The Housing Corporation

Provision of support and guidance for small housing associations

Final Report

CONTENTS

"Now here, you see, it takes all the running you can do, to keep in the same place. If you want to get somewhere else, you must run at least as twice as fast as that!"

Through the Looking Glass, Lewis Carroll

A   EXECUTIVE SUMMARY

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This independent report looks at whether the support and guidance needs of small housing associations (up to 1,000 homes) are being met. It makes a range of recommendations aimed at funders, regulators, trade bodies and small associations themselves. These cover the following areas:

- *to strengthen governance;*

- *to strengthen access to support and guidance; and*

- *to strengthen partnership working and capacity building.*

In the new emerging business environment for housing, action is needed in each of these areas to ensure that small associations can carry on meeting the diverse community needs they currently serve.

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A1   Small housing associations make up 78% of all providers of social housing, and over 1,300 of them are registered with the Housing Corporation. Fewer and simpler statutory returns are required of them (in comparison with larger associations). Many of these associations are very small, with fewer than 50 units to manage. More recently, as a response to recommendations in the Elton report, the definition of a small housing association was broadened to encompass associations with up to 1,000 units under their stewardship, rather than fewer than 250.

A2   Not all small associations are registered with the Housing Corporation, and there is considerable diversity among small providers. Some are specialist, including BME associations or supported housing providers. Some have been established as certain 'types' of organisation, from co-operatives to Abbeyfields and Almshouses. Some are registered with the Corporation and some are not; some are subject to multiple regulation; and others – among them some registered charities or industrial and provident societies – will see themselves as sat outside the housing sector and remote from its strategic initiatives and considerations.

A3   This research project was commissioned by the Housing Corporation, and undertaken by Campbell Tickell, to uncover whether the needs for support and guidance of all these small associations – whether registered or unregistered, specialist or mainstream – are being met. Deregistered and unregistered associations have therefore been included in all of the strands of our research work. Campbell Tickell were also tasked to explore small associations' awareness of current sources available to assist them, why some of these sources were accessed and others not, and whether there were genuine gaps in the provision or barriers to seeking out support and guidance.

A4   The members of the research team have engaged with an advisory board of representatives from a wide range of organisations, and have utilised the following research methods:

- Meetings with key stakeholders from the housing sector;

- A postal survey to 1,681 small associations (with 304 survey returns) to examine respondents' views on which of their activities require support, the areas in which they have a requirement for additional help, how they rate the usefulness of various sources of advice and guidance, and where they perceive there to be gaps or barriers;

- 56 semi-structured interviews (and a small number of briefer interviews), with senior staff from small associations; and

- 3 focus groups held in Exeter, London and Liverpool.

A5   The research reached a significant sample of the sector. Eighteen per cent of small housing associations returned survey questionnaires, and direct personal contact was made by research interviewers and focus group facilitators with 5% of small housing associations.

A6   The project found a plethora of sources of support and guidance available to small associations, most especially for those with access to the internet. The sector is well provided for in terms of information, and for those with information technology acumen there are efficient ways to access the relevant guidance.

A7   The obvious ports of call serve small associations well. Traditional and conventional sources of support and guidance – from the regulator (the Corporation itself) to the main federated bodies and those professionals with a history of providing services to small associations (accountants, auditors, legal advisors) – were judged to be most useful by the majority of survey respondents.

A8   Respondents rated highly the body that they most closely identified with as a source of support and guidance: for example, the Housing Corporation was considered helpful by a majority of all responding associations and the National Housing Federation by a significant number of respondents; Abbeyfields identified the Abbeyfield Society, almshouses the Almshouse Association, and a majority of co-operatives the Confederation of Co-operative Housing. It may be that the federated bodies should collaborate more in the production of guidance and in the engagement with national policy formation.

A9   Peer networking – both informal and formal – was adjudged to be one of the most effective sources of support, in particular, but also of guidance, being rated as highly useful both through survey returns and through interviews and focus groups. Connectivity among small associations appeared to reduce anxiety, bring practical benefits (shared policies for example) and encourage higher levels of performance, whether through benchmarking, greater opportunities for learning and development, securing efficiencies or raising awareness of policy and strategy.

A10 The smaller associations among the research sample appeared less likely to be actively networking with other associations, with perceptions of how isolated associations felt from their peers comparatively highest among deregistered and unregistered associations.

A11 The research findings identified a difference between those associations which had fewer than 100 units to manage, and the larger small associations. This difference manifested itself in less of a systematic approach in the smallest associations, whether in respect of governance arrangements (recruiting Board members for example), or performance measurement. While on the whole they

perceived fewest barriers to accessing support and guidance, their awareness of potential sources of assistance was weaker than in larger associations. Some of them were also acutely aware of and frank about their lack of knowledge in some areas, and survey returns demonstrated that they were comparatively more likely to view complying with legislative (or regulatory) demands as a concern.

A12　The areas in which small housing association respondents most felt they were in need of further help are: compliance with regulatory requirements and keeping up to date with legislation; Board recruitment, retention, appraisal, training; standard policies & procedures; good practice generally; performance – how well they are performing and how that compares with other organisations; policy developments; meeting the Climate Change agenda; fundraising; and meeting the Decent Homes standard. Interview findings suggest that the concerns about compliance are a response to the range and complexity of legislative (and some regulatory) demands, with associations perceiving there to be no single pathway guiding them to good practice.

A13　The project also found that small housing associations can find support and guidance problematic to access because it is so widely distributed across a range of sources, and because very little of it is actively targeted at them. Targeted support and guidance is needed in order to combat, for some, the lack of awareness of available resources, and, for others, a more effective route in finding out what they need to know and act on. As a minimum intervention, simple signposting to sources of support and guidance would make a difference to small associations.

A14　In general, the recommendations arising from the research have focused on how best to support governance arrangements in small associations and how best to assist 'smalls' in helping themselves through strengthening their access to support and guidance. In particular small associations need to recruit and train appropriately experienced Board members to ensure excellent levels of governance.

A15　Some capacity building measures have been put forward that would benefit small associations in terms of network and partnership building, together with general encouragement for joined-up working from existing umbrella and federated bodies and the new agency and new regulator.

A16　For some concerns raised in the course of this research, the scope of solutions sits firmly outside the ambit of this project, in particular concerns about answering the development aspirations of small associations, and the effects of the complexities of the business environment for those associations engaged in supported or specialist housing.

B   RECOMMENDATIONS

B1   In summary, our recommendations are.

(a)   ***to strengthen governance*:**

(i) federated bodies should evaluate the provision of Board training and conferences for small associations across the country to gauge the suitability of fees and locations;

(ii) identify whether a reduced rate for access to the NHF's 'Get on Board' scheme for organisations with fewer than 100 units is feasible (or whether more services might be offered for the same rate);

(iii) consider a new initiative such as attracting experienced housing professionals to serve a finite time period (for example, 2 years) on the Boards of very small associations;

(iv) small housing associations in an area should be supported and encouraged to keep in touch with each other, so that they can easily swap information and sell each other skills, and promote experienced Chief Executives to become the Board Members of other associations.

(b)   ***to strengthen access to support and guidance*:**

(i) all bodies should have mechanisms that allow for information to be available to organisations that do not have internet access;

(ii) provision to small associations of a regularly updated map of what they need to know – broken down into areas and types of activity; and, linked to that, signposts using HTML links to all the available support and guidance. The new regulator and federated bodies to consider email bulletins targeted at small associations;

(iii) consider pages on the future regulator's website especially targeted at small housing associations;

(iv) federated bodies to consider how best a resource on mainstream policies and procedures might be compiled and directed at small associations.

(c)   ***to strengthen partnership working and capacity building*:**

(i) the new agency and new regulator to act on any recommendations and tools emerging from the lessons learned and resources developed by the CLG-funded SNAP project (involving joint working by HACT, SITRA and the NHF);

(ii) the Corporation to continue holding regular meetings with umbrella bodies such as the Almshouse Association, the Abbeyfield Society, the Confederation of Co-operative Housing, and federated bodies, such as the National Housing Federation; and the new regulator to consider how to channel important guidance through these bodies, but also to support their work through any form of funding for good practice;

(iii) umbrella and federated bodies to collaborate more in the production of guidance and in the engagement with national policy formation;

(iv) the new agency and new regulator to consider how best to build capacity in mutual support networks – both housing networks and local voluntary sector networks and both physical (meetings) and virtual (IT based). We would recommend that:

(a) there ought to be a means through which associations can be put in touch with other associations of a similar profile (who have given consent to being contacted); and

(b) networks of associations ought to be able to access seed-funding to help get established. Either a sum of grant could be made available for networks to bid for (from whichever agency will be the custodian of good practice in the future), or an external body could be commissioned to advance this work.

1.   INTRODUCTION

1.1   We begin first with some comments about the housing sector and the role that small housing associations play within it, before proceeding to the purpose of this research report and what we were commissioned to deliver.

