

# ctBRIEF

September 2017  
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**Sinead Butters MBE**

chair, PlaceShapers

PlaceShapers: WeBuild



**“WeBuild is the latest research by PlaceShapers and was launched at the recent Chartered Institute of Housing Conference in Manchester. We were delighted to welcome Sir Ed Lister, chair of Homes England, and Terrie Alafat, chief executive of the CIH, to speak at our launch.**

Over 100 people attended that day, and the launch was a huge success, fittingly accommodated in the Museum of Science and Industry – a place where entrepreneurship, innovation and ambition are showcased. With great support from the team at Campbell Tickell, and our PR and marketing friends at Creative Bridge, we were able to proudly showcase our appetite, ambition and track record of delivering housing.

Our research, led by Campbell Tickell, demonstrates without question that as a movement we are stepping up. Our 117 members – who own almost one-third of all social housing – are planning to build more than 17,000 homes next year. That’s a 60% increase, and in five years we plan to double our output!

The research shows that our members, on balance, build on smaller sites, use local contractors, and offer diverse build methods, tenure type and product. We have a track record in doing the difficult schemes: regeneration schemes, one or two houses on a rural exception site, often making a loss.

We invest in communities that are our backyards, that need more radical solutions, or just small-scale infill development. What’s for sure is we do not walk away, even if it’s painful or financially challenging.



United Communities partnered with a Community Land Trust to provide affordable homes for young families in Bristol



**88,000**

New homes to be built by PlaceShapers by 2022

We all need to play a role in solving the housing crisis. We must work harder to build more homes, release land and support and challenge our local authority and development partners to do more, take risks and up the pace.

As PlaceShapers, not only do we shape communities through our development activity, but our communities shape us as we respond to their needs and offer services that help them prosper. It’s exciting stuff and it’s what we are here for.

WeBuild is one of four themes we have chosen as areas of focus for the next few years. We started with WeWork, showcasing our employment and skills activity. To come: WeCare in which we showcase our track record in health and housing, profiling the issues faced by customers struggling with welfare reform. And finally, WeShare, the core of all we do, as we research how we can become more exciting, energising places to respond to the challenges of the future.

To discuss the issues raised here, email [maggie.rafalowicz@campbelltickell.com](mailto:maggie.rafalowicz@campbelltickell.com)

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**Maggie Rafalowicz** associate director, Campbell Tickell

## Why PlaceShapers members are crucial to housing delivery



**“T**he recent WeBuild report found that members of the PlaceShapers group of housing associations are working hard and imaginatively to overcome challenges to build the homes the country needs.

The report, which was written by Campbell Tickell for PlaceShapers, found members of the organisation have delivered 52,000 new homes in the past six years. This year they will complete nearly two-thirds more homes than they did last year. And, as Sinead Butters writes on page 1, PlaceShapers members plan to develop even more: 88,000 homes in the next five years. This is a 12% overall increase to their existing housing stock.

The numbers themselves are impressive. What makes PlaceShapers' contribution unique though is the commitment of members to their social purpose and their ability to meet local housing and community needs. They are best positioned to take advantage of their knowledge and links within localities to form partnerships that provide homes and services that are most relevant to their communities.

Some PlaceShapers members are developing very large sites with hundreds of new homes. Most are building at smaller scale – delivering schemes that volume builders typically won't touch, often complex schemes in sensitive locations with multiple stakeholders. Complementing volume housebuilders in this way makes PlaceShapers key delivery partners for central and local government.

The research found that members are committed to innovative approaches, developing environmentally efficient homes and using off-site manufacturing. PlaceShapers landlords are ready to use new approaches for acquiring land – including land banking. Collaboration and joint ventures, together with other new approaches, are being undertaken by a large majority of members. And there is proactive engagement with the planning system to minimise problems that can occur.

The case studies in the report demonstrate the wide range of schemes up and down the country that PlaceShapers members are developing: social and affordable rent, supported housing, housing

for older people and first-time buyers, outright sale and shared ownership. In all cases, they adapt what is required according to local circumstances, be that:

- being part of a Community Land Trust that is providing affordable homes for young families in Bristol
- live/work units in a new urban quarter in Middlesbrough
- energy-efficient, Passivhaus-accredited homes in Leicester
- tapping into the Housing and Technology Capital Fund to provide homes with assistive technology for people with autism and learning disabilities in Liverpool
- working closely with local authority social services commissioners, users and carers to provide efficiently designed and constructed, self-funded supported housing in West Midlands
- leading on a joint venture to transform

a derelict industrial site and create a new neighbourhood.

The report highlights particular ways in which government could help housing associations access all opportunities to deliver the new homes that the country needs. These include clarity on future rents, tenure flexibility, and the funding of supported housing, together with better access to discounted land and more investment in affordable housing.

Campbell Tickell is delighted to have worked with PlaceShapers and its member organisations to conduct this research, which we believe highlights important lessons for the whole sector as well as our partners in central and local government. It particularly highlights the benefits of working with and for communities in providing local housing solutions.

To discuss the issues raised here, email [maggie.rafalowicz@campbelltickell.com](mailto:maggie.rafalowicz@campbelltickell.com)

### In numbers

**88,000**  
New homes to be built by PlaceShapers by 2022

**12%**  
Overall increase in existing housing stock

**35%**  
Proportion of all homes to be built by the housing association sector



emh group's exemplar scheme of 68 Passivhaus accredited homes in Leicester





**Greg Campbell** partner, Campbell Tickell  
**Maggie Rafalowicz** associate director, Campbell Tickell  
**Housing after Grenfell**



**“A great deal has been written since June about the disastrous Grenfell Tower fire. Most coverage has rightly and understandably focused on the victims and possible causes of the tragedy. Many have taken to heart the words of David Montague, chief executive of I&Q, that Grenfell could have happened to any social landlord.”**

The very scale of the tragedy means that its ramifications will resonate for years to come. The public inquiry will look at much of the detail in terms of what caused the fire, how it spread and the responses.

