

ctBRIEF

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Matthew Fox former housing association chief executive
and consultant on retirement housing for Campbell Tickell

The challenge of a generation

“We all know that older people are the fastest-growing part of the population, but social landlords have in general failed to recognise what a massive strategic issue this is for their organisations. Given that one third of all housing association residents are already over the age of 65, this is not an issue that can be left to the few associations that specialise in older people’s housing. At a minimum, every social landlord needs to engage with the following key issues.

Quality homes

As residents age, homes that were once suited to their needs, cease to be so. Yet housing associations do not regularly review the fit between a home and its resident. There are some key questions that housing associations should be asking themselves. These include what the commitment to a ‘home for life’ means for your organisation. Does it mean a commitment to provide sheltered or semi-sheltered housing in due course to all residents who need it? If it does, how will you provide that?

Associations should also know what percentage of their residents are in homes that are already unsuitable for them, for example, because of stairs, a lack of wheelchair access or walk-in shower, or because the house has a garden the resident cannot maintain.

Looking ahead, landlords should know what percentage of their residents will find themselves in homes that are not suitable for them in the next five and 10 years. What plans do you have to ensure that such residents have homes that are suitable for them? If they need

adaptations to their homes in order to remain living there, how will you fund the work?

Quality of life

As their residents age, housing associations should be asking themselves what their responsibilities are with regard to helping older residents obtain appropriate care plans and how you determine what is appropriate.

Do you know what percentage of your older residents have care plans that provide them with all the care they should reasonably expect and how many do not have appropriate care plans? If it is the case that your residents have personal care plans, should you know how well those plans are managed by the resident?

Loneliness is a big issue for many older people and housing associations should be asking themselves how many of their residents are lonely and what the organisation’s responsibility is, if anything, to help address this.

Fuel poverty is a problem for many older people and it is important to know which of your residents do not heat themselves properly in winter and therefore risk damaging their health. What percentage of your older residents spend more than 10 per cent of their income on energy? What is your responsibility to help to address fuel poverty?

Technology can play a big part in helping older people maintain their independence. Do you have any responsibility to ensure your residents have the right assistive technology in place?

Quality advice

Older people, not just in social housing, but across society need more and better advice to help them

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Matthew Fox

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Greg Campbell director, Campbell Tickell

Good council relationships are crucial



“It is striking how unpopular housing associations seem to be with a good many local authorities. The political colours of the councils don’t appear to matter – too often councillors and officers can be heard remarking that they don’t trust associations. They are seen as having their own agendas, which sometimes address the council’s priorities but often don’t. Paradoxically, such councils may frequently prefer to do business with private sector developers and house builders (“at least we know where we stand with them”) than with housing associations who one might have expected to be culturally closer to their local authority partners.

This is less often the case with stock transfer associations, especially where they have worked to maintain their local links. But it is a real problem in many places and a particular challenge for those organisations operating across a number of boroughs. This may not be surprising: it is time and resource-consuming to keep in touch with numerous different – sometimes competing – council agendas, especially for housing associations and groups that work in, for example, more than 20 council areas.

That said, housing associations could be

missing out on opportunities. Councils now potentially have more influence than for a long time. See, for instance, the new Elphicke-House report for the Department for Communities and Local Government, and look at the councils lining up to start building homes again – Wandsworth is planning to build 18,000 homes, Southwark 10,000, as well as Thurrock and many more. Birmingham Council among other authorities is planning to get into the private rented sector. In many cases, associations are in danger of being bypassed as local authorities seek to build homes themselves or engage directly with house builders.

Councils, however, are having a pretty lean time generally, following major and continuing spending cuts over recent years, and there’s more to come in the 2015/16 pipeline. They are short of resources and capacity, but also short of expertise in new build development – after all, few local authorities have built homes in the past 30 years. This ought to

provide real opportunities for housing associations to re-engage with their local partners and seek ways of collaborating and supporting them.

If associations don’t respond to this challenge, there is a danger of being left behind more broadly. Following

commitments made by the main political parties in the Scottish referendum, devolution to English city and county regions will also be rolled out and this will proceed regardless of the outcome of May’s general election.

Manchester is the start and before long we can expect to see powers and

funding extended to Leeds, Southampton/Portsmouth, Sheffield, Bristol, Liverpool, Birmingham/Wolverhampton, Tyne & Wear and others. Moreover, following the Greater London Authority taking on the Homes and Communities Agency’s London investment role, we should not be surprised if similar arrangements are extended to other city regions. Housing associations that are not sitting at the local authority table could well miss out.

“In many cases, associations are in danger of being bypassed as local authorities seek to build homes themselves or engage directly with house builders.”

Matthew Fox former housing association chief executive and consultant on retirement housing for Campbell Tickell

The challenge of a generation

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navigate the changes in their lives. They are often unaware of all their housing or financial options and the advantages and disadvantages of each. For instance, many older people under-claim the benefits to which they are entitled. Should landlords be responsible for providing quality advice on finances, health and housing to older residents and how do you monitor the quality of such advice? What percentage of your older residents have obtained such advice and acted on it?

Do you know what percentage of your older residents are digitally-savvy and what percentage should be? Do you have any



Many homes are unsuitable for older people

responsibility to increase that percentage?

As central government looks for every possible way of making resources go further, it is hard to believe that it will continue to ignore the fact that more than half of all older residents in social housing under-occupy. Dealing with under-occupation may well be the largest value-for-money initiative of them all. As the pressure mounts on older residents, they will look to their landlords to provide solutions. It’s better to prepare for that now than wait until it becomes a crisis.