1.2   Small housing associations are testament to the deep-rooted concerns and diverse needs from which social housing emerged and for which it continues to serve a meaningful purpose. In the course of our research we have directly spoken with organisations who focus activities on the following diverse communities:

- black and minority ethnic communities (for example Somali, Bangladeshi, Chinese, Irish, Afro-Caribbean), some of whom do not speak English;

- the needs of younger people; the needs of older people; the working blind and visually impaired;

- the mentally ill;

- ex-offenders and families with ASBOs;

- those with learning disabilities;

- the homeless and likely to be homeless (for example continuing drinkers, those engaged in substance misuse, those with mental health issues, ex-rough sleepers, some who are in contact with the criminal justice system);

- single women on low incomes, women who have suffered domestic violence, and 'ladies of gentle birth';

- ex-servicemen and women;

- ex-industrial workers; those needing hostel places and move-on homes;

- lesbian, gay, bisexual and transgender communities in London in need of supported housing;

- rural communities;

- missionaries;

- parishioners;

- refugees and people fleeing from war zones; students;

- and sometimes an elegant conflation of one or more of these categories (such as black elders).

1.3   Of course, in and among this plethora of distinct communities sits the catch-all category of general needs.

1.4   We list some of these communities because they tell a story in themselves about the fabric of contemporary society, about vulnerable groups and about the security and understanding that the arch of 'community' brings. This 'narrative' also demonstrates clearly the role and purpose of small HAs which work with a diverse range of communities with complex needs, depending on race, age, religion, gender, physical impairments, dependencies, and experiences of institutions of one kind or another (services, psychiatric, prison, and so on). It is

no surprise that such associations feel that the scope of their services extends beyond traditional housing management territory to cover a wide variety of activities and needs.

1.5   For the most part small associations are enthusiastic and confident. Sometimes though, the burden falls onto only one pair of shoulders and the complexities of modern life make that a heavy burden. They do and know things that may be far removed from the preoccupations of larger housing associations, and arguably deserve public policy support for the level and depth of service that many of them undertake to provide to their customers.

1.6   To some degree, the role and future of small housing associations feels like a debate that has yet to be aired: what is the smallest size that is viable? Practicable? What are reasonable and appropriate monitoring regimes and how are these most efficiently effected without compromising quality and reducing the control of risk? A number of those that we interviewed believe that their identities and independence are to be protected and defended rather than asserted or celebrated. Throughout our research we had a strong sense of small organisations feeling their work to be unsung, undervalued, and ignored within the powerful currents of rationalisation, of mergers and acquisitions, which have surged throughout the sector in recent years. Indeed, as the sector has rationalised on the one hand, it has arguably diversified on the other, with a range of organisations formed around needs rather than around models. The identity of social housing has become increasingly blurred, with sector giants at one end and some tiny minnows at another, some of them in complex partnerships, and all of them working not only for tenants but addressing varying government agendas. Doubtless a degree of uncertainty will continue into the establishment of HACA and Oftenant, and new investment and regulatory frameworks. It will be critical to protect the customers' interests through these changes.

Project brief

1.7   We were tasked by the Housing Corporation to evaluate the provision of support and guidance to small housing associations. Currently, a 'small' housing association is defined as any association with fewer than 1,000 units to own and/or manage. The threshold was raised from 250 to 1,000 by the Housing Corporation in April 2007 as a result of recommendations arising from the Elton Report, published in June 2006. The Housing Corporation adopts a risk-based approach to small associations, with a specific set of Regulatory Arrangements for Small Associations (RASA).

1.8   Associations within the scope of RASA are obliged to provide annual accounts (audited or reviewed by an independent accountant, if appropriate – if not, an auditor's management letter); and a regulatory and statistical return (the RSR). There will be some exceptions to this 'lighter touch', with additional requirements requested of organisations which have been adjudged to pose greater risk.

1.9   While the definition of 'small' has a regulatory significance, some would argue that it is not a helpful descriptor. Some small associations are considerable businesses, employing more than a hundred staff and with turnovers of several million pounds and much more. Small is also relative – what may be nationally imperceptible may be the biggest local business there is.

1.10   Finally, there is segmentation within small: the competences and experiences of those managing around a thousand units are – from our evidence base – a world away from those managing fewer than twenty-five. Ascribing size as the category that gives them most in common is perhaps misleading. Indeed, we would argue that while some small associations may feel united in feeling restrained by resources and capacity, others will feel that they face the same concerns as larger associations.

1.11   Our work is built on the foundation of a number of previous research exercises, in particular *Facing the Future: London's Small Housing Associations in 2006* (London Housing Federation and g320, September 2006), and *Smaller Housing Associations: Fit for the Future* (National Housing Federation, London, 2007).

1.12   For the record, we would add that the questionnaires were collected, and the focus groups and interviews conducted, on the basis of anonymity. We have reflected this commitment in preparing the evaluation report, but would like to express our warmest gratitude to all those who gave extremely generously of their time and were frank and open in expressing their views. We hope that we have given a fair account and evaluation of their experiences.

2. METHODOLOGY

2.1 **Overview**

This research report was commissioned by the Housing Corporation in September 2007. The project has been managed by a specially established Housing Corporation Project Board, and has engaged directly with an External Advisory Board, comprising representatives from a wide range of organisations across the sector with direct knowledge of and expertise in small housing associations. These representatives have played an important role in guiding the project. (See Appendix 1 for the brief, together with further information about the methodology, and Appendix 2 for project members.)

2.2 The aim of the research was to understand what type of support and advice small housing associations might need and the brief was to reach the maximum possible representative coverage. Deregistered and unregistered associations were included within the scope of 'small housing associations', since the Corporation explicitly sought to understand what provision was available to all.

2.3 Our approach was to carry out a postal survey of small associations. From a survey of 1,681 organisations, 304 surveys were returned, giving a response rate of 18%. We have read and considered all of the returned surveys, but our graph output is based on a sample of 301 returns (3 returns were late).

2.4 We further carried out 56 interviews mostly by telephone, but some face to face, selected from a sample of 172 organisations which had indicated willingness to participate further (whether through an interview or focus group). These interviews lasted on average for about 45 minutes and were conducted on a semi-structured basis, i.e. a script of questions to guide but each interviewer free to probe further on any important issues arising, in particular from the respondent's returned survey itself.

2.5 **Focus groups**: We held three focus groups: one in Liverpool (22 January 2008, 7 attendees); one attached to a g320 meeting (23 January 2008, 14 attendees); and one focus group in Exeter (24 January 2008, 5 attendees). Several focus group attendees had not returned surveys, but attended because of 'word of mouth' networking, and among total attendees at the focus groups (26) were a wide range of types of organisation, from traditional RSLs to supported housing providers and co-operatives and secondary co-operative providers.

2.6 **Ring-round exercise**: Because our interview and focus group subjects were mostly – but not exclusively – drawn from the data contained within survey returns, as a further exercise to ensure that we were offering the 'hard to reach' a real opportunity to engage, we chose to ring randomly 24 organisations who are unregistered with the Housing Corporation to check: why they had not participated in the research; what their needs were in terms of support and guidance; and their existing sources of support and guidance. We made contact with a further 7 organisations through this method. (Some were unavailable or busy or needed to be called back later – not all were in full-time patterns of employment.)

2.7 In total we have made personal contact with 89 organisations – 5% of the survey group of 1,681 organisations. We believe that this figure lends credibility to our qualitative research and helps to bring some of the quantitative data to life.

3.   OUR RESPONDENTS

3.1   In terms of how representative our survey sample is of all small organisations within the housing sector, we are unaware of any authoritative data source that may generate a comparator for us and have therefore based our segmentation of small housing associations on RSRs returned to the Housing Corporation.

3.2   We segmented associations into the following size categories (based on units owned and/or managed): 0-25; 26-50; 51-100; 101-250; and 251-1000. The responses in each category, expressed in percentage terms of the total number of associations of that size in the sector, never fell below 23% (see Appendix 6 for a detailed breakdown).

3.3   We also segmented our responses into associations by type: for example, Almshouses, Abbeyfields, registered and unregistered/deregistered associations, co-operatives, and various kinds of specialist providers.

3.4   In terms of the responsiveness of organisations to the questionnaire (against RSRs as a comparator), we deduce that the response rate has been highest among co-operatives (37%), then Almshouses and Abbeyfields (33%), then BME organisations (26%) and finally associations registered with the Housing Corporation (21%, though we know that this figure must be higher since many associations have not identified themselves in more than one category).

3.5   Of our respondents, 73% indicated that they employed staff, though it should be noted that 30% had fewer than 3 or fewer full-time equivalents. Some respondents' reliance on volunteers is therefore reasonably high – a model of management that one would expect in a typical co-operative environment, but also in some of the Almshouses and registered charities. A small number, just under 4% of our respondents, are major employers, with more than 101 FTEs.