But over and above specific inquiry recommendations, there are wide implications for social landlords and other bodies. How can we expect matters to unfold over the coming period?

Social landlords with affected high-rise blocks are diverting resources to removing and replacing cladding at major cost. This will affect the availability of funding for maintenance programmes.

It is important to remember that buildings have been clad for a purpose, primarily for insulation to reduce energy costs. While any dangerous cladding must of course be removed immediately, the knee-jerk removal of useful material could mean increased condensation and maintenance costs, an impact on health, as well as raising fuel energy prices for many residents who have the least amount of money.

While the safety of existing residents is the first concern, there remains a pressing need for new-build housing, and for housing providers this money ultimately comes from the same pot.

Some commentators say the country should turn away from high-rise designs. But condemning all blocks regardless of their construction and configuration is unhelpful and unrealistic, both for existing residents and in meeting housing demand.

Nonetheless it seems likely that some



Tommy London/Alamy Stock Photo

**“Social landlords will be paying greater attention to resident engagement in customer services, estate improvements and regeneration.”**

buyers and renters will vote with their feet against high-rise living. This will in turn affect property valuations. And for existing landlords with high-rise stock, it will have implications for their borrowing and new development programmes. Insurance premiums can also be expected to rise.

Service delivery on the ground can be expected to change too, accompanied by a shift in the focus of social housing regulation. Since 2010, proactive regulation of consumer standards

has been effectively absent, in favour of almost total focus on governance and financial viability. We may now expect some rebalancing of resources to give greater weight to customer services. Data integrity – already recognised as critical, for instance in relation to gas safety – will be further prioritised.

Clearly, social landlords will be paying greater attention to resident engagement in customer services, estate improvements and regeneration.

We should expect a ramping-up of the requirements for each local authority to have a comprehensive and tested emergency plan. Greater attention will also be paid to cross-council collaboration in implementing emergency plans.

Some of these changes will be positive – especially the renewed focus on health and safety and building condition, and possible reprioritising of consumer standards. Others, though, will clearly affect the availability of affordable housing.

With increased investment, the government could create more housing and make existing housing safer. But then, with the financial (and other) challenges of Brexit, and the chancellor experiencing a depressed tax take, the prospects of substantive funding must be slim. *To discuss further, please contact [greg.campbell@campbelltickell.com](mailto:greg.campbell@campbelltickell.com)*





**Keith Carter** associate consultant, Campbell Tickell

## Asset management after Grenfell



**“In the aftermath of the Grenfell Tower disaster social landlords will be reviewing future investment funds and wondering if the kitty is large enough. The question being asked most frequently is “how much?” We all expect the Building Regulations to be enhanced to increase fire safety but while we speculate on the possible outcomes – sprinkler systems, enhanced compartmentation – very few will be confident of putting sums to the investment required.**

We probably fall into three groups:

1. Urban landlords with significant volumes of medium- or high-rise homes, cladding and possible big bills to replace some existing cladding and to enhance fire protection.
2. Landlords with some medium- and high-rise who know that precautions will be enhanced but are not sure where or how they will fall.
3. Landlords with predominantly low-rise homes who probably hope for no significant impact.

Whichever group you are in, you will need to be spending more and revising your priorities to find the extra funding.

It is usual for the asset manager to be juggling spending plans and for some schemes to be moved back to reduce the short-term spend. We know we will need to spend more on a vital area of safety but not necessarily on what and how much. There are likely to be new statutory requirements, probably retrospective, and there will be no option. Also, the timescale for delivery is uncertain.

Issues over the safety of cladding have led most landlords to check what they have and whether it can stay. There will be several schemes that were planned but are now on hold. We will need to consider alternatives to provide the enhanced insulation we have been aiming to achieve.

**“It is inevitable that refurbishment and redecoration programmes will be deferred or extended to provide funding for priority safety issues.”**

There is significant discussion over the need for sprinkler systems, which is highly likely for high-rise. The other key area that will be under scrutiny is compartmentation. The apparent lack of this on cladding systems is already under debate. There is the additional issue of the service ducts between floors and across dropped ceilings. These tend to be known and treated on medium- and high-rise buildings because we are aware of the risk. There does not appear to have been the same rigour on three- and four-storey homes as the perception of risk is much lower. These do get

picked up in fire risk assessments (FRAs) but are not always prioritised by landlords.

The other sharp jolt landlords will get – particularly smaller landlords with no high-rise stock – is the need to carry out the recommendations in FRAs. Numerous landlords have the FRA but do not implement the recommendations. This all comes down to cash. Organisations have not budgeted sufficiently to fund remedial works – consequently the “must dos” usually get done and the “should dos” get deferred. At best, works are done in the following financial period. At worst, they get deferred because other “must do” priorities take precedence. Social landlords must make provision to tackle these recommendations.

The reduction in rents could not have come at a worse time as this is already tending to lead to deferral of refurbishment works. The requirements for additional spending on safety will put further strain on budgets. We must ensure that we do not leave safety to chance and allocate appropriate funds to maintain resident safety. It is better to set aside more than is needed and be able to deliver more than to under-provide and struggle to meet obligations. Crystal balls will be in short supply.

*To discuss the issues raised here, email [jon.slade@campbelltickell.com](mailto:jon.slade@campbelltickell.com)*



Left: Thorn Court, Salford. Housing association Pendleton Together is just one example of landlords that need to replace cladding systems on tower blocks

Flickr.com





**Danny Kaye** associate consultant, Campbell Tickell, and director, Sheridan Development Management  
**Development after Grenfell**



**“T**he sheer scale of the disaster at Grenfell Tower, combined with the inherent challenges and issues that exist in our housing, property and construction markets, suggest that material changes need to take place to the status quo.

For local authorities, not only is there an urgent need to deliver a step change in new housing supply but now also to comprehensively review how residential and property assets are managed and maintained for the benefit, protection and duty of care to tenants and customers.