If you would like to discuss any of the issues raised in this article, please email maggie.rafalowicz@campbelltickell.com



Nick Atkin chief executive, Halton Housing Trust

A more intelligent way to do business



“Christmas and 2014 are now a dim and distant memory, so what does 2015 have in store for the housing world? The only certainty (other than the date of the general election) is that there will be massive change and we must innovate to survive.

How and when we receive the rent for our services is changing markedly and we need to adapt to this new landscape. The six reasons we have developed at Halton Housing Trust for the investment in technology mean we are well placed to respond. This has allowed our people to work in a truly mobile way, ensuring we are able to spend more time with and focus on the tenants who really need our help and support.

Unfortunately with some notable exceptions, the housing sector still lacks innovative thinking and struggles to solve the challenges ahead. Just look at the reaction to the trialling of drones. What is more interesting is the outcome from the research into their potential use.

During 2015 we will start to see the outcomes from our work with Microsoft and HACT to trial wireless sensors in our homes. This has been made possible, and affordable, thanks to the plummeting cost of technology. Solutions that were completely out of reach just two years ago are now a realistic proposition. It offers the potential to shift our core product from bricks and mortar to an intelligent home.

Simple sensors installed

“The offices we work in frequently have removable walls and flexible meeting spaces, so why haven’t we done the same for our homes?”

Nick Atkin, Halton Housing Trust



The housing sector should be inspired by technological developments such as drones

throughout the house can measure everything from temperature, to movement, to door or unit usage. But it’s not just a case of collecting information for the sake of it. Imagine having a plumber turn up at your door because a pipe is about to burst – before it even does. Imagine utility bills being reduced to next to nothing because the house heats the right rooms to the right temperature at the right times.

One of the unexpected early findings from the sensor data shows that homes need to become more flexible. We create areas that we think people want to use but these do not reflect how people actually live on a day-to-day basis. The offices we work in frequently have removable walls and flexible meeting spaces, so why haven’t we done the same for our homes?

The way we maintain our homes is inconvenient for residents as well as hugely inefficient and expensive – we wait for things to go wrong before rushing out to fix them. Making better use of data would allow us to go from being reactive to proactive and preventive. This approach will also open the door to cost-effective services that protect our assets and investments while minimising inconvenience to tenants.

Digital isn’t the panacea to all the challenges we face. However it does offer a whole series of helpful options. The biggest barrier is our lack of lateral thinking and failure to embrace what’s happening outside the world of housing.

Next month at Halton we are switching off internal email – but that’s a completely different story to watch out for!

NEW-LOOK CT WEBSITE

We are pleased to announce that our new-look website is now live. Plans are in place to continue its development so watch out for further improvements. www.campbelltickell.com



Filling the important roles

How are you at managing the purse strings?

As head of a business and communities business, managing in excess of 8,500 homes in County Durham. Working with the community at heart, we recognise that to create sustainable communities, we need to be seen to be doing the right thing. We are looking for a person who can manage the purse strings of a business and communities business, managing in excess of 8,500 homes in County Durham. We are looking for a person who can manage the purse strings of a business and communities business, managing in excess of 8,500 homes in County Durham.

Head of Finance

Salary £55,997 plus £1,270 on allowance

As Head of Finance you will manage the purse strings of the business and communities business, managing in excess of 8,500 homes in County Durham. We are looking for a person who can manage the purse strings of a business and communities business, managing in excess of 8,500 homes in County Durham.

Closing date: 17 September
First interview: 18.10 October
Assessment centre: 22 October
Final interview: 5.6 November

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

board member

Remuneration £2k (under review) or £5k for Chair of Audit & Risk Committee

The Barneet Group is a local authority trading company, owned by Barneet Council. We are the parent company to Barneet Homes, a social landlord which manages 15,000 council homes, and Your Choice Barneet, a social care organisation providing services to people with learning and physical disabilities.

We seek to appoint a Board member who will also sit on the Audit and Risk Committee, possibly as Chair in the future. Applicants will need to have senior level finance experience gained from a housing setting and have a good grasp of the strategic issues facing the sector. Those with treasury management knowledge, good commercial skills and a background in care and support will be of particular interest.

For an informal discussion, please contact Gera Patel at Campbell Tickell on 020 3434 0990 or gera.patel@campbelltickell.com.

You can download a job pack from www.campbelltickell.com/jobs

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

Help shape our future

Director of Housing Services
 £45,480 per annum

Director of Direct Services
 £45,480 per annum

Shepherd's Bush Housing Association is a mover and shaker in the diverse and vibrant communities of West London. We are totally committed to customers, to shaping places and creating environments where people want to live and where their needs are met. We are looking for two new Directors - to support our ongoing growth - it is too much for one person to do.

Closing date: 21 August
Interview: 1 September

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

Head of Knowledge Management

Cheshire JOC are looking for a Head of Knowledge Management to lead the team and ensure the delivery of a high quality knowledge management service to the JOC and its customers.

Closing date: 17 September
First interview: 18.10 October
Assessment centre: 22 October
Final interview: 5.6 November

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

Chief Executive

£80,000 plus benefits
Somerset

Can you see the potential of our organisation, how it can grow and contribute to the sustainability of small and sometimes rural communities that we serve? Do you have the vision and leadership to drive the organisation forward? Do you have the passion and commitment to deliver services of which we are all justifiably proud?

This is a rare chance to bring your own vision to a small, but growing, organisation. You will be a confident and articulate leader for our work, able to inspire and motivate our staff and to build a strong commitment to furthering our objectives and promoting our values and traditions.