3.6   We found that 36 respondents lacked access to the internet and, of those, 24 were co-operatives, 9 were Almshouses, 1 an Abbeyfield, 1 was deregistered and 1 registered with the HC. In terms of size, as might be expected these were predominantly organisations at the smaller end of the 'smalls spectrum'.
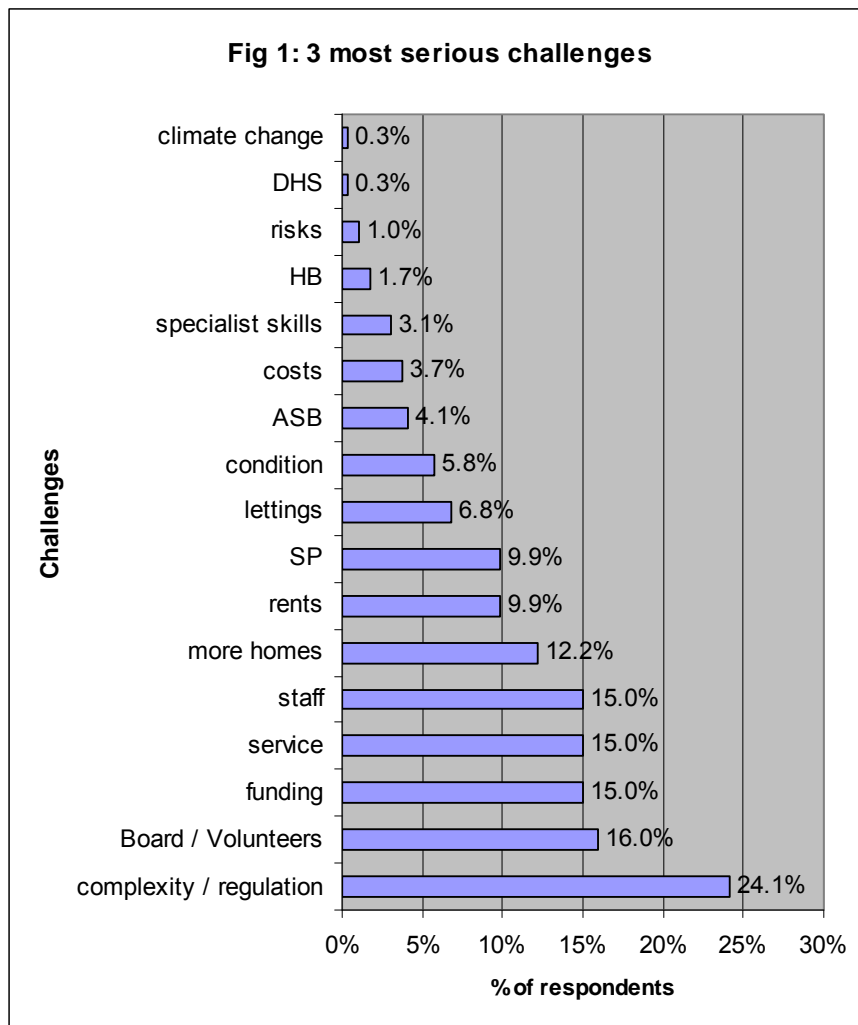
	Number	Percentage of those without internet access
1 - 25	19	52.7
26 - 50	6	16.6
51 - 100	7	19.4
101 - 250	4	11.1
251 - 1000	0	0

3.7   In terms of development, 34% of our respondents were currently developing or intending to do so. We found that, as the number of units managed increased, the greater the likelihood that the association would be developing or attempting to develop (a predictable correlation). In fact, 83% of organisations with between 251 and 1,000 homes were intending to develop or already doing so.

3.8   In terms of the relationship between development and type of organisation, 70% of BME, 60% of rural and 56% of supported housing organisations were intending to develop, compared with 20% of Almshouses and 13% of housing co-ops.
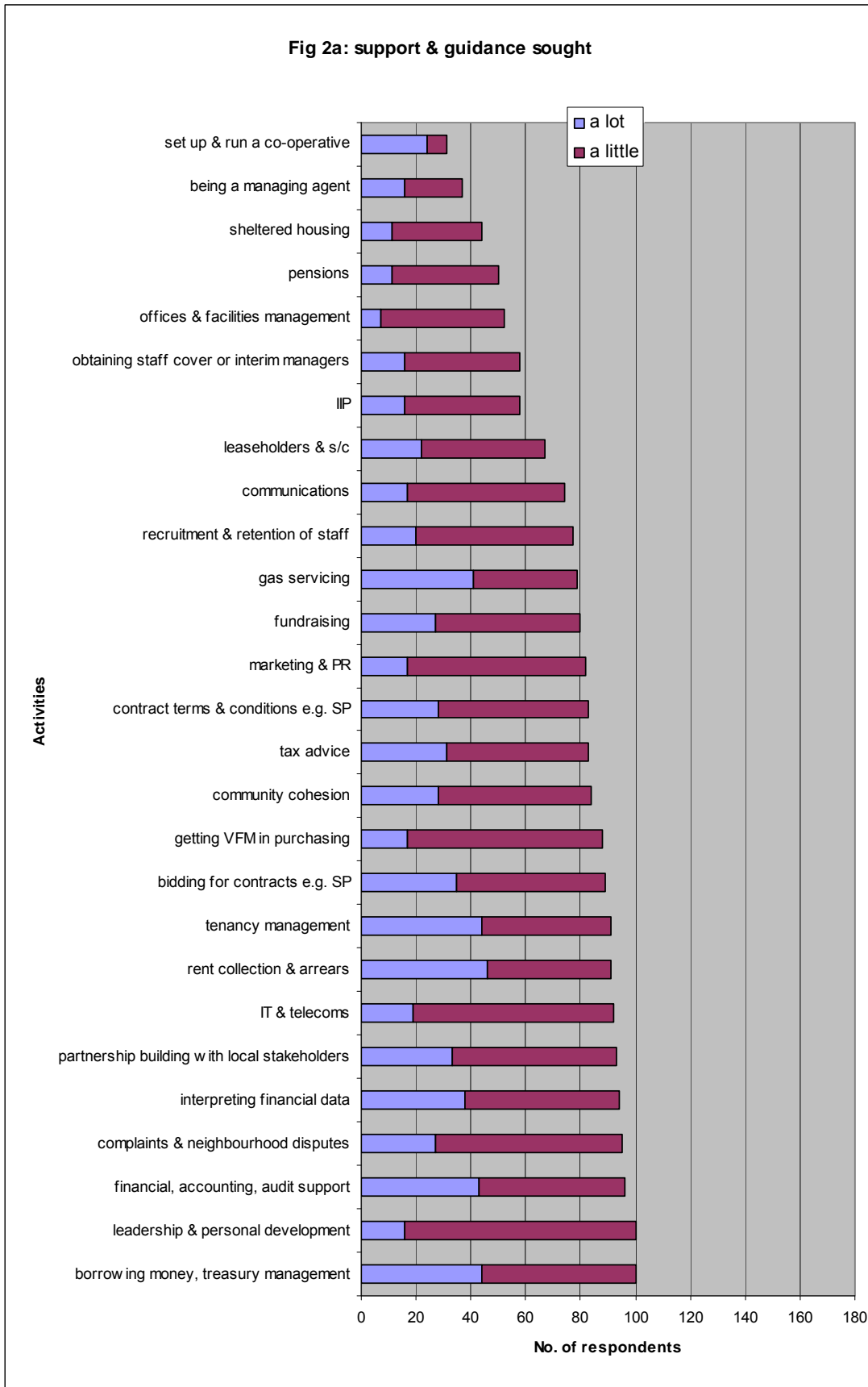
4.   THE REQUIREMENTS OF SMALL HOUSING ASSOCIATIONS

4.1   In the brief for this research, we were asked to understand the requirements of small housing associations, particularly those relating to the provision of housing. We identified 54 categories of activity (see Appendix 3, Question 12) which we considered to be the most common expectations upon associations. We set out in this section how small housing associations viewed their relationship with those activities, and where they appeared to indicate that they were falling short of some requirements or needed further help.

4.2   We first asked survey respondents an open-ended question that asked them to describe the 3 most serious challenges or concerns they had in running their organisations (see Figure 1 below, which demonstrates the most commonly perceived challenges).

Fig 1: 3 most serious challenges

Challenges	% of respondents
climate change	0.3%
DHS	0.3%
risks	1.0%
HB	1.7%
specialist skills	3.1%
costs	3.7%
ASB	4.1%
condition	5.8%
lettings	6.8%
SP	9.9%
rents	9.9%
more homes	12.2%
staff	15.0%
service	15.0%
funding	15.0%
Board / Volunteers	16.0%
complexity / regulation	24.1%

4.3   We further offered respondents the list of 54 activities to which they could indicate how much support/guidance, if any, was needed. Their patterns of response are shown overleaf (see Figures 2a and 2b).