Most stock-owning local authorities will be experiencing considerably increased financial pressure on their respective Housing Revenue Accounts. This will include elements such as: commissioning technical reports into existing stock; setting aside additional budgets for planned asset management, repairs, maintenance and compliance; and the temporary decanting of residents for emergency safety works and improvements.

All of this will draw away significant capacity from current or planned budgets set aside for new build through the HRA at a time when there is a universal consensus that local authorities need to be stepping up their affordable housebuilding activities.

Addressing the inadequacies and constraints of prevailing HRA funding and rules is therefore imperative. As a consequence, central government should consider the implementation of the

following:

- Remove existing artificial debt caps and introduce a new prudential borrowing code
- Relax the rules on the use of already generated right-to-buy receipts to enable match-funding with other forms of grant or subsidy, and to increase the allowable percentage (beyond 30%) that can be allocated to total scheme costs on specific projects
  - From April 2018 allow all stock-owning local authorities to retain 100% of right-to-buy and other capital receipts
  - Allow all stock-owning local authorities to be able to choose how to recycle right-to-buy and other capital receipts in order to support the delivery of their business plans
  - Enable all stock-owning local authorities to be able to vote to suspend the right-to-buy and right-to-acquire, subject to the demonstration of a defined and specific business case – this may be on a geographic or project specific basis
  - Obligate all stock-owning local authorities to produce an integrated and proactive 30-year business plan incorporating a detailed assessment, rationale and strategy for investment in both existing and new residential assets
  - Implement an equivalent regulatory standard for HRAs to that required of registered housing providers and

“All of this will draw away significant capacity from current or planned budgets set aside for new-build through the HRA.”

“The government should consider removing the existing artificial debt caps and introducing a new prudential borrowing code.”

amalgamate regulation under the new separate body to emerge from the current regulator, the Homes and Communities Agency (HCA)

- Encourage (through incentives) collaboration and partnership between local authority HRAs and housing associations to achieve more efficient and effective procurement of construction, components and maintenance services
- Formally withdraw the policy of levying an annual high-value void charge on councils
- Re-introduce a 10-year rent settlement of CPI plus 1% to take effect from April 2018.

There are of course a whole range of other changes ahead: from the clarification and augmentation of planning, design and building standards and regulations for both new-build and refurbishment (including the expected mandatory inclusion of sprinkler systems); to considerably enhanced and improved

integration of technical and professional disciplines involved in the design and specification of buildings and their components; and to how the client side is organised in development management and strategic asset management.

These suggestions regarding HRA reform could make a substantial difference in supporting and empowering local authorities in the funding and finance of both the housing development and asset management challenges ahead.

To discuss the issues raised here, email [maggie.rafalowicz@campbelltickell.com](mailto:maggie.rafalowicz@campbelltickell.com)





**Elspeth Mackenzie** chief executive, Thrive Homes  
**Alistair Sharpe-Neal** senior associate, Campbell Tickell  
**Jon Slade** senior consultant, Campbell Tickell  
**New reality, new deal**



**“To underpin long-term sustainability, support growth and build resilience in an increasingly difficult operating environment, Thrive Homes has transformed its service model, in partnership with Campbell Tickell.**

The case for change started with thoughts about the disparity between social housing service provision and commercial service provision. And with a desire to create a service model that engenders self-reliance, improves services and reduces costs. In defining the case for change, the Thrive Board and Executive recognised that only a full system change would deliver the necessary scale of transformation within the timescale required.

The target service model is of low-cost housing provision where rental income provides great value via low-touch digital access for the majority of customer interactions, with staff resources increasingly focused on carefully targeted sustainment and intervention offers.

A reset in the relationship with

customers is required to manage mutual expectations and address the negative behaviours that drive up costs. Additionally, that digital channel shift must be partnered with a reframed customer relationship characterised by demand reduction strategies; and that organisational redesign must be accompanied by cultural and behavioural change.

While this scale and interdependency of the changes obviously represented a high degree of risk to the organisation, there was a recognition that only by building a new service model from the ground up could the biggest benefits for customers and Thrive be realised.

From a blueprint prepared by CT consultants working within the organisation, and endorsed by the Thrive Board in

July 2016, a programme of transformation is already realising the vision:

**The Thrive Deal**

A concise set of Offer and Ask statements replace layers of policy, handbooks and leaflets, and are explicit in setting out the meaning of tenancy terms and conditions, while also straightforwardly demonstrating compliance with consumer standards. These Offer and Ask specifications redress the balance of tenant responsibilities and demand on the service, by, for example, making clear that tenants must resolve low-level ASB issues such as noise nuisance, and by clarifying the range of repairs that are the responsibility of the customer.

A set of charges are applied for delivering services that fall outside the core offer or are the tenant’s responsibility and for recovering the costs of rectification work. A straightforward customer journey mapping approach has been adopted to embed the Thrive Deal within Thrive’s operations, led by the staff.

“Only by building a new service model from the ground up could the biggest benefits for customers and Thrive be realised.”