Closing date: 17 September
First interview: 18.10 October
Assessment centre: 22 October
Final interview: 5.6 November

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

Group Director Development

Warrington, Cheshire | £80k to £91k plus 5% car allowance

Transforming your lives and your communities

Our passion and commitment to innovation has seen us achieve enormous success. As our Group Director Development you can help us achieve even more.

With over 32,000 homes across the North West, Yorkshire and the Midlands we deliver a wide range of high quality housing across a range of tenures and types. This new post will lead in shaping our development strategy by driving forward our existing programmes as well as identifying investment opportunities and new markets for further expansion.

Your background could be in commercial development, social housing or regeneration and you will probably have led on larger or complex capital projects - but it's your ambition, drive and creativity that is of real interest to us. This is a leadership role where you will need to inspire enthusiasm amongst our staff and be skilled at managing multiple relationships. With an innovative commercial acumen combined with passion and imagination this is a fantastic opportunity to directly influence the next phase of our growth.

For an informal discussion, please contact Bill Burrows at Campbell Tickell on 020 3434 0990 or email: bill.burrows@campbelltickell.com. You can download a job pack from www.campbelltickell.com/jobs

Closing: 12th March | **First interview:** 18th March
Final interview: 1st or 2nd April and 5th April

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

CHIEF OFFICER

WEST LONDON £50K

Full-time, or will consider a 4 days/week for experienced candidates

South Acton Community Builders is a new tenant management co-operative, which will take over the management of the former Olympic athletes village. As our Managing Director you will lead and support a unique development of a new housing community. We are seeking an experienced and dynamic Chief Officer to lead the team and ensure the delivery of a high quality service to the residents.

Closing date for applications: Wednesday 16 July
Networking session with board: Tuesday 23 July
Interviews: Wednesday 23 July

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

Chair

£10k remuneration

We've come a long way in our first 11 years. Achieved the Decade Homes Standard, built 1,100 new homes, developed a profitable market share business, set up innovative projects, improved our neighbourhoods, been placed in the Sunday Times 100 Not-For-Profit Organisations to Watch. For achieved outstanding performance. Most importantly we have stretched ourselves to deliver exceptional levels of resident satisfaction.

But we're not resting on our laurels. To ensure we stay focused on the future and on our residents, we are now modernising our governance. At the same time, we are looking for a new non-executive board member. An experienced Board member, you'll have a successful track record in a non-profit or private sector organisation, and an interest in housing. Crucially you will have the leadership and interpersonal skills to maximise the contributions of all our Board members and ensure our capable staff are further stretched and supported.

For an informal discussion contact Mary Hope or Greg Campbell on 020 3434 0990. Download a job pack from www.campbelltickell.com or email hr@campbelltickell.com

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

Head of Property

Circa £60k (plus benefits)
Based in Surrey

Investing in homes and neighbourhoods

With more than 6,000 homes, Raven is a social business that is driven by delivering service excellence. We are looking for an exceptional individual for this new post, someone who can bring flair and innovation to the maintenance services across our property and estates portfolio. You will be managing multiple contracts and critical investment decisions that are worth millions. Those decisions will impact upon the lives of our customers and neighbourhoods they live in. So you will be comfortable with making sound judgments, using your commercial and robust analytical skills.

This is a leadership role with potential. We will be looking to expand our service offer to others so also the opportunity to be involved in growing the business. We like to think we are a thinking organisation, a place where you can really make your mark. Get in touch to find out more about this exciting position.

For an informal discussion, please contact Kelly Shaw at Campbell Tickell on 020 3434 0990 or email: kelly.shaw@campbelltickell.com.

You can download a job pack from www.campbelltickell.com/jobs.

Closing: 24 April | **First interview:** 8 May | **Final interview:** 14 May

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

Chair of the Board

£6,400 pa allowance, Colchester, Essex

At Colchester Borough Homes (CBH) we have been providing a valued affordable housing service for over a decade. A newly signed management agreement with Colchester Borough Council means a confident future. We have delivered on our promises to invest in homes and improve services, and are now embarking on the next exciting stage of our journey.

Having established ourselves as a high performer we are working on a trading strategy to provide services to others. We are also developing the first of a programme of new homes. At CBH we are ambitious and are looking for a new Chair who can help us realise our full potential.

The post will suit an innovative and commercially astute person with excellent communication and networking skills. You will be responsible for leading and supporting our Board members and our resident community. You will be a key player in the development of our business and a key player in the development of our business.

For an informal discussion, please contact Gera Patel at Campbell Tickell on 020 3434 0990 or email: gera.patel@campbelltickell.com. You can download a job pack from www.campbelltickell.com/jobs

Closing: 12th March | **First interview:** 18th March
Final interview: 1st or 2nd April and 5th April

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

Managing Director

£80,000 (pro rata for 3 days per week)
Central London

This is a fantastic opportunity to be at the heart of one of London's most exciting housing developments. We own a portfolio of more than 1,000 homes in the East Village on the site of the former Olympic athletes village. As our Managing Director you will lead and support a unique development of a new housing community. We are seeking an experienced and dynamic Managing Director to lead the team and ensure the delivery of a high quality service to the residents.

We are looking for an exceptional individual who can bring flair and innovation to the management of the development. You will be responsible for leading and supporting our Board members and our resident community. You will be a key player in the development of our business and a key player in the development of our business.

