderly people need help with visualising the space if buying off plan.
- Improving car parking availability, especially making provisions for visitors.
- Developers need to give more consideration to the suitability of design and layouts – particularly kitchens and bathrooms.
- Builders need to perform closer

inspection to ensure high levels of quality and minimal defects.

The research focused on six retirement developments with almost 400 homes in total. A total of 284 residents completed questionnaires and focus groups were carried out with a fifth of residents.

Neil Smith, Group Research & Innovation Manager at NHBC, said: "Our research found that there is a high demand for more retirement homes in the UK. Many people are keen to downsize from larger homes to retirement properties, but there is a lack of suitable options.

"There is no doubt that retirement houses bring huge benefits to society by allowing elderly people to live independently for longer within a supportive community of like-minded people.

"Living in retirement housing frees elderly people from the burdens of maintaining a larger home and garden. In addition, it brings wider benefits to society such as freeing up larger homes for younger families and releasing capital.

"The report finds that 9 out of 10 residents have a positive experience of living in a retirement home. It also highlights some areas for improvement and the importance of additional support services being made available, such as cleaning and personal care."





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