Fig 2a: support & guidance sought

Legend:
- a lot
- a little

Activities (top to bottom):
- set up & run a co-operative
- being a managing agent
- sheltered housing
- pensions
- offices & facilities management
- obtaining staff cover or interim managers
- IIP
- leaseholders & s/c
- communications
- recruitment & retention of staff
- gas servicing
- fundraising
- marketing & PR
- contract terms & conditions e.g. SP
- tax advice
- community cohesion
- getting VFM in purchasing
- bidding for contracts e.g. SP
- tenancy management
- rent collection & arrears
- IT & telecoms
- partnership building with local stakeholders
- interpreting financial data
- complaints & neighbourhood disputes
- financial, accounting, audit support
- leadership & personal development
- borrowing money, treasury management

X-axis: No. of respondents

Fig 2b: support & guidance support

Horizontal bar chart titled "Fig 2b: support & guidance support". The vertical axis is labelled "Activities" and lists the following activities from top to bottom; the horizontal axis is labelled "No. of respondents" ranging from 0 to 180. Each bar is split into two segments: "a lot" (light blue/purple) and "a little" (dark red).

- collecting KPIs
- budgeting & financial planning
- allocations, lettings & voids
- working with LAs
- ASB
- housing finance
- development & planning
- managing & monitoring contractors
- managing care & support services
- resident involvement
- being a good employer
- meeting DHS
- meeting the Climate Change agenda
- legal action e.g. evictions
- incorporating E&D principles
- strategic business planning
- customer care & managing tenant expectations
- asset management, repairs & maintenance
- housing law
- governance
- legal advice
- policy developments
- performance - how well & compare
- good practice generally
- standard policies & procedures
- Board recruitment
- compliance with regulatory requirements

4.4   On a few topics, more than 50% (i.e. over 140) of respondents needed either 'a little' or 'a lot' of help. In order of the highest number of responses first, those topics were:
1. compliance with regulatory requirements and keeping up to date with legislation
2. Board recruitment, retention, appraisal, training
3. standard policies & procedures
4. good practice generally
5. performance – how well they are performing and how that compares with other organisations
6. policy developments.

4.4   Drawing on our interview data, we discuss each of these areas below.

Compliance with regulatory requirements and keeping up to date with legislation

4.5   Put simply, staying abreast of new developments is probably a challenge for most organisations in the housing sector, irrespective of their size. For larger organisations, this burden is considerably eased by staff tasked with capturing and implementing changes or monitoring compliance of one kind or another, whether policy and performance managers, 'resources' staff (HR, IT, Finance) or health and safety officers. As organisation and staff sizes diminish, these kinds of roles invariably disappear, and some of the responsibility falls directly on the Chief Executive. 'The extra hours go into staying up to date' was a common lament from our interviewees.

4.6   In practice, some interviewees (from the qualitative exercise – almost exclusively Chief Executives or Directors, but also some Board members) made daily checks of websites and one or two had constructed their own elaborate filters for information available on the internet. The most popular sources for staying up to date (cited from interviews) were: the Housing Corporation – emails, website, and through non-specific media (13 mentions); the NHF – whether online, email alerts, monthly bulletin, conferences, specific committees or just a non-specific means (12 mentions); *Inside Housing* (8 mentions); the Almshouse Association and its *Gazette* (5 mentions); the Abbeyfield Society, including one or two regional committees (5 mentions); Supporting People email alerts, forums, conferences and open days (5 mentions); and the website of Communities and Local Government (3 mentions).

4.7   The following all received 1-2 mentions each: the Charity Commission; Croners; Housemark; the Health and Safety Executive; SITRA; the Chartered Institute of Housing email alert; g320; consultants; lawyers; solicitors; accountants; and the local government and council (one association met monthly with them to discuss emerging trends and funding opportunities).

4.8   It was clear that networks of one kind or another – fellow RSLs, local liaison groups – were a key source of staying abreast of any new developments, and we will elaborate on these below. Some interviewees also made reference to (unidentified) websites and email bulletins as ways of staying informed.

4.9   There was anxiety (most especially from smaller organisations) about the demands that new legislation can place upon small associations in terms of resources. 'You live in fear of something coming through the legislation that puts

a frightening burden on yourselves'. Our survey returns demonstrated that anxiety about complying with the regulatory/legislative demands is in fact greater among the smaller associations, with concerns registered by 18% of respondents in the 0-25 unit bandwidth, 41% in the 26-50 unit bandwidth, 33% in the 51-100 bandwidth, and only 13% in the higher bandwidths.

4.10   In terms of regulation itself, there were mixed views expressed about the Housing Corporation by registered associations. There was an increasing feeling of dissociation from the Corporation as a direct result of the 'light touch' approach, most especially by those organisations in the 251-1000 size bracket: some spoke of the usefulness of access to relationship managers in the past to seek clarity or give advance warning of something problematic, and felt concerned that this structure had been dismantled. Part of the reaction may be attributable to anxiety about change, rather than the change itself, since it seemed that interviewees still had contact points the Corporation and still did make contact sometimes.

4.11   As a consequence of the perceived distancing of the Corporation from small associations, some worried about the adverse effect that this might have both on the Corporation's judgements and on those of other external stakeholders. This was a strategic viewpoint asserted in the main by the larger associations. Because the prevailing perception (conveyed in interviews) was that the Corporation was increasingly failing to understand the complexity of associations' business affairs, and because of the lack of contact, the Corporation would be less likely to be alert to any early warning signs on the part of small associations.

4.12   A number of the larger associations were concerned that this perceived 'withdrawal' of the Housing Corporation from their sphere of influence significantly reduced their profile. This was seen to be a disadvantage in negotiations with larger RSLs, SP commissioners or local authorities. Some Chief Executives sat on committees of one kind or another partly to maintain the profile of their associations.

4.13   At least four larger associations said that the self-compliance statement had been a useful tool for their Boards and should remain. A small number of larger associations were continuing with the previous regime and still completing and submitting regulatory returns as before.

4.14   Concerns were raised about how payment for regulation would operate in the future and whether a 'one size fits all' approach would be adopted in terms of charges levied by the new regulator.

4.15   The relationship between unregistered industrial and provident societies and their regulator appeared remote and perfunctory; a couple commented on the fact that the FSA return was not straightforward to put together.

4.16   We also encountered a handful of associations subject to multiple regulation: one example was an association having to cope with the demands of the Commission of Social Care and Inspection; the local authority's Supporting People commissioners; the Housing Corporation; and even the Office for Standards in Education.

4.17   Where there was specialist provision, a distinct ethos that influenced the model of an organisation (such as a co-operative) or a self-perception that was not necessarily that of a registered social landlord, it was felt that processes or

requirements did not quite fit, and that the Corporation did not make sufficient allowance for difference.

4.18   When we contacted our 'ring-round' organisations, whom we had deliberately targeted as unregistered organisations and very small (under 100 units), we found them to be chiefly providers of supported housing or of care homes or industrial and provident societies (and keen to stress the difference). As unregistered bodies, they had no relationship with the Corporation. One said: 'I definitely don't feel part of the housing sector.' SITRA, the NHF and the local authority appeared to be their chief sources of guidance.

Board recruitment, retention, appraisal, training

4.19   We explored Board member recruitment, retention and renewal as part of our scripted interview questions, and found that Board member recruitment becomes increasingly 'professionalised' as organisations grow by size. By far, the most popular method of recruitment for those associations with fewer than 250 units was 'word of mouth' (eleven organisations cited this as a method), in addition to drawing on local 'pools' for volunteers, such as the rotary club, the church base, a voluntary action group, the local library, local businesses, a one-off mailing, and so on.

4.20   For these smaller associations, there were a number of problems associated with this mode of recruitment. Some felt that it was increasingly harder to recruit through this route; one cited it as an ineffective method of attracting local BME members; and there were real concerns about their succession strategies. Four small organisations (i.e. managing/owning fewer than 50 units) mentioned Board members who had been serving for anywhere between eleven and fourteen years and voiced anxieties about how a new chair would be found for their Boards: we gained a distinct impression of Board members 'valiantly hanging on' as it were, out of a sense of duty. Several also mentioned how difficult it had become to attract members of the public to becoming a Board member, with concerns both about the lack of status and remuneration for a role that carried so much responsibility and about the burden of personal liability and risk of litigation: 'Recruiting is difficult as the responsibility of being a Board Member is hitting home', said one.

4.21   These qualitative impressions are further borne out by our quantitative survey data, with the majority of concerns about Board member recruitment/retention being concentrated in the smaller organisations.

4.22   Thirteen organisations (mostly above the 251 unit size category) used advertising (whether local, national or housing press, or press associated with particular communities, e.g. Irish, Christian); those who were engaged in advertising often had identified skills gaps on their Boards and sought actively to fill them. Some of these (6) had also used the NHF's 'Get on Board' scheme successfully, and were happy with the calibre of the recruits they had attracted; several others were put off by the cost of the scheme (£500 per Board member). One association with stock of over 750 units commented: 'as soon as we stopped with word of mouth recruitment, the calibre of our Board improved considerably'.