For an informal discussion, please contact Gera Patel at Campbell Tickell on 020 3434 0990 or email: gera.patel@campbelltickell.com. You can download a job pack from www.campbelltickell.com/jobs

Closing: 23rd May

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

Chair of the Board

York Housing Association provides high quality housing and support services across the City of York and its surrounding communities in which we work.

2014 is our Golden Anniversary year. We are strong as ever, however we recognise the need to evolve and improve the housing and social environment. And retirement of our long serving chair is a challenge for us to replace.

We are looking for a person who is passionate about the potential of our housing and who can bring a fresh perspective to the role. You will be responsible for leading and supporting our Board members and our resident community. You will be a key player in the development of our business and a key player in the development of our business.

For an informal discussion, please contact Gera Patel at Campbell Tickell on 020 3434 0990 or email: gera.patel@campbelltickell.com. You can download a job pack from www.campbelltickell.com/jobs

Closing date: 10 April
First interview: 2 May
Final interview: 13 May

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

Chair of the Board

£9.5k p.a. allowance* North London

At Homes for Harrogate we are looking for an exceptional individual to lead the Board and to make a significant impact on the services we deliver to our 21,000 homes. The recent Board member elections underlined the community's engagement with the AIMO, with over 45% of residents turning out to vote.

We are looking for candidates who have strong experience at a non-executive level combined with a wide understanding of social housing. You will need to demonstrate political awareness, deft relationship handling and a modern understanding of customer service. You will be skilled at getting the best out of others and driving improvement. In return we can guarantee an interesting appointment and one where you are expected to make a significant difference.

For an informal discussion, please contact Gera Patel at Campbell Tickell on 020 3434 0990 or email: gera.patel@campbelltickell.com. You can download a job pack from www.campbelltickell.com/jobs

Closing date: 24 April
First interview: 8 May
Final interview: 14 May

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

Ambition Challenge Spirit

Cross Keys Homes
Chief Executive, £145,000 pa
Peterborough

You'll be at home with us as our new Chief Executive, if you are looking for a leadership role where you can make a genuine impact on our neighbourhoods. With more than 10,000 homes, a comprehensive and growing choice of care services and a range of community initiatives - we are an organisation that makes a mark.

As such we are looking for a dynamic and forward thinking individual with an executive track record in social housing or a related sector. A special individual, with commercial acumen, who can help us realise our full potential.

For an informal discussion, please contact Gera Patel at Campbell Tickell on 020 3434 0990 or email: gera.patel@campbelltickell.com. You can download a job pack from www.campbelltickell.com/jobs

Closing date: 24 September
First interview: 3 October
Final interview: 10 October

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

Business Development Director

Bath - Circa £42k for 4-5 days per week

At Julian House we know how opportunities to access housing and support can make a huge difference to the lives of homeless people. As a well-established and growing charity, our projects seek to encompass and to support to eradicate homelessness and rough sleeping across the South West. From preventative work with those who are vulnerable to homelessness all the way through to intensive individual case work - we have been able to support thousands of people achieve better outcomes.

This new senior post lies at the heart of our ambitions for the future. As our Business Development Director you will be scanning the horizon for future growth opportunities and leading for new business and contracts. Key to your success will be the ability to explore the potential of new partnerships, proactively manage relationships with our stakeholders and help existing staff at Julian House present their achievements. Our work needs to speak for itself so a keen interest in marketing will also be welcome.

We are looking for an ambitious individual who can bring real creativity and flair to this role. This promises to be a rewarding and exciting opportunity. Find out if we can match your ambition to be a part of something with genuine value.

For an informal discussion, please contact John Shipley at Campbell Tickell on 020 3434 0990 or email: john.shipley@campbelltickell.com. You can download a job pack from www.campbelltickell.com/jobs

Closing: 3rd March
First interview: 13th March
Final interview: 20th March

Campbell Tickell Recruitment
 020 3434 0990
 www.campbelltickell.com

Chief Executive

£55-58k, plus benefits
South London

At LASHA we pride ourselves on being a truly local housing provider that has big ambitions. As a small organisation we provide a personal service to our residents and know that we are unique.

Looking for a leader who is as passionate about the potential of our housing as they are about the potential in our residents. You will be able to inspire our staff and residents, providing a focus on how we can make a positive impact in our neighbourhoods. Whether that is extending our services to our residents, building much needed affordable housing or getting us involved in new community initiatives - as our CEO you'll be shaping our strategic future.

It is an opportunity to really make your mark. You will be a confident professional, able to combine senior management experience with a passion for social housing. We think this is a unique opportunity to make a difference. If this is you, call Clare Roberts at Campbell Tickell on 020 3434 0990 for an informal discussion. You can download a job pack from www.campbelltickell.com/jobs

Closing date: 16 October
First interview: 23 October
Second interview: 11 November

Campbell Tickell Recruitment
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 www.campbelltickell.com

2014 was an outstanding year for the Campbell Tickell recruitment team. With a first-time success rate of over 97%, we can find you the perfect fit. Call 020 3434 0990 or email: recruitment@campbelltickell.com





Radojka Miljevic senior consultant, Campbell Tickell

How to be a better board



“Across sectors, there is evidence through both successes and failures that the quality of conversations in boardrooms is key to making effective decisions.

The wish to have people around the boardroom table who are capable of applying their knowledge of the business and their other fields of experience to major decisions has led to a focus on finding people with the ‘right’ skills to populate boards – whether in housing, the corporate sector, the charitable sector, health, education or sport and leisure. At Campbell Tickell we help organisations identify the skills they need to run their business and then find the people who have them.