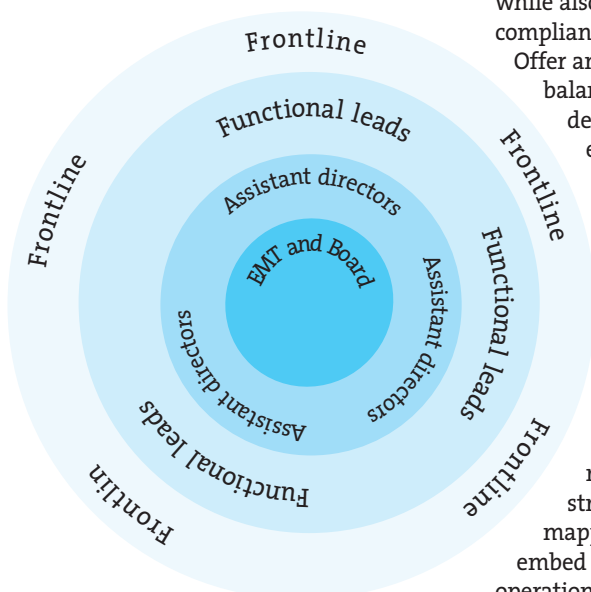
**Going digital**

Customers will be able to book and manage appointments directly for a range of Easyfix repairs (potentially 40% of demand) through the myThrive app. New customer sign-up will be managed through a self-service portal, with an application gateway that requires nominees to submit proof of identity and affordability, and an induction that ensures they are fully aware of their responsibilities as tenants. Scheduling the work of all field teams through the mobile working platform, combined with multiskilling, will enable the deployment of a flexible and efficient “call-off” style delivery model. Further improvements to service and reductions in cost-to-serve are planned as our model matures.

**Home Plan**

This puts the customer centre stage in the management of their home, from undertaking simple repairs to understanding what constitutes careless damage, while a refreshed Home Standard manages the expectations of new customers. Using photographic inventory management, being piloted with new customers, all customers will be on a rolling four-year cycle of inspections (aligning with an eight-year fixed-term tenancy cycle for new customers).

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**Key characteristics**

- Customer (outward facing)
- Simplified (four levels)
- Clear roles and responsibilities
- Clear delegations and permissions
- Seamless
- Flexible
- Matrixed
- Enabling



**Elsbeth Mackenzie, Alistair Sharpe-Neal and Jon Slade**  
 Thrive Homes – New reality, new deal



**Continued from page 6**

This evidence-based approach will inform both component renewal decisions and tenancy interventions and will shape customer expectations of the service.

**Organisational design**

A bold and simplified staffing structure was required to best support the profound changes in service delivery mechanisms (see diagram, previous page).

This more simple model maximises empowerment at all levels and supports end-to-end customer journeys. A programme of cultural change supports adaptation to new ways of working and responds to new levels of expectation. Roles are more generic, generating savings from the greater flexibility this provides.

Thrive has already realised an 18% reduction in headcount and year-on-year savings of £247,000 from the new model, and will deliver further savings arising from operational efficiencies and reducing demand. The approach is also configured to respond well to growth opportunities, without constant reinvention.

“Gone are the ‘how quickly did we do it’ type measures, that create perverse incentives and restrict customer choice.”

**Measuring what matters**

Thrive has radically simplified the way it measures its effectiveness and customer contentment – gone are the “how quickly did we do it” type measures, that create perverse incentives and restrict customer choice, replaced with measuring a “choose the time that suits you and we will get the job done” approach. In measuring contentment, customers are simply asked, “was the service you received good or not good enough?”

**Realisation and outcomes**

The Thrive Deal business case defines a target operational model with associated return on investment and performance outcomes. Thrive will fully realise this vision over the next three years and a Value Realisation Framework ensures the board can track outcomes.

By transforming in totality its offer to customers and what it asks in return, its delivery model and organisational design, Thrive Homes is now positioned to sustain itself, grow quickly, and meet the ongoing

challenges of the operating environment. While the outcomes are tailored to Thrive Homes, the blueprint for this approach is transferable and could work for others.

**What lessons did we learn along the way?**

The importance of:

- Commitment on what is inevitably a very demanding journey
- A trusting, collaborative relationship between client and consultants, enabling ambitious ideas to become reality
- Flexibility when things don’t work as originally envisaged
- Securing and maintaining board support and strategic leadership to take bold steps, in full understanding of the benefits and risks.

To discuss the issues raised here, email [jon.slade@campbelltickell.com](mailto:jon.slade@campbelltickell.com)

If you would like to know more, come to the Thrive Deal breakfast seminar at the NHF conference in Birmingham: **A Bold New Deal to Secure a Thriving Future, 8am-9am, Wednesday 20 September in the Soprano Room, the Hyatt Regency Hotel. Places are limited. RSVP to [jo.barrett@thrivehomes.org.uk](mailto:jo.barrett@thrivehomes.org.uk).**



**CAPTION COMPETITION**

CT senior consultant Steve Bull is left holding the baby ...

Email your best captions to [zina.smith@campbelltickell.com](mailto:zina.smith@campbelltickell.com) or tweet them to @campbelltickell before 31 October 2017 for the chance to win a mystery prize!



**LAST ISSUE’S WINNER**

Congratulations to CT business manager Lili Milicevic for her entry to June’s competition: “Tourists seek Superman. Only Wonder Woman about!”





**Kathy James** associate consultant, Campbell Tickell  
**David Mynors** associate consultant, Campbell Tickell

## What is GDPR and are you ready?



**“The new General Data Protection Regulation (GDPR) will come into force in the UK from 25 May 2018 and replace the Data Protection Act (DPA) 1998. This heralds the biggest overhaul of the handling of personal data in 20 years and affects all businesses in all sectors.**

Why is this happening now and what do charities, local authorities and housing associations need to know?

### Changing technologies

The changes have been prompted by technology advances such as biometrics, the changing information landscape and the drive to give individuals more control over their personal data.

The Information Commissioner’s Office (ICO) is responsible for the GDPR and there is a wealth of information available on this subject on its website.

The ICO’s key objective is to uphold information rights in the public interest, promote openness by public bodies and data privacy for individuals. It is worth noting that the ICO makes it clear that the proposals are “a living document” and it is working to expand key areas.

### Carrot and stick

The focus of the ICO is to promote change through good communication and by promoting the concept that respect, privacy and dignity for individuals can have a positive business impact. But it can also take action to change the behaviour of organisations and individuals that collect,



“From May 2018, what are considered serious data breaches may attract maximum fines of €20 million or 4% of global turnover.”

use and keep personal information. This includes criminal prosecution, non-criminal enforcement and audit.

