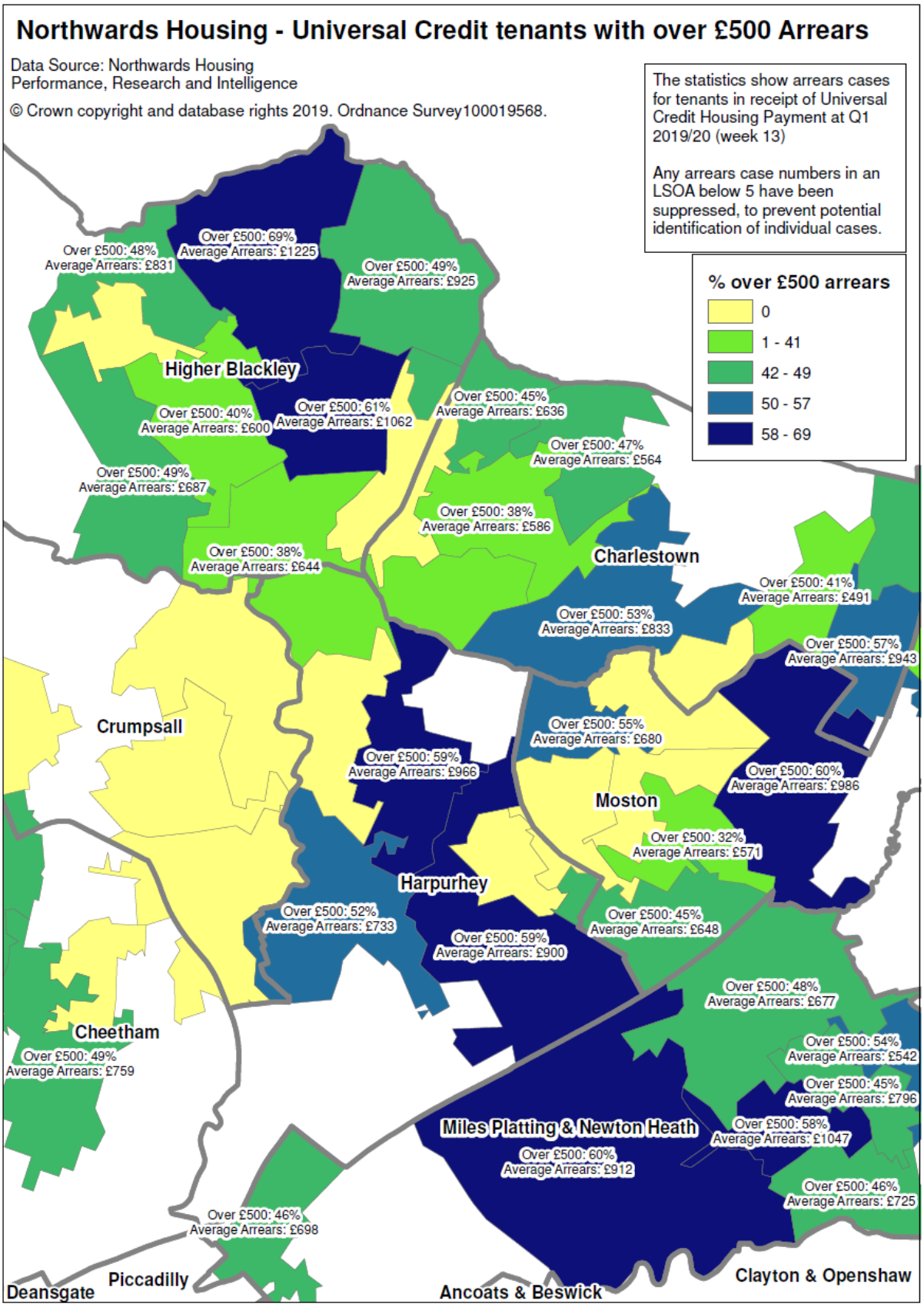Appendix 2 – Map of Northwards Housing Universal Credit Arrears