Bringing together clever and competent people is, however, no guarantee that group conversations will be smarter or wiser, or less prone to failure. We have all seen boards where two or three dominant personalities hold forth, everyone else falls in line and submission slides into assent. Some interesting research in the US suggests that the collective intelligence of groups is higher when more people have the opportunity to speak and are alive to the social dynamics within the room.

Rounded individuals

From a governance perspective, this reminds us that prospective board candidates need to bring a ‘roundedness’ to their skills and knowledge offer, and that their other core competencies and behaviours (how they work in a team, how they read social signals, their willingness to learn and engage in reflective practice) may be of equal importance.

This emphasis on the interplay between team members chimes with our experience of the need for boards to build conversations around the table, and not just have a narrow view of ‘challenge’ as scrutinising the data in executive reports or playing Paxman with the executive in the hot

seat. Challenge needs to address assumptions, how problems are framed and whether the right questions are being asked. I think of good governance as a state of perpetual restlessness and inquiry, which requires boards and senior teams to keep on asking themselves whether and how they bring value to the organisation.

It’s not uncommon to find housing organisations unconsciously conflating compliance and procedural accountability with good governance, as though a ‘G1 V1’ rating were a badge of honour awarded by the regulator, rather than a basic mark of adequacy. Boards may execute their oversight role perfectly, with a watchful eye on liquidity, risk, efficiencies and so on, but achieve little in furtherance of the organisation’s purpose and mission.

“I think of good governance as a state of perpetual restlessness and inquiry, which requires boards and senior teams to keep asking how they bring value to the organisation.”

Telling the truth

The organisations which attend to performance accountability take risks, open sometimes uncomfortable conversations – for example, how the board and executive relationship may need to evolve. Or they may need to talk about why the board gets mired in detail rather than addressing the big questions or (putting PR to one side) whether the organisation is really making the grade in certain areas. They start to chisel out space in board meetings and away-days without always being entirely confident about how they will fill it. This kind of reflective practice draws people out and can be highly effective in tapping into the diversity of the board and senior team. Telling the truth is surprisingly liberating.

There is no code or framework requiring a register of moments of truth and breakthroughs, nor the occasional dose of relationship stress-testing, but if you want to be a board that provides genuine leadership you must start by exploring what you think your role is, how you work together to perform it and how you design your work accordingly.

THE DIARY

CIH Risk and Regulation – Protecting Social Housing Assets

26 February 2015
CIH Office, London

With housing providers having greater responsibility to meet regulatory requirements, Campbell Tickell director, James Tickell will provide advice on how delegates can comply effectively.
www.cih.org/events

CIH South Eastern Conference

3-5 March 2015
The Brighton Centre

Campbell Tickell director Greg Campbell will speak on new approaches to understanding risk and business assurance, with Ashley Hook, chief executive of MHS Homes.
www.cih.org/events

Stress testing your business – the process examined

5 March 2015, London
17 March 2015, Leeds

Stress testing is set to be an integral part of a good governance and risk management. This session will explore how to design a stress test for your particular organisation.
www.housemarkbusinessintelligence.co.uk

NHF Housing Finance Conference

18-19 March 2015
University of Warwick, Coventry

Join more than 1,100 housing colleagues for topical debates, to share best practice and develop new ideas to get you thinking about your organisation’s future.
www.finance.housing.org.uk



Stuart Macdonald director of See Media and consultant for Campbell Tickell

Dr House: do we finally have the right prescription?

“There is a large piece of vacant land near my house in south east London that is ideal for residential development. It is near good transport links, shops, schools and healthcare. Housing demand is high, so it should be a no-brainer to develop – but the land is owned by the NHS.

This has meant the site at Dulwich Hospital has lain dormant since 2008, amid endless consultations and abandoned plans for a community hospital. It has just been announced that a small part of the site will be used for a health centre, which will be operational by the end of 2017. The rest of the site has finally been declared surplus to requirements by NHS Property Services.

Sadly, this situation is typical of sites in urban areas around the country. Savills estimates 2 million homes could be built on ‘developable’, surplus public sector land. However, the fine words spoken in many

“The key is the approach of breaking the health/housing/social care conundrum into bite-size chunks.”

Stuart Macdonald

quarters in recent years about the need for reform have yet to turn into fine deeds. It is against this backdrop that a recent government-commissioned report by Natalie Elphicke and Keith House called for local authorities to be given the power to force other public landowners to sell unused, surplus land so it can be developed for housing. But are the chances of the health and housing sectors working together as bleak as this aggressive stance suggests?

Evidence from Oldham last month suggests there is cause for optimism. Oldham Council, Oldham Clinical Commissioning Group and Oldham Housing Investment Partnership (a group of 10 social landlords) have jointly invested in tackling fuel poverty in 1,000 homes. In the past 18 months this has resulted in emergency hospital admissions among this group falling by 32 per cent, leading to a 2 per cent fall in overall A&E visits.

A further bright spot is the memorandum of understanding signed in December between a variety of housing, social and health care, and government bodies. It contains a commitment to deliver a nine-point plan and signatory the National Housing Federation has just published the first report – which just happens to be about speeding up the disposal of surplus NHS land.

While the NHF’s suggestions may or may not work, the key is the approach of breaking the health/housing/social care conundrum into bite-size chunks. It is also crucial that the memorandum is not tied to the five-year electoral cycle, so it won’t evaporate at the sight of a ballot box.

Among its nine pledges, the document promises to examine and build an evidence base for how housing interventions can improve health and social care. If it can do this, examples like the Oldham pilot might just become the norm and Dulwich Hospital the exception.