Currently the ICO has the power to impose a monetary penalty on a data controller of up to £500,000. From May 2018, there will be a two-tier penalty regime. What are considered serious data breaches may attract maximum fines of €20 million or 4% of global turnover, whereas other failures will be subject to fines of up to €10 million or 2% of turnover, whichever is the greater.

The ICO can and does prosecute when a breach is identified – the outcome being published on its website. Recent cases demonstrate that organisations, directors and employees can be fined.

There are therefore financial, organisational and reputational risks

relating to non-compliance. Additionally, any breach could also result in non-compliance with the Homes and Communities Agency’s regulatory standards, which require “adherence to all relevant law”.

### What’s new?

The principles of the GDPR are similar to those in the DPA, with added detail at certain points. However, there is a new accountability requirement which requires the controller (i.e. the organisation) to be responsible for, and able to demonstrate, compliance with the principles.

There are also detailed provisions which promote explicit accountability and governance, aimed at minimising

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## Kathy James and David Mynors

### What is GDPR and are you ready?

**Continued from page 8**

the risk of breaches and upholding the protection of personal data. Practically, this is likely to mean amendments to existing policies and procedures for organisations particularly around tenancy management and HR, requiring a close working relationship with IT around data security.

The following are suggested next steps:

- Ensure you comply with existing DPA requirements
- Check that existing data protection policies and procedures are fit for purpose and compliant with existing requirements.  
For example:
- Ensure procedures are in place to detect, report and investigate a personal data breach
- Review internal HR policies, rent management, lettings, tenancy and estate management policies and procedures to ensure compliance,

- including procedures for handling subject access requests (SARs)
- Review any data sharing arrangements with external organisations to ensure they are compliant
- Ensure data protection is included in staff induction and training
- Ensure DP and SARs feature in any internal audit programmes
- Ensure DP is referenced on the risk register.  
Familiarise yourself with the GDPR requirements and take steps to ensure all relevant policies and practices are reviewed and amended to ensure compliance by 25 May 2018. These should also be properly communicated to staff and residents, with relevant training delivered (see box).  
Campbell Tickell is intending to issue further updates on specific aspects of the GDPR over the coming months.  
*To discuss the issues raised here, email [stephen.bull@campbelltickell.com](mailto:stephen.bull@campbelltickell.com)*

### Training should include ...

- Ensuring the Board is fully aware of the new requirements. The ICO has a useful video at [ico.org.uk](http://ico.org.uk)
- Arrangements to properly manage a request from an individual seeking to exercise their GDPR rights, including how to delete personal data or provide data electronically and in a commonly used format
- Tightening up SARs processing, noting the new one-month limit to respond (rather than 40 calendar days) and that charging will be removed, which may encourage more requests
- Reviewing consent arrangements which must include an audit trail of verifiable consent
- Ensuring there is a good record-keeping system of consents to demonstrate compliance, if required
- Familiarisation with the guidance the ICO has produced on Data Protection Impact Assessments (DPIAs); also consideration of the implications of privacy by design
- Making sure that staff understand what constitutes a data breach, particularly that it is more than a loss of personal data
- In light of the 72-hour timescales for reporting a DP breach to the ICO, it is vital to have robust breach detection, investigation and internal reporting procedures in place from May 2018

## THE DIARY

### Scottish Housing Conference

13 September

*Dunblane Hydro*

This year's conference is entitled "2020 Vision for Housing – where will we be in 3 years' time?" and will consider some of the recent developments and emerging opportunities in the Scottish housing sector. CT's James Tickell will be speaking at the conference.

### A New Model for Customer Services

20 September, 8am-9am

*Hyatt Regency Hotel, Birmingham*

Thrive Homes will be co-hosting a Breakfast Seminar on 20th September with Campbell Tickell to launch The Thrive Deal – see pages 6-7.

### Irish Council for Social Housing Conference

27-28 September

*Limerick*

The theme for the 2017 Irish Council for Social Housing Conference is "Social Housing – The Next Phase. Scale | Innovation | New Housing Choices". CT will be sponsoring the Wednesday evening drinks reception.

### Northern Ireland Housing Annual Conference

28-29 September

*County Down*

This year's event will deliver a series of keynote presentations and panel discussions on the strategic issues that will impact on the social housing sector over the next 12 months. CT will be sponsoring the lunch.

### Place Making: Poverty & Homelessness

29 September

*London*

A JRF and Crisis sponsored event to explore lessons learned from Place Making work around Poverty and Homelessness. CT's associate director, Maggie Rafalowicz, will be speaking on a panel discussion about housing and homelessness.

*Check [campbelltickell.com](http://campbelltickell.com) for all the latest events, news and views*



# The strategic choice for mergers and partnerships

Over the past year, Campbell Tickell have been a critical friend to and project managed 15 mergers and partnerships.

Congratulations to the following new organisations!  
We are delighted to have helped.

**karbon**  
homes

Isos, Cestria, and Derwentside  
created  
**Karbon homes**



AmicusHorizon and Viridian  
created  
**Optivo**

Paragon Asra  
**PA Housing**

Paragon and Asra  
created  
**PA Housing**

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**ct** CAMPBELL TICKELL  
CONSULTING

Inspiring people – delivering change

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To discuss how we can help, contact David Williams: [david.williams@campbelltickell.com](mailto:david.williams@campbelltickell.com), 020 8830 6777 or 07977 280 894



**Zina Smith** marketing & communications  
coordinator, Campbell Tickell

## Changing the narrative



**“The first Migrants’ Access to Housing Conference took place on 20 June 2017 with very timely messages on the need to cut through the politics of hate and change the narrative in the UK around migrants today.**

The event was organised by Migration Work, ARHAG, Innisfree and Praxis Community Projects, and attendees discussed the current challenges migrants face in accessing housing in the UK and the ways in which housing providers and partner organisations can work together to ameliorate these. The three-point Migrants Housing Pledge for housing providers was also launched at the event (see box).