4.23   Good value training and conferences were raised as an issue by many organisations in the course of our interviews. The general feedback was that conferences and training were not targeted at small associations specifically and

so something of a curate's egg; and the price and location of many conferences and training was prohibitive (for those outside London). Some larger associations had a number of Board members in employment, and felt that generic training courses were therefore inappropriate.

4.24   The larger associations in the 'smalls spectrum' were proud of the engagement that they offered to Board members. We spoke with several Chief Executives who sat on the Boards of larger associations, which they viewed as a learning opportunity and a means of staying abreast of wider practice, but who felt that the role their own associations offered to Board members was considerably more dynamic and engaging than that of larger associations (i.e. those with in excess of 1,000 units).

4.25   Although we were not explicitly exploring this theme, it seems apparent that the sector turbulence of the last five years or so – the rationalisation and a high turnover of Chief Executives – has benefited smaller organisations. We spoke with a number of Chief Executives (managing between 101 and 1,000 units) who had career experience of (and a wealth of contacts from) larger RSLs, and who had taken up posts at smaller associations; they had mostly inherited organisations who required modernising in a number of respects, had been in post for 2-3 years and were well under way with their change agendas.

4.26   Of note from these situations is a kickstarting of what may have become rather staid Boards into good governance, with the Chief Executives sensitively stepping into areas of Board renewal, appraisal and training. However, we note the pressures on Chief Executives in these situations too, with several of them saying that they lacked time for strategic thinking.

Standard policies and procedures, and good practice

4.27   From our survey returns, we learned that 54 associations needed 'a lot' of help and 97 'a little' with standard policies and procedures (see Figures 2a and 2b); some of these (23 associations) indeed wanted 'further help' in this area (see Figure 3). When we asked our interviewees whether there were any particular activities that they were not carrying out that they felt they ought to be doing, six mentioned the fact that they were not conducting policy reviews and another two mentioned Best Value reviews.

4.28   The Housing Corporation was not automatically mentioned in connection with good practice. Indeed, good practice appeared to be an area where more activity was desired. One or two used the Audit Commission's KLOEs as a steer, but otherwise networks (of which more below) appeared to be the chief conduct for accessing good practice. One Chief Executive said that 'good practice comes from chance comments by colleagues'.

4.29   We note that, of the areas in which associations wanted further help, governance (defined as direction, effectiveness and accountability) was ticked as a category by 19 organisations. Furthermore, 23 (nearly 8% of our respondents) wanted further help with policy developments (we had cited Cave, Hills and the Government's Housing Green Paper to exemplify social housing policy areas).

Fig 3: would like further help

(Horizontal bar chart. Y-axis labelled "Area", X-axis labelled "% of all respondents" ranging from 0% to 14%.)

- Board recruitment, retention, appraisal, training
- compliance with regulatory requirements & keeping up to date with legislation
- meeting the Climate Change agenda
- fundraising
- performance - how well & compare
- meeting DHS
- policy developments e.g. Cave, Hills, Green Paper
- standard policies & procedures
- housing finance
- being a good employer, legal, staffing issues
- housing law
- borrowing money, treasury management
- governance (direction, effectiveness and accountability)
- resident involvement
- legal action e.g. evictions
- incorporating E&D principles
- strategic business planning
- marketing and PR
- contract terms & conditions e.g. SP
- getting VFM in purchasing
- IT & telecoms

<u>Performance – how well they are performing and how that compares with other organisations</u>

4.30   Smaller associations judge their performance primarily on the basis of simple indicators, such as their financial robustness or the views of residents, citing in interviews the following measures: financial PIs (2); profits (1); lettings (1); the views of residents (5), as well as having tenants on the Board (1); family visits (1); yearly performance indicators conducted in concern with local Supporting People providers (1); regular governance meetings reviewing health and safety, and finance (1); and having a consultant oversee their performance (1). We spoke with only one association with fewer than 250 units that was engaged in benchmarking. A couple mentioned the Abbeyfield Standard as a guiding standard.

4.31   Several medium to larger sized associations also reported on rents arrears and voids to their Boards. Occasionally, small housing associations sought data more widely to judge their performance, with one organisation citing the circulation of a questionnaire to ask about community engagement and wider questions on the provision of resources. Some felt that operational performance indicators and customer service measuring and improving performance needed development.

4.32   Larger associations cited KPI reporting (3 of them), a balanced scorecard (1), a performance management framework (1), internal audits (1), and aspects of external validation, such as Supporting People visits; reference to KLOEs and the experience of Audit Commission inspection; CSCI inspection; ISO 9000; PQASSO, and Investors in People. Several also made reference to local benchmarking groups.

4.33   As mentioned in the introduction to this report, the Housing Corporation's relaxation of regulation requirements for associations with more than 250 units but fewer than 1,000 was in direct response to recommendations arising from the Elton report. For the most part, the reduction of 'form-filling' has been welcomed by these small associations in a spirit of less red tape: many had no desire to return to more paperwork. For some, however, there is concern that they are no longer able to compare themselves against the Housing Corporation's supply of performance data:

'*We used to use the HC website PI data with a target to be in the upper quartile and this worked well and gave integrity to the process. The HC have just dropped the PI data for HAs with fewer than 1,000 units. […] This is extremely regrettable for smalls. Self-regulation is ok but you need the equipment to do this*.'

'*Easing the regulatory burden has made self-regulation more difficult as we cannot track/benchmark performance*.'

4.34   Our survey returns (see Figures 2a and 2b) show that the aggregated need for help by small associations in judging their own performance is at the top end of our respondents' needs and Figure 3 demonstrates that it comes fifth as a priority (from nearly 9% of our respondents) in the areas in which associations would like 'further help'.

<u>Other key activities</u>

4.35   We delved specifically into support needs for asset management, attaining Decent Homes, the Climate Change agenda, and financial viability because

preliminary analysis and project/sounding Board discussions had indicated that these might be areas in which associations needed 'a lot' of help.

4.36   On asset management, 57 associations indicated that they needed 'a lot' of help and 70 indicated that they needed 'a little' help in this area. We inferred, however, that these needs for assistance were being met, since associations did not indicate that they had much need for *further* help (see Figure 3).

4.37   In our interviews and focus groups, we did explore whether there were any specific problems regarding asset management, and received a wide range of responses. Some mentioned various convoluted routes to finding the right repairs and maintenance contractors for their associations, or problems with getting larger RSLs to be more responsive in attending to repairs, and three cited 'stock condition surveys' as an activity that they ought to be doing but had not yet implemented.

4.38   A small number faced complex issues around their assets, such as remodelling bedsits, updating hostels or refurbishing older properties (being able to do that in an environmentally sustainable way), and finding both the capital and the expertise to do so. The likelihood of small organisations having the in-house expertise to project-manage such works is slim, and several mentioned the high costs of professional advice. This was also an area that had been impacted by policy and changing expectations from a number of different sources, from disability discrimination legislation to energy efficiency targets or tenants' own aspirations (with bedsits becoming increasingly harder to let) – this may be why meeting the Decent Homes Standard was in an area in which some sought further help (8% of respondents). By and large, however, many of our interviewees were proud of the fact that they had already attained the Decent Homes Standard or were well on the way, and a number were already planning beyond Decent Homes.

4.39   On meeting the Climate Change agenda, this surfaced as an area in which organisations explicitly want further help (again, see Figure 3). There was no concrete trend to emerge from probing our interviewees on this subject. A number were engaged in interesting activities – from energy efficient light-bulbs to ground source heat pumps to an ex-offender project that has an allotment project to grow organic food, but equally a number felt that they had 'not got started yet' on this area. One or two mentioned that simple and accessible leaflets on environmental issues would be helpful. This is a relatively new preoccupation for all organisations generally, from whatever sector they hail, and like others housing associations are probably seeking practical and cost-effective solutions they can implement to enhance the environmental sustainability of their activities.

Corporate services

4.40   There are some associations clearly struggling with some core corporate services functions. Survey returns showed that:

- 22 associations wanted further help with being a good employer;

- 17 wanted further help with marketing and PR; and

- 16 wanted further help with IT and telecoms.

4.41   Our interviews brought up some of the same subject areas:

- Concerns around health and safety, including, for example, complying with fire regulations (6). One had installed fire doors three years ago that do not conform with current legislation; another had not learned until about 8 years ago that there was a statutory requirement for gas safety testing.

- Concerns around HR (5). One association, for example, had had no contracts of employment until 7 years ago.

- A recognition of the inadequacy of IT, telecoms, financial systems – in essence the use of modern technology to streamline processes (7). One said that these were areas of huge expense, but of low customer satisfaction, hence they were not prioritised.