CAPTION COMPETITION

This photo (left) features Campbell Tickell’s own rugby devotee, Sue Harvey, warming up for the Six Nations last month by accompanying HouseMark on a Business Connect visit to her favourite rugby club, Harlequins.

Email your best captions to stephanie@campbelltickell.com or tweet them to @campbelltickell1 before 27 March 2015 for the chance to win a mystery prize!

LAST ISSUE’S WINNER

Congratulations to David Hingley, CT consultant researcher, for the winning entry in December’s caption competition, featuring Jeremy Gray, chief executive of South London YMCA – “They’re like buses these samosas – you come here for 10 years and then a giant one suddenly turns up.”



perfect storm or light breeze?

What could kill your business plan? What would send your organisation over the edge? How would you cope with major changes to your base assumptions? How can you improve your mitigating actions?

Not easy questions. Not easy answers. In a world of more remote, risk-based regulation, these are the issues you have to address. You need to satisfy your Board and your Executive – and the regulator – that your business is under control and able to withstand significant shocks, whether individual or in combination. And as the environment has become more complex, many housing providers have extended their ranges of activity. Understanding business drivers and coping with change – often outside your control – has become tougher.

At the leading edge of advising RPs on robust stress testing to help organisations survive and thrive, we can help:

- Ⓢ Board and Executive training on stress testing
- Ⓢ Critical friend for stress testing exercises
- Ⓢ Developing a comprehensive risk map
- Ⓢ Supporting your business assurance
- Ⓢ Business plan analysis





Dave Williams senior associate consultant,
Campbell Tickell

Customer excellence

“As consumers of all manner of services, most of us like to think we’ll have an excellent customer experience as we buy new shoes, board a train or eat at a restaurant. We expect companies to respond to our changing aspirations, anticipate future requirements and deal actively with any complaints.

In return, we will buy more services, goods and products, and tell our friends (and even our enemies) how pleased we are with the service we have received, thus encouraging them to follow suit. But housing is different – isn’t it? Customers of housing services are more usually badged as tenants, residents, leaseholders or service users – terminology that is both functional and appropriately descriptive, but hardly generates a warm and fuzzy glow. Housing organisations do try to interact with recipients of their services but this is often more about seeking affirmation that the service provided has attained the lofty heights of at least ‘reasonably satisfied’, rather than a serious attempt to apply the service model that, for example, John Lewis might apply to the housing world.

Why, as a significant service and consumer industry, are we so sheepish about striving for customer excellence? As a veteran of many a strategy day, I can offer a few thoughts on the barriers often rolled out to justify that customer excellence is, at best, of secondary importance:

- our ‘customers’ do not have a choice. They are unable to take their business elsewhere and therefore we do not have to try very hard to retain their active support;
- customer excellence is not a priority business driver – financial viability, efficiency, government policy and other strategic imperatives are much more relevant;
- we have to maximise the potential of our business to build more new homes and this means reducing either the breadth or quality of

service to create capacity and in doing so running the risk that residents will be less happy.

There are those of us that increasingly argue that this approach (and my apologies at this point to the minority of organisations that do have a more enlightened view) is becoming increasingly less relevant and that housing organisations should wake up, smell the proverbial coffee and make more effort to place customer experience at the centre of their strategic proposition.

Business imperative

Apart from it being the ‘right thing to do’ (as rents increase, the proportion met by welfare reduces, and residents are increasingly required to fumble down the back of the sofa every week to make up the shortfall), there is a growing body of evidence that links happy customers and happy staff with lower operational costs. If this

“Why, as a significant service and consumer industry are we so sheepish about striving for customer excellency?”

isn’t enough to persuade you, there are also areas of the country where it is becoming an immediate business imperative.

In some areas outside the south east, for example, the combination of the bedroom tax, a shortage of smaller accommodation and relative parity between private sector rents and social rents, is creating an environment where some social housing customers are voting with their feet and changing tenures (with a consequential impact on lost rents). Arguably, more focus on customer excellence will make some people think twice.

We should not be so complacent as to assume that other policy interventions will create business pressures that might be alleviated by a more enlightened approach.

A winter’s tale!

Beady-eyed readers of December’s CT Brief will have noted the advert for a new chief executive at North Pole Housing Association – and the mouth-watering salary of c.100K mince pies. Well, we had to get baking when we received this application:



From: Richard Broomfield
To: Greg Campbell
Subject: Application for position of CEO, NPHA

Dear Sir/Madam,
I wish to be considered for the post of Chief Executive at NPHA and put forward the following attributes for your consideration:
● I am a high-performing Yuletide Operations Executive, who thrives on pressure, and is capable of delivering high parcel volumes;
● I have wide experience in grotto management. My KPIs for parcel turnaround rates and sherry imbibing are all top quartile;
● I understand the demands of elf and safety and reindeer welfare;
● I fully appreciate the importance of delivering on time.

I am available for interview most days, though I may be tied up on the evening of the 24 December.

Regards
Richard Broomfield
Director of Igloo and Winter Shelter Developments

From: Greg Campbell
To: Core Team
Subject: FW: Application for position of CEO, NPHA

Looks pretty good. Can we get this candidate in for interview, please. Three key issues to test:
● beardliness;
● chimney mobility;
● ability to engage effectively with service users of polar bear, reindeer and penguin persuasions.
Please also check references from good girls and boys.

Greg Campbell
Director

From: Greg Campbell
To: Richard Broomfield
Subject: RE: Application for position of CEO, NPHA

Dear Mr Broomfield,
The NPHA Recruitment Panel has considered your submission. I am pleased to confirm that they have decided to appoint you to this role. We look forward to you leading our team, especially in our quest to achieve Investors in Elves – Icicle Standard.