John Delahunty, chief executive of Innisfree, told Inside Housing magazine: “The pledge doesn’t require the promise of a lot of resources; it does require the promise of our intent to do what we can to help.”

### Housing migrants in hard times

The morning discussion began with Jennette Arnold OBE, chair Barbara Roche and panellists Terrie Alafat of the Chartered Institute of Housing, David Orr of the National Housing Federation and Dr Nigel de Noronha, consultant and chair of Manchester Settlement, setting the scene.

Jennette spoke about the pervading myths surrounding migrants and social housing. Migration is a complex issue, as exemplified by the many classifications of who a “migrant” is: i.e. an EU migrant; a refugee; asylum seeker and non-EEA migrant, etc. Navigating the system with these different labels impacts on the experiences and entitlements of those individuals.

She added that the tragedy at Grenfell Tower has brought social housing into sharp focus and also resurfaced some well-trodden myths. The notion that many migrants are “jumping the queue” for housing is still prevalent; indeed some were

**“The notion that many migrants are ‘jumping the queue’ for housing is still prevalent; indeed some were questioning whether they had the right to live in social housing in the first place.”**

questioning whether they had the right to live in social housing in the first place!

Jeanette made it clear there is no automatic housing entitlement for anyone in this country, let alone for migrants. We need to work hard to unwind this misinformation and move from a conversation of fear, to one that celebrates migrants’ contributions to society.

Terrie Alafat, chief executive of the CIH, discussed Brexit, EU migration and housing. The CIH UK Housing Review 2017 found that most EU migrants come to the UK to work, not to claim benefits.

Indeed, of the 3 million EU migrants in the UK, two-thirds are working, with contributions in taxes far higher than benefits received. Only 16% of EU nationals are in social housing, with the majority who have arrived in the last five years living in the private rented sector (75%).

Starkly, 47% of rough sleepers in London are from the EU countries,

which is in part due to the strict requirements around eligibility for Job Seeker’s Allowance. The discussion concluded that EU migration has an insignificant effect on social housing, except in some areas where there are high numbers of EU nationals.

The current uncertainty caused by Brexit over the future status of EU citizens in the UK may also have serious implications. With 8% of construction workers from EU countries – and higher in London – the capacity to build the houses needed may fall short if we cannot guarantee work permits.

David Orr, chief executive of the NHF, passionately articulated the need to change the public narrative on migration. This can be achieved through good leadership and challenging the mainstream media by using different language.

This has been done before when the housing sector demonstrated that

**Continued on page 12**

### Three pledges

- 1** Provide a safe environment for migrants
- 2** Train staff and board members on the difficulties facing vulnerable migrants
- 3** Engage with staff, communities and partners to increase understanding of issues facing migrants and to break down prejudice



**Zina Smith**

Changing the narrative

Continued from page 11

the UK had a housing crisis by highlighting the lack of affordable homes and that homelessness was not inevitable.

We need leadership from the housing sector to challenge the negative depiction of migrants as “others” and articulate a positive view of a future society that is inclusive.

Finally, Nigel de Noronha outlined findings on the “drivers of migrant and minority housing disadvantage” based on a recent study carried out with Sue Lukes of the University of Warwick and Nissa Finney of the University of St Andrews.

They found that drivers of discrimination include: the legal/policy framework; the misapplication of this framework (rhetoric and discrimination); individual and institutional discrimination; lack of

**“We need leadership from the housing sector to challenge the negative depiction of migrants as ‘others’ and articulate a positive view of a future society that is inclusive.”**

regulatory, advocacy and advice services; and changes to benefits and other provision that support housing access, such as benefit cap.

Case studies demonstrated, however, that local initiatives have challenged some of these drivers. For example, Glasgow City Council has been tackling criminal landlords, while in Bradford, programmes promoting intercultural dialogue between Asians, Eastern Europeans and Filipino residents on “shared neighbourhood and community concerns” have been set up. Good practice is happening at the local level; this needs to be scaled up to the national level.

The afternoon seminars focused on specific legal, social and political issues. Adrian Berry, barrister at Garden Court Chambers, discussed housing rights for migrants, focusing on three key legal landmarks: the

Housing Act 1987; Right to Rent and the Discrimination Act. Patrick Duce, Homeless Link, and Sally Daghlian, Praxis Community Projects, discussed the context and complexities of destitute migrants, with examples of good practice in homeless relief, while Sue Lukes focused on “migrants as customers” and how to work sensitively with this group.

The final message of the conference? Organisations must show leadership in reinforcing positive messages about migrants through marketing campaigns, as well as through training their staff in how to sensitively navigate the complex contexts within which migrants in the UK live and work. There is a lot of work to do but by working collectively, positive change can happen.

*To discuss the issues raised here, email [zina.smith@campbelltickell.com](mailto:zina.smith@campbelltickell.com)*







**John Williams** vice chair, Association of Chairs

## Investing in what matters to customers



Supporting charity and non-profit chairs

**“To call the newly launched Charity Governance Code simply a revision and updating of the former Code of Good Governance does not do it justice.**

First, it is a stretching document, seeking to raise charities’ aspirations to strengthen their governance. It is also one that calls for a commitment to continuous improvement, rather than minimum tick-box standards.

As before, it has been created by the charity sector itself, led by a group of support bodies, including my own Association of Chairs, and with the active support of the Charity Commission.

The Commission has taken the unusual step of withdrawing their previous much-quoted Hallmarks of an Effective Charity and endorsing the Code instead. This recognises the limits of formal regulation and compliance. The rest is rightly up to us as charity leaders to regulate ourselves.

As part of this “beyond compliance” approach, the Code lays strong emphasis on

board behaviours, values and team working. It suggests a code of conduct the board signs up to.

There are too many good recommendations to list here, but the Code does not shy away from some that charities can find hard to address.

There is a firm injunction to run regular board performance reviews, and for larger charities the ambition is for an external facilitator every three years. This is an area charities can be reluctant to embrace but which should be at the heart of assessing impact and effectiveness.