Legal matters

4.42   Forty-eight associations needed 'a lot' of help and 91 'a little' with legal advice, with a similar picture for housing law (49 and 85 respectively). Of these, 22 needed further help with housing law, 18 with legal actions (such as evictions) and 16 with legal advice. (Clearly legal fees can be a huge cost for small associations.)

Financial matters

4.43   When we asked our interview subjects about financial viability, those providing traditional general needs type accommodation were invariably satisfied with their financial robustness (and some frustrated only by not being able to make their assets work for them in terms of accessing grant to develop new homes). Those involved in more diversified business strands, however, were less confident.

4.44   This was noted against the background of our survey returns, which showed various finance and finance-related activities consistently recurring in the need for further help (see Figure 3):

- Further help with fundraising (26 respondents);

- Further help with housing finance (22 respondents);

- Further help with borrowing money, treasury management (20 respondents);

- Further help with strategic business planning (18 respondents);

- Further help with contract terms and conditions, e.g. SP (17 respondents);

- Further help with getting VFM in purchasing (17 respondents).

The activities in which associations felt unsupported

4.45   The Supporting People regime surfaced as the area which presented our interview subjects with the greatest anxiety, highlighting the challenges of engaging in an increasingly competitive and complex business environment. They feel themselves at a disadvantage in terms of:

- Carrying out risk analysis and scenario planning – and being able to bear risk (larger associations could carry a loss in one area, for example). One organisation spoke of the difficulty of making any long-term revenue commitments. It has 40 SP contracts, some of which have a maximum contract commitment of 3 years, others which are awarded on an interim basis only. Their charitable objectives mean that they cannot take part in

shared ownership schemes which would provide a new funding stream and allow them to plan for the longer term. Several organisations expressed the wish to see longer-term strategies on the part of SP funding, allowing for a longer period of stability.

- Contract management and contract bidding – a number of associations expressed concerns about issues around contract bidding (and for some the perceived ability of larger associations to undercut them in terms of contract tendering). Small associations do not necessarily have access to legal teams (and therefore have to hire expensive assistance), strength in depth in writing tenders and the resource to do so.
- Being able to sustain changes in service demands and priorities (and the uncertainty this brings to their financial and staffing arrangements). We spoke with one association whose turnover is £200,000, one half of which is composed of Supporting People funding. While the association tries to raise its profile, through attending the local providers' forum and working with voluntary organisations, it nevertheless feels that its sustainability is precariously posed.
- A voice at the table. Small SP providers find it hard to participate in hard-edged discussions with local authorities. A couple also mentioned the fact that the loss of what was perceived as the 'quality kitemark' of the Corporation's assessments for them would have the effect of weakening their standing in local negotiations;
- How far an organisation – most especially a small one – can improve efficiencies and quality and drive down cost.

4.46   On Supporting People, one useful intervention to combat the vulnerability of small providers is the CLG-funded Supporting People Capacity Building project being administered by HACT. This Support 'N' Advice Project (SNAP) seeks to support six partnerships of small community-based housing support providers in tendering for – or delivering in partnership – Supporting People contracts. The briefing about the project states that '*The types of partnership formed include development of local consortia, sub-contracting, large/small partnerships, resource sharing approaches and several other forms of joint working. The project is exploring and evaluating these different possible models of collaboration.*' The partnerships are located in Suffolk, Redbridge, Durham, Rotherham, Southend and Liverpool, and the support being provided consists in 5 days of facilitation time to each group; larger organisations offering their resources into the group; building the capacity of the smaller members of the partnership; and supporting some of the costs of legal advice. The wider lessons to be learned from these collaborative frameworks will be extracted and developed into a range of resources later in 2008 by HACT; the aim is to work with SITRA and the NHF to share these widely.

Developing new homes

4.47   In interviews and in our meetings with stakeholders, the development of new homes was another area in which small housing associations said that they felt significantly unsupported. On the one hand, some associations had aspirations to develop but several mentioned the fact that they lacked the resources or expertise to manage development projects. One organisation mentioned the fact that they would like assistance in accessing information on how to gain grant

funding for development purposes, and needed more guidance than that available from the Housing Corporation website – they found the development language opaque – and wanted a more tailored service of assistance to be available. One or two co-ops, who would like the ability to develop new homes, felt that grant regime was restrictive to them.

Average scores

4.48   We conducted an analysis of the 'neediness' of associations by size bandwidths (see Figure 4 below), through looking at the average number of times that they had ticked that they either needed 'a little' or a 'a lot' of help for any of the 54 activities listed.

4.49   We found that associations with more than 101 units were more likely than smaller associations to need 'a little' help and that associations with fewer than 101 units and more than 25 units were more likely to need 'a lot' of help.

4.50   Those in the 0-25 category of size less frequently needed either 'a lot' or 'a little' help, suggesting that they are either competently self-sufficient or that they are unaware of the degree of help that they might need (we return to them in the section on Barriers).

Fig 4: average score by size of HA
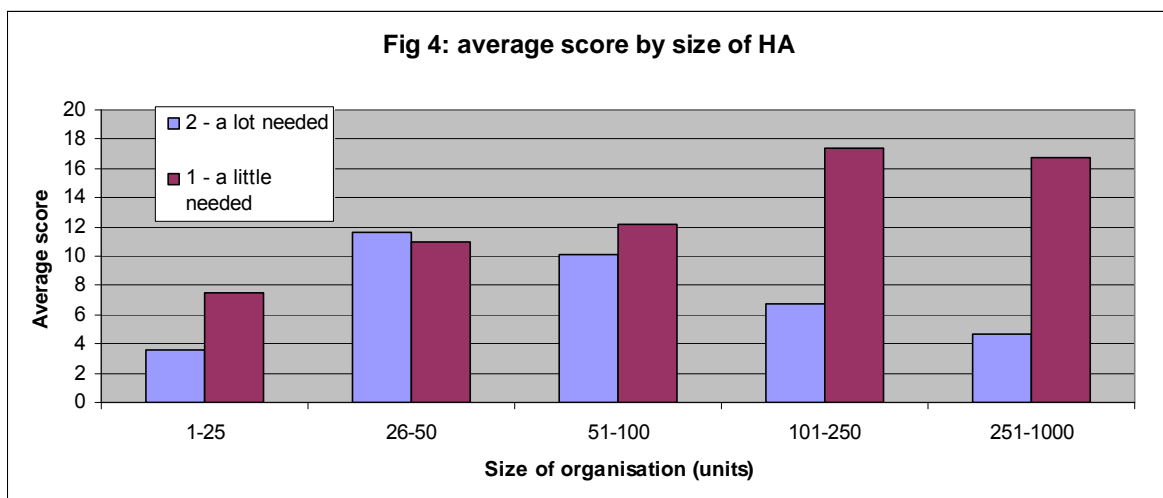
5.   SOURCES OF SUPPORT AND GUIDANCE

5.1   We set out at Appendix 5 a list of sources of support and guidance assembled as part of our research work. It is set out as links to websites, or in the case of the Housing Corporation to specific pages on its website, by way of a simple outline signposting for small associations (available to circulate by email for example). Doubtless many associations will have found their own additional sources – and certainly we were made aware of some of these in the course of our interviews and focus groups – but the list we have compiled is a rudimentary framework and the most popular sources that we would expect to benefit many associations (with variations 'at the edges', depending on the nature of the services they provide).

5.2   Whether established by regulators, federated bodies or government-sponsored self-help portals, there are many vehicles out there to co-ordinate the provision of guidance and/or support to a targeted audience of organisations. In the housing sector, the route to assistance for those providing mainstream general needs housing, or for those with a very specific model of organisation (such as a co-op, Almshouse or Abbeyfield), is reasonably straightforward. As a starting point, there is ample guidance available from the Corporation, albeit for the most part not directly targeted at small associations.

5.3   For those engaged in specialist provision, or those with very specific characteristics (for example rural, BME) that might unite them, the journey to answers can be rather more meandering. It is probably unrealistic to expect that every specialism may be matched by tailored guidance – the net has to close somewhere – but the demand for strong and effective support networks is therefore keener.

5.4   If we consider the blocks of support and guidance targeted chiefly at the housing sector, we would identify the Housing Corporation as the regulator; the National Housing Federation as the trade body; the Audit Commission as the body responsible for assessing service delivery performance (for non-small associations); the Federation of Black Housing Organisations as the membership body for black and minority ethnic housing associations and individuals; the Chartered Institute of Housing as the professional body for individuals working in housing; and as the natural destination of their constituencies the Almshouse Association, the Abbeyfield Society, the Confederation of Co-operative Housing, and some of the secondary co-op providers. Given that most of the Almshouses, Abbeyfields and co-operatives will be 'small' by definition, the advice of the latter bodies is *de facto* targeted at smalls (i.e. organisations with fewer than 1,000 units).

5.5   Our evaluation is that these latter umbrella bodies have been providing support and guidance to their members and are generally well thought of by them. Members look to their representative bodies for lobbying on their behalf or for access to professional services. We outline briefly some of the activities that they currently engage in.