Greg Campbell
Director

From: Richard Broomfield
To: Greg Campbell
Subject: RE: Application for position of CEO, NPHA

Dear Sir,
I am sorry to inform you that I have decided to accept an alternative position. Headhunters contacted me over the weekend and have further improved the package. The attraction of regular turnover-related mince pie bonuses is just too great. Ho ho ho!

Richard



Penny Pilzer policy consultant, NAPF

Pension participation



“If you are a housing provider considering a tender proposal from a local authority, one of the first questions you should ask is whether transferring staff have rights to membership in the Local Government Pension Scheme. If the answer is ‘yes’, the second question you should ask is which costs you will be expected to pick up (see box: LGPS: key questions).

Providers report that answers to that second, crucial question are often hard to come by. Broadly, contractors are only supposed to pay for liabilities related to employment during the period of the contract. The local authorities should bear long-term risks. But the contract you will be asked to sign may say something different, and practice varies among local authorities, so it is prudent to pay attention early in the negotiating process.

Contribution rates

The first thing that you need to know is the expected contribution rate. The contribution rate reflects what the scheme actuary thinks might be the ongoing cost of participation – but it will change from time to time. There should be a discussion of what you will pay if there are changes in assumptions (for example, about longevity) or economic conditions (such as interest rates).

This is particularly important when you discuss the exit charge that you will pay when you leave the scheme (for example, because you

“The shadow board for the LGPS is aware that there are too many surprises for contractors concerning the terms of their participation in the scheme.”

Penny Pilzer, NAPF

LGPS: key questions to ask

- | | | |
|---|---|---|
| <ul style="list-style-type: none"> ● Do transferring staff have rights to membership to the Local Government Pension Scheme? ● If transferring staff do have rights to membership of the LGPS, what costs | <ul style="list-style-type: none"> will you be expected to pick up? ● What is the expected contribution rate and what will you pay if there are changes in assumptions? ● What will the exit | <ul style="list-style-type: none"> charge be to leave the scheme? How will this be calculated and how will the level of overall funding affect the charge? ● What unexpected charges might you incur? |
|---|---|---|

lose the contract next time it is put out to bid). Again, ask about how it will be calculated, and how the level of overall funding will affect the charge. Be aware that the funding for some local authorities is better than for others.

When toting up the costs, keep in mind that you must pay the LGPS actuary who calculates the costs of departure, as well as your own actuary, if there is a dispute.

Unexpected charges

Other unexpected charges may be due in some circumstances. These include if:

- you give employees higher than expected pay increases;
- you make employees redundant in which case they may be entitled to early pensions; or
- a transferred employee becomes disabled during the contract, and is therefore entitled to an earlier than anticipated pension.

The current guidance to local

authorities and contractors, produced by the Department for Communities and Local Government, is a bit out of date, however, it is a good place to start when beginning to think about the role of LGPS participation in a tender (see link below).

And there is even better news – the shadow board for the LGPS is aware that there are too many surprises for contractors concerning the terms of their participation in the scheme. The board will be working on a more uniform approach to participation in the LGPS by so-called ‘admitted bodies’ (contractors). So watch this space, but in the meantime, ensure you keep asking the right questions.

For the DCLG guidance ‘Admitted body status provisions in the Local Government Pension Scheme when services are transferred from a local authority’, go to http://timeline.lge.gov.uk/Statutory%20Guidance%20and%20circulars/CLG_AdmittedBody_guidance_Decog.pdf



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With a direct circulation of over 5,000 and a high pass-on rate across housing and care providers, charities, local and central government, and the commercial sector – the CT Brief is an increasingly cost effective advertising option.

With packages to suit a range of budgets, find out how we can help you.

Email: jamesg@campbelltickell.com or call 0203 434 0977.



Maggie Rafalowicz senior consultant, Campbell Tickell

PRS licensing: negotiating the minefield



“Ask any councillor what makes up most of their mail bag and surgery enquiries and the answer will invariably be housing, in particular the state of the private rented sector – whether the problem is cost, lack of security, or the poor quality of properties.

The PRS has doubled in 15 years and is now larger than the social rented sector. It has become a key source for meeting housing need. The growth is across all regions of the UK and all types of households. The biggest increases have been for single people under the age of 65 and lone parents with children.

This growth is likely to continue for various reasons:

- population growth and structural undersupply of housing;
- impact of the financial crisis on mortgage availability for homeownership;
- proliferation of buy-to-let mortgages;
- rising house prices in relation to household income;
- high deposits required by potential first-time buyers.

Nationally the PRS is managed by a combination of landlords and agents, largely unregulated, with much poorly maintained stock. Management standards are often

poor. Overcrowding, illegal conversions and anti-social behaviour are widespread. It's no wonder many councils are introducing discretionary licensing schemes for homes in the PRS which are not already covered

by the existing mandatory licensing for large houses in multiple occupation (see box: Private rented sector licensing in London).

There are two types of discretionary licensing that can be operated either boroughwide or in a defined area: 'additional licensing' covers all HMOs not subject

Private rented sector licensing in London

London councils in particular are setting up a variety of PRS schemes.