This links to a question of whether boards risk becoming stale and complacent, and the Code, in line with corporate practice, recommends a limit of nine years’ service for trustees in normal circumstances. This seems essential to keep thinking fresh and allows enough turnover to ensure the right diversity of skills mix and perspectives – an area the Code inevitably addresses.

Another specific recommendation is an ideal trustee board size of between 5 and 12.

“The Charity Commission has taken the unusual step of withdrawing their Hallmarks of an Effective Charity and endorsing the Code instead.”

Some charities struggle with unwieldy boards where responsibility is too diluted and decision making becomes all the harder.

### Do actively use the guide

Charity governance has been in the spotlight since the scandals and crises of 2015 and there is a need for practical help to manage governance risk. So the Code is timely – but just the start.

It is a platform and benchmark to review practices; to revisit the governing document; to discuss its implications at the board or at a strategy day; or to use as a benchmark for that recommended board appraisal and skills review you have been meaning to get around to. From there, it might lead the charity to address the training and development needs of the board.

This is something that the Chair should lead on, and it is good to see more recognition of the specific responsibilities of the Chair in this Code. But ultimately this is a Code for the whole board, and one to prompt a commitment to good governance, good practices and continuous improvement.

You can access the Charity Governance Code at [www.charitygovernancecode.org/en](http://www.charitygovernancecode.org/en)



### Key recommendations

- 1 Run regular board reviews
- 2 For large charities, use an external facilitator every three years
- 3 Limit trustees’ service to nine years
- 4 Limit board size to between 5 and 12 members





**Liz Zacharias** senior consultant, Campbell Tickell

## Housing First: can it end rough sleeping?



“**A**ll parties have pledged support for Housing First as the new approach to solving homelessness and rough sleeping. London mayor Sadiq Khan has vowed to visit Housing First services in Finland to find out how this model is solving the problem of homelessness there. Also Andy Burnham, the new mayor of Greater Manchester, has stated interest in promoting Housing First as part of his wider pledge to end rough sleeping in the city area by 2020.

Those working with rough sleepers could be forgiven for thinking that, though this interest in the model is welcome, politicians are playing catch up with the sector. There is no need to visit Finland!

We have several Housing First projects operating in the UK already, and some have even been running long enough to be evaluated by academics and have proved that, as well as providing housing stability, they help improve people’s wellbeing and ability to engage with drug and mental health treatment services.

So what is Housing First and why has it now become the holy grail for dealing with homelessness and rough sleeping?

The approach was first pioneered by Pathways to Housing, a homelessness organisation founded in 1992 in New York with a mission to transform individual lives by ending homelessness and supporting recovery. The founder, Dr Sam Tsemberis, treated housing as a human right – not as the end point of a pathway approach to homelessness, but as something fundamental that everyone should have.

Rough sleepers, often with significant histories of substance misuse, poor mental health, anti-social behaviour and long-term unemployment, would find themselves in and out of traditional pathway-based services (services designed to train and support people to become increasingly self-reliant and step down from 24/7 supported



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hostels to semi-independent and then independent living). To end this fruitless cycle, rough sleepers were instead given their own tenancy in a neighbourhood of their choosing and provided with intensive visiting support.

The results speak for themselves. People trapped in a revolving door of homelessness services retained their tenancies and began to engage with services. Indeed, one longitudinal study found that 80% of the participants assigned to Pathways to Housing were in stable housing after 12 months compared to just 24% for other three-stage pathway services.

The model has been adopted by many other countries, (including Finland). It works and has had success with some of the most entrenched and complex rough sleepers. But why does it work?

At its heart is common sense. Give a home to a homeless person and they will slowly, with the right intensive support, benefit from the stability a home gives. It is the basic tenet of Maslow’s hierarchy of need – the need for shelter and safety. The trick is ensuring the correct support package, and that is where the

**“The results speak for themselves. People trapped in a revolving door of homelessness services retained their tenancies and began to engage with services.”**

importance of highly skilled support workers becomes clear.

While the sector might be happy to see the model promoted and be pleased to hear about promised investment to establish more Housing First services in the UK, I can’t help but feel cautious.

Housing First may work, but it’s not cheap. As I’ve highlighted, the approach requires highly skilled staff, as well as a pipeline of suitable stable accommodation (usually flats or studios) and willing landlords. Time and effort is needed to find housing and in London this is more than likely to be provided by the private rented sector. Persuading landlords, who have far less risky and more lucrative options, to provide units for Housing First requires building good relationships as well as providing some funding for guarantees.

Successful Housing First projects are based on intensive visiting support – often daily or at least twice weekly at the beginning at least – and significant amounts of partnership working and information sharing with other agencies. As such, it also needs a sensible approach

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**Sue Harvey** *director, Campbell Tickell*  
**Spot the difference:  
 Regulating the Standards  
 2017 vs 2016**



“**A**t the end of July the social housing regulator, the Homes and Communities Agency (HCA), published an updated version of Regulating the Standards, which sets out its operational approach to assessing registered providers’ compliance with the regulatory standards.

It is an important document that describes how the regulatory teams will use In-Depth Assessments (IDAs), Annual Stability Checks and Quarterly Surveys to inform their regulatory judgements. It also details the expectations of data returns and notifications. This version replaced that published in December 2016 and outlines some major changes as well as some shifts in emphasis.

To support housing providers in quickly identifying where they may need to update processes and assurances, we have produced a mark-up,

highlighting the substantive changes. It is available at: [campbelltickell.com/1693-using-the-hca-s-sector-risk-profile-2017-to-scan-the-risk-landscape](http://campbelltickell.com/1693-using-the-hca-s-sector-risk-profile-2017-to-scan-the-risk-landscape).

Campbell Tickell has extensive experience in assisting our clients with all regulation and governance matters, including providing critical friend advice on:

- Strategic, business and financial planning
- Stress tests

- Asset and liability registers

- Risk and assurance

- Value for money

- Governance structures

- Restructures, disposals and mergers

- Registration and de-registration.