5.6   The Confederation of Co-operative Housing (CCH) is an umbrella organisation open to all housing co-operatives, tenant-controlled housing organisations and regional federations of housing co-ops. Its website, www.cch.coop, is a useful source of information, with model policies and procedures made available to co-ops in areas such as the following: anti-social behaviour; complaints; harassment;

code of governance; rent arrears; repairs and maintenance; risk management; allocations; equal opportunities; expenses; financial standing orders; and so on. There is also a useful clutch of documents on forming, funding and understanding co-ops. CCH commenced reissuing a bulletin (*CCH bulletin*) in autumn of 2007 containing information about co-operative initiatives, government policy, and a number of events. As a body, CCH offers policy advice; independent examination of complaints issue; and advises co-ops about Housing Corporation regulatory issues.

5.7   Co-operatives are also well served by a number of specialist providers, who provide advisory support, advice on legal issues and in general a 'safety net' of kinds. We have met with CDS Co-operatives, the largest agency in the south east, serving 45 independent co-ops. CDS offer a range of services, such as the completion of the RSRs, the management of spend and production of quarterly financial statements, and the offering of a training programme with bespoke/local training available (though they report some reluctance on the part of co-ops to attend). Their website, www.cds.coop, has a password-controlled section for services to their clients, but a number of policies (e.g. on housing management or customer services) are publicly available. North West Housing Services (NWHS), with whom we also met, provide similar services and support to 32 co-ops.

5.8   The Almshouse Association offers a range of services to its members: a website (www.almshouses.org) containing basic guidance; a quarterly magazine; training seminars and county meetings for Trustees; loans and general assistance; acts as a conduit for suppliers of insurance policies to Almshouses, an approved list of consultants, and general representation of Almshouses. The Association also makes available to its members two core publications, *Standards of Almshouse Management* and *Support and Care for Residents*, which have both been approved by the Housing Corporation and by the Charity Commission as codes of good practice.

5.9   Similarly, the Abbeyfield Society provides services to around 300 member societies, has a (well organised) website (www.abbeyfield.com) with login facilities for members and publishes *Focus*, which both contains information and provides sign-posts about how to research further (usually via websites), together with clearly marked sections directing actions which Abbeyfields will need to take in order to fulfil legal obligations. The Abbeyfield Society also makes a very useful self-assessment kit available to Abbeyfields.

5.10 Serving the sector more widely, the NHF has targeted some support and guidance at small associations. While the NHF has been subject to mixed feedback on how well it executes such a programme, it has nevertheless made some inroads into offering attractive packages to small housing associations, though we acknowledge that there is more that can and should happen. We think chiefly of some initiatives targeted at small housing associations and some which embrace them:

> ▪ The publications specifically directed at small housing associations, such as Fit for the Future;
> ▪ Conferences, in particular the 'Conference for Smaller Housing Associations' held annually in the autumn – but also such events as the South East Smaller Has' Forum offering a half-day event on changes in

employment law, internal audit and regulation in Wokingham in April 2008 for a cost of £50;

▪ Support to regional fora of small housing associations;

▪ The NHF writing to associations to encourage them to pick up the telephone to a contact in the regions;

▪ The 'Get on Board' scheme to help associations find Board members;

▪ The work currently under way to plot member engagement with all housing associations. This 'Customers First' project examines the support provided to different members: one strand is addressing the needs and service offers available to small associations; and

▪ The work plan for the SP regime. The NHF is working with regional colleagues to identify good practice and lobby commissioners to manage their markets in a way that promotes and maintains choice for service users and diversity of provision. The NHF is in discussion with the Housing Associations' Charitable Trust (HACT) about how to launch work on consortia arrangements at the national Housing Care and Support Conference in July of this year.

5.11   The BME associations whom we interviewed did not raise any specific obstacles or barriers that they faced beyond those that might face any small association or any SP or specialist provider. However, some expressed concern at the support provided to BME associations at present, and suggested that networks might be established to provide this.

Access to support and guidance

5.12   Based on our research, we concluded that:

▪ Provided an association has access to the internet, there are a very wide range of sources available on the web offering both information and guidance. However, anyone less technically adept at use of the internet or less well versed on what is out there will waste a lot of time searching;

▪ The chief sources used by housing associations are rich repositories of information;

▪ Some of the umbrella associations helpfully make policies available on their websites;

▪ How to locate good practice is poorly set out on many sites;

▪ Signposting of practical resources (e.g. templates, toolkits) is unclear on a number of sites;

▪ Whom and how to contact would benefit from more explicit positioning on some sites.

5.16   We make a distinction between support and guidance. While guidance can be both written and verbal, the likelihood is that verbal guidance will be sought for formal or technical processes (e.g. deregistration or changing memoranda and articles of association). Guidance informs decision-making about what course of action to take. Guidance may be sought from a regulator, legal advisors, and consultants.

5.17   Support is an altogether vaguer intervention to pin down – it may be psychological, practical, technical, financial and so on. We have understood it both as aid and encouragement, and we view it as provided through relationships of different kinds – whether with a trade or umbrella body, or peers – and most likely to be accessed as a result of personal contacts.

5.18   While guidance is readily available to most associations, those small associations who consider themselves to be isolated are unlikely to be accessing much in the way of support.

5.19   We will unfold this picture in more detail below. We begin first by setting out the findings of our survey returns in respect of sources of support and guidance, then proceed to discuss what emerged from our qualitative work, before teasing apart what difference 'connectedness' makes in this context.

Survey returns

5.20   Questionnaire respondents were asked to evaluate a list of 35 sources of support and guidance in terms of their helpfulness, with the measures set as: 'very helpful and often'; 'helpful some of the time'; 'of limited help'; and 'of no help'. The list of sources was developed through researchers' own knowledge of the sector and informed by discussions with advisory board members, representatives of small associations attending the NHF 'smalls' conference on 1 November 2007, and representatives of the Confederation of Co-operative Housing. The figure overleaf (Figure 5; for more detail, see Appendix 7) shows the aggregated results of those sources that were rated either 'helpful some of the time' or 'very helpful and often', a picture therefore of general 'helpfulness'.

5.21   There may be a service of a personal nature offered by those who score highly on 'very helpful and often', namely accountants, auditors, legal advisers and other housing associations, who appear to be both extensively used and adjudged to be useful. We note, however, that the Housing Corporation (second in terms of 'helpfulness') and the National Housing Federation (fourth) emerge strongly as helpful sources of support and guidance.

5.22   Publications were also judged by respondents to be important as a helpful source (sixth by this measure). This may be partly attributable to the explicit mention of *Inside Housing* – which seems to have established itself as the sector's magazine – as an example on the questionnaire.

5.23   The data set can be misleading if taken solely at face value. We must remember that some of these sources will be targeted at (or exist to serve) certain kinds of organisations; if we cross-tabulate data, we find that members (rather than other respondents) view their federated bodies as important sources of support and guidance. Of our survey respondents, the Almshouse Association was viewed by 80% of the Almshouses, the Abbeyfield Society by 78% of Abbeyfields, and the Confederation of Co-operative Housing by 52% of co-operatives, as generally helpful.