Whole borough selective:

- Barking and Dagenham
- Newham
- Waltham Forest
- Enfield (a judicial review found it unlawful)
- Croydon

Whole borough additional:

- Hounslow
- Camden

Whole borough additional, plus local area limited selective:

- Brent: three-ward selective scheme

Local area only:

- Islington: additional house in multiple occupation licensing in two wards
- Haringey
- Ealing: additional licensing in six of the borough's wards

Schemes under consultation:

- Southwark
- Redbridge

Boroughs reviewing their options:

- Lewisham
- Tower Hamlets
- Lambeth
- Greenwich

Joint working:

- Lewisham, Lambeth and Greenwich are discussing potential joint licensing

“Overcrowding, illegal conversions and anti-social behaviour are widespread. It's no wonder many councils are introducing discretionary licensing schemes.”

to the mandatory scheme; 'selective licensing' covers all private rented properties that are not HMOs.

To implement such schemes requires a good evidence base and business case proving that:

- problems are created by poor private sector housing management, licensing would help address the problem and there is no alternative;
- there has been proper consultation with all stakeholders (residents, landlords, letting agents, trade bodies, neighbouring boroughs);
- the licence fee will only be used to administer the scheme – not to recover set-up costs or finance enforcement activity;
- the scheme will operate for a maximum of five years and must be kept under review – once it has achieved its objectives, it should be discontinued.

A number of problems have occurred in setting up these schemes though. First, landlords complain of cost and bureaucratic

delays – licenses are issued per property rather than per landlord. There are fears that the costs will be passed onto the tenants, making the PRS even more unaffordable especially for people on lower incomes.

Second, councils must carry out a comprehensive financial appraisal and cost-benefit analysis of introducing licensing, especially as the set-up costs cannot be covered by the licence fee, nor can they fund enforcement action. Compiling a database of properties and keeping it up-to-date is complex and costly. Will the scheme result in more properties requiring enforcement action that end up being funded by the council tax payer? Will some landlords pay the fee but not improve their properties, banking on the council not having sufficient qualified staff to monitor the scheme?

Third, councils must ensure they act within their legal powers. Introducing a scheme that is not implemented lawfully runs the risk of judicial review. In Enfield, a challenge brought by a private landlord was upheld over the public consultation.

There are plenty of potential pitfalls but despite these challenges, the introduction of licensing is spreading. To ensure the scheme is effective and meets its objectives, councils must ensure it plans and resources the process effectively.

To discuss the issues in this article, contact maggie.rafalowicz@campbelltickell.com





Andrew Cowan senior partner, Devonshires Solicitors Solving the profit conundrum

“Non-profit” housing associations have always enjoyed tax-exempt status on their mainstream social housing activities. However, profits have risen exponentially in recent years, largely as a result of the sale of property. An explanation of how these increased profits are used has been largely unsuccessful.

Here, I will explore whether there is a different way to explain how these profits are used, which is more readily understood.

Almost all ‘non-profit’ housing associations have charitable status with objects that focus on the delivery and management of social housing. This restricts what they can do. In return, their profits are not taxable (as is the case with all charities).

Changing role

Unlike most other mainstream charities, developing housing associations are also called upon to deliver large-scale regeneration in an increasingly important role. And as grant rates have reduced, the clear expectation of government has been that the delivery of social housing has to be subsidised through profits generated on

sales activities, hence the conundrum. Housing associations have risen to this challenge, not through compulsion but as a way of achieving their social mission.

The profits arising from

English housing association shared ownership activity during 2013/14, largely buoyed by a rising property market, were in excess of £750 million.

The argument that all of this profit will be channelled into new social housing activities appears to be unnoticed. A clear example of this is Wandle Housing Association, which, when it legitimately tried to obtain market value for its shared ownership units, was unable to do so.

Housing associations already operate in a different environment to mainstream charities; but must adhere to the same charity laws.

An alternative would be to allow

housing associations to drop their charitable status, retain their not-for-profit status; and then retain these profits, provided they can demonstrate that they are indeed being ploughed back into their core social housing activities.

This would also enable organisations to remove the unnecessary shackles of charity law like their European partners.

Rising values

In the interim, consideration needs to be given again as to whether shared ownership in major cities is always charitable.

As capital values have risen, the concern is that the affordability of shared ownership is more limited than was originally the case. And to lose a case against HM Revenue & Customs on these grounds would be damaging for the reputation of the sector. The reputation of housing associations and their management of this is more important than ever. Get it wrong and the optimal delivery of their social mission is at risk. Get it right and everyone benefits.

“An alternative would be to allow housing associations to drop their charitable status, retain their not-for-profit status; and then retain these profits, provided they are ploughed back into core social housing activities.”

Stress-testing your business: the process examined



Campbell Tickell director Sue Harvey will speak at two events to examine how to design a stress-test for your organisation amid enhanced regulatory scrutiny – and how the findings can help drive better business intelligence.

Join us on 5 March in London and on 17 March in Leeds.

To learn more about the event, visit www.housemarkbusinessintelligence.co.uk/events

Older people: your biggest challenge

Older people are the fastest growing part of the population. The challenges this poses for housing providers are real and increasingly urgent. One-third of all housing association residents are over 65. Most older people are in general needs housing that will increasingly become unsuitable for their needs. Meanwhile Adult Social Care budgets are being squeezed so only the most vulnerable will receive support.

- Do you know what the future holds for your tenants?
- Do you understand your tenants' needs as they age?
- What should you do to prepare for your households ageing?
- Are you providing age-sensitive services?
- Are you developing homes suitable for older people?



We can help you address the challenges. Our services include:

- ⊕ **Assessing the changing demands for your housing and support**
- ⊕ **Gap analysis between planned provision and projected demand**
- ⊕ **Older people's housing strategy**
- ⊕ **Audit of assistive technology services**
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