*To discuss how we could support you through these new expectations, email [sue.harvey@campbelltickell.com](mailto:sue.harvey@campbelltickell.com)*

**Major changes**

- Increased attention to be paid to the accuracy of Asset & Liability Registers (2.8)
- Increased focus on the robustness of Stress Testing and the associated mitigations (2.9, 2.10, 2.23 [Table 3.2])
- New section on expectations around Restructures and Disposals, replacing the previous one on Consents (2.43 to 2.49)
- New detail on Registration and De-Registration (6.3 to 6.6)
- New detail in ‘Data and information requirements’ to reflect the new Notification requirements (3.3 to 3.7, Annex A)

**Minor matters**

- Mention that the HCA has a ‘duty to promote economic growth’ (1.7)
- Clarification that HCA does not have a role in resolving individual disputes, but does understand that complaints can be evidence of systemic failure (2.37, Annex B – 5)
- Mention that potential breaches or failures of the Consumer Standards can also result in regulatory action (2.38 to 2.40)
- Confirmation that moves between V1 to V2 are now described as ‘re-grades’ (4.7)
- Mention that concerns regarding the level of service provided in relation to consumer regulation can be raised by going through Stage 2 of the HCA’s complaints procedure. (Annex B – 23)

Read Sue Harvey’s article on “Scanning the risk landscape: Using the HCA’s Sector Risk Profile 2017” at [www.campbelltickell.com/publications](http://www.campbelltickell.com/publications)

**Liz Zacharias**

**Housing First: can it end rough sleeping?**

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from commissioners to pay for the number of hours needed and workers’ travelling time and back-office work – all of which needs to be costed in to any hourly rate of support.

It requires well-trained, resourceful and resilient support workers who can work in a psychologically informed way, understand the impact of trauma, and are skilled in supporting behaviour modification and strengths-based recovery approaches, as well as having the skills to build trust with

difficult-to-engage clients.

The new interest in this tried and tested approach is very welcome, but the housing and the support that underpins the approach needs to be there and be properly resourced if it is to work as it is meant to.

We should also remember that pathway services will still be needed – for the people for whom that mode of service delivery works – and so we should not see Housing First as the alternative to hostel services, but a model that works for those who are failed by the pathway model.

A struggling economy, continuous cuts to public services and a chronic undersupply of affordable housing do not inspire much confidence that the warm words will be met with required resources. However, if there are landlords (social and private) willing to commit housing units, and commissioners that see the sense in investing properly in the support required to make it work, then there is a good chance of really achieving a step change intervention in rough sleeping. *To discuss the issues raised in this article, contact [liz@campbelltickell.com](mailto:liz@campbelltickell.com)*





**Roger Maddams** associate consultant, Campbell Tickell

## Game On: What financial issues are in play for housing providers?



**“T**he cricket bat has had its last smear of linseed oil applied, the beach volleyball net has been rolled up and that wayward boules shot has been retrieved from under the bush where it’s been since early spring – it’s new season time for the behemoths that are football and rugby.

What preparation has been done, what are the tactics, the key fixtures, the support systems in place and the fitness work undertaken? And how does this tenuous introduction link to emerging financial issues to keep an eye out for?

### 1 What pre-season preparation have you done in getting ready for a possible (or likely)

#### In-Depth Assessment from the regulator, the Homes and Communities Agency?

Considering the five themes of Structure, Strategy, Financial Resilience, Risk Management and Governance, can you:

- Gather evidence in electronic format to support each theme quickly?
- Demonstrate use of appropriate and up-to-date benchmarking information on proving value for money in financial and wider social-value metrics, in a way that permeates through the themes?
- Demonstrate identification of what the key “red lines” are in the business, and the level of clearance you have against these in absolute and percentage terms?
- Demonstrate clear linkages between key documents such as the Strategic Risk Map, the Corporate Risk Appetite expressed in its different facets, the red lines and the monthly financial reporting systems?
- Do you have an idea when this key fixture is likely to take place? A regular dialogue with your HCA contact is advised, to “keep them onside” with your operations and to allow you to get a likely heads-up as to fixture dates.



### 2 What are your tactics around possible merger & acquisition activity?

Defensive or attacking? Financial analysis should be undertaken to identify the main current and future competitors in your region and surrounds, to understand the markets and new areas that these competitors were focusing on, which markets they are withdrawing from, and to see if there are any areas where direct competition would indicate that you might be better not providing that service. What is your organisation’s USP? Can this be articulated clearly, supported by suitable metrics?

### 3 Have you dedicated enough time and resource into having your unencumbered stock “fit and ready” to support your treasury strategy?

Charging stock can be a timely process of up to 12 months involving legal and admin support; getting all the necessary documentation in place “now” rather than when the heat is on. Comprehensive checklists, responsibilities and evidence storage systems for developments coming through should be put in place.

**“The results speak for themselves. People trapped in a revolving door of homelessness services retained their tenancies and began to engage with services.”**

### 4 Have you put the right levels of support into your long-term business plan?

Have you taken adequate guidance in settling on the most appropriate assumptions that underpin the plan? Is the plan built using housing-specific software packages rather than an inherently riskier own-devised spreadsheet? Have you considered differential inflation rates for different material areas of spend such as staff costs or build costs? What are your assumptions around rent changes post-2020 and can you demonstrate that the stress tests on your plan have a read-across to your Strategic Risk Map?

### 5 Can you make your Asset and Liabilities Register a key player for the whole team rather than being somewhere on the sidelines?

Is it a document that is widely available online to teams such as customer services, asset management and finance to easily and effectively support their day-to-day work in serving their customers?

Have a good season!  
To discuss the issues raised in this article, contact [roger.maddams@campbelltickell.co.uk](mailto:roger.maddams@campbelltickell.co.uk)