Fig 5: sources of support and guidance
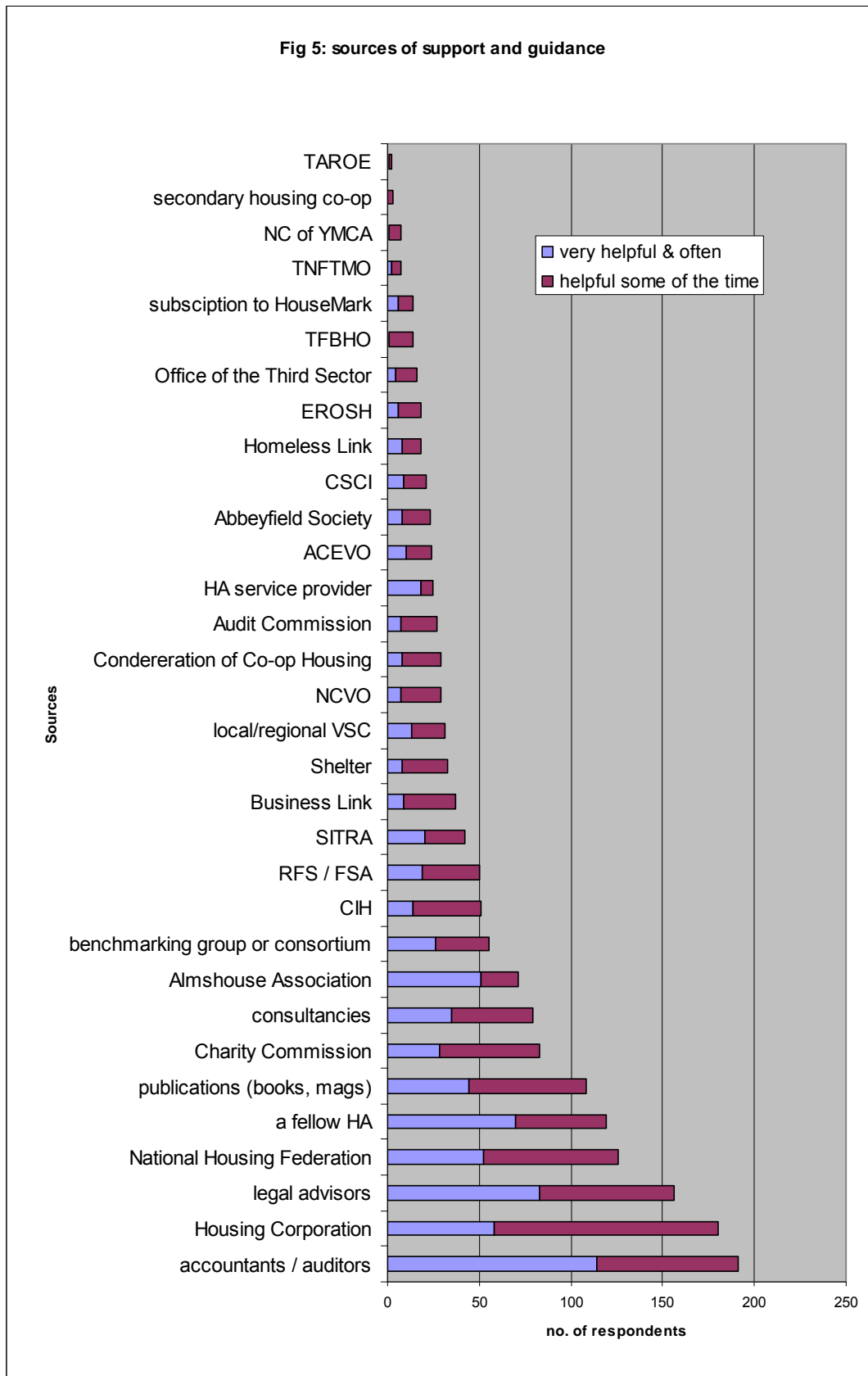
5.24   Just as the Housing Corporation, NHF and Charity Commission score highly for 'helpfulness', so they transpire to be among the popular choices for providing 'limited help' (see Appendix 7), although the RFS/FSA, Charity Commission, the Chartered Institute of Housing, Audit Commission, Business Link and NCVO jump up the rankings as it were. This might suggest that these bodies are useful in relation to some kind of specific activity or task, though we cannot evidence this supposition, since it is also possible that some respondents will have used the category 'of limited help' to express dissatisfaction.

5.25   When we looked at the guidance most commonly used by those who do not have internet access, the Corporation, accountants/auditors, legal advisors and the NHF remain popularly used sources:

What guidance people who do not have the internet use

	Number who use the service	*Number who find it helpful or very helpful*
HC	29	23
accountants/auditors	29	24
legal advisors	26	21
RFS/FSA	23	17
CCOH	16	16
NHF	12	11
publications	9	9
consultancies	8	8
AA	7	6
HA service provider	6	5
NCVO	5	5

5.26   We find the RFS/RSA, the Confederation of Co-operative Housing and the Almshouse Association emerging more strongly in this ranking, reflecting the types of organisations most likely to be without internet access – namely industrial and provident societies, co-operatives and Almshouses.

Qualitative research

5.27   In terms of our interviews, the following were the most commonly cited sources of support and guidance:

- The NHF – the bulletin, insurance, training, finance and development conferences, the smaller HA forum (22 mentions) – which was viewed as engaged with conversational support, though a handful of associations considered it London-centric;

- The Housing Corporation (11 mentions) – though interviewees wanted improvements to the website and to the publications. The RASA unit in Leicester was cited by 3 additional organisations as especially helpful;

- Communities and Local Government – especially on valuation and RTB (4 mentions);

- *Inside Housing* (4 mentions);

- The Almshouse Association – the newsletter especially. '*It is the best support network and absolutely superb. The guidance on standards and support and care are both excellent. The Gazetteer really helps people understand fire regulations and the requirements of the Charity Commission and Housing Corporation*' (8 mentions);

- The Abbeyfield Society (3 mentions);

- The Chartered Institute of Housing – website and email bulletins (4 mentions);

- The Charity Commission (5 mentions);

- Consultants (6 mentions);

- Lawyers, legal advisors, solicitors (8 mentions);

- Accountants, auditors (4 mentions); and

- The Audit Commission (3 mentions).

5.28 Other sources referenced were: Board members, *Housing Today* (a defunct publication), *Roof*, CPIFA, the *Housing Ombudsman Journal* (seen as useful for co-ops), the NCVO, the Association of Retirement Housing Managers, Age Concern (a mediation service), HACT, SITRA, the Fire Brigade, ACEVO, Shelter, the London Councils Newsletter, Community Care, the Women's Aid Federation, CDS, and IDeA. We found the awareness of sources in the smallest organisations – beyond the Housing Corporation, the National Housing Federation, and say the relevant umbrella body – to be patchy.

5.29 By far the most useful sources of support and guidance proffered in interviews and focus groups were informal and formal networks: indeed, support – as opposed to guidance – appears most effectively delivered through peers. In general, associations believed that informal networks (exemplified by being able to pick up the telephone to a fellow colleague at a peer organisation) offered them a means to cope with the lack of scalability of demands upon them. They might ask, for example, to read the other's asset management strategy, or talk through a problematic issue that had arisen, and believed there to be more mutual support and less competitiveness than in partnerships between larger RSLs:

  o '*nothing completely new is going to happen that hasn't happened to someone else or isn't close to happening*';
  o '*informal networks are often more useful as there are no hidden agendas*';
  o '*You need friends and allies. It's important to build relationships and networks when things are good in the hope that they will be there for you when things are bad.*'

5.30 Those who talked about the usefulness of informal networks were invariably connected to others also through formal links. This formalised group membership appears to be a significant source of psychological encouragement, nurturing confidence and well-being.

5.31 Formal networks offer reputational benefits, whether conferring profile upon associations, or lending them a mini-campaigning voice that counters concerns about disappearing from view. These networks also circumvent some of the

barriers to support and guidance (see Section 6), since collective action is more efficient in terms of both time and cost. Group members can access good practice directly from colleagues, or find their way towards better practice together, get advice from each other (e.g. about consultants or software) and use their groupings to procure efficiencies.

5.32　Some of the networks we came across included:

- a group of approximately 13 BME associations who meet in Newham monthly and act as a support network, discussing development, government direction, social policy, new legislation, any difficulties as individual organisations;

- in the North West a group of 10-15 associations who network through the North West and Merseyside Small HA Standing Group, which meets quarterly. In their own words, 'they get together to improve' and are proud to be working together;

- The NHF SW group;

- NHF Eastern Region small HAs practitioners' group who meet once very 3 months;

- The Solomon Project, comprising: Agudas Israel Housing Association; Hornsey Housing Trust; Innisfree Housing Association; Shian Housing Association; Sir Oswald Stoll Foundation; and Waltham Forest Housing Association. An example of their work was plotting stock across the 11 associations (>3000 units) to seek efficiencies and increase their buying power;

- The NHF SE Smalls Group;

- SolFed, based in south London, comprising: Ekaya; Housing for Women; Lambeth & Southwark HA; New World HA; and Southwark and London Diocesan HA, and carrying out a wide range of activities such as benchmarking, joint developments, joint commissioning of consultants, joint training for staff and Board members etc.;

- SHAPE (Smaller Housing Associations Pursuing Excellence), a well established group with a wide programme of activities;

- g320, which operates as a forum for the 320 smaller members of the London Housing Federation, also with a wide programme of activities;

- Shian, working together with ARHAG, Cara, and Odu-Dua to carry out stock condition surveys;

- The West London Almshouse Group;

- The London BME Directors' Forum;

- small providers of supported housing, invariably working with a wide variety of other local providers, from the voluntary and community sector to the police and social services.

5.33　While some organisations were part of regional networks/clubs, one or two still felt isolated in terms of the composition and complexity of their business. They felt that they were dealing with very niche networks, perhaps health or prison

authorities, that finding similarly orientated or composed businesses was difficult – and that geographical groupings were unlikely to address their needs in full. They were still looking for a 'marriage broker' of some kind.

Connection and isolation: survey returns

5.34 The figure overleaf demonstrates respondents' views on whether they are connected to, or isolated from, other associations, organisations and staff.

5.35 We find that respondents' connection is strongest with other housing associations carrying out similar work, then with other staff at a similar level in other organisations, and finally with other organisations carrying out similar work.

Fig 6: Small HAs contact with others

	HAs doing similar work to you	Other orgs doing similar kind of work to you	regular contact with other staff at a similar level in other organisations
connected	159	140	129
isolated	75	80	76
would like to know of others	55	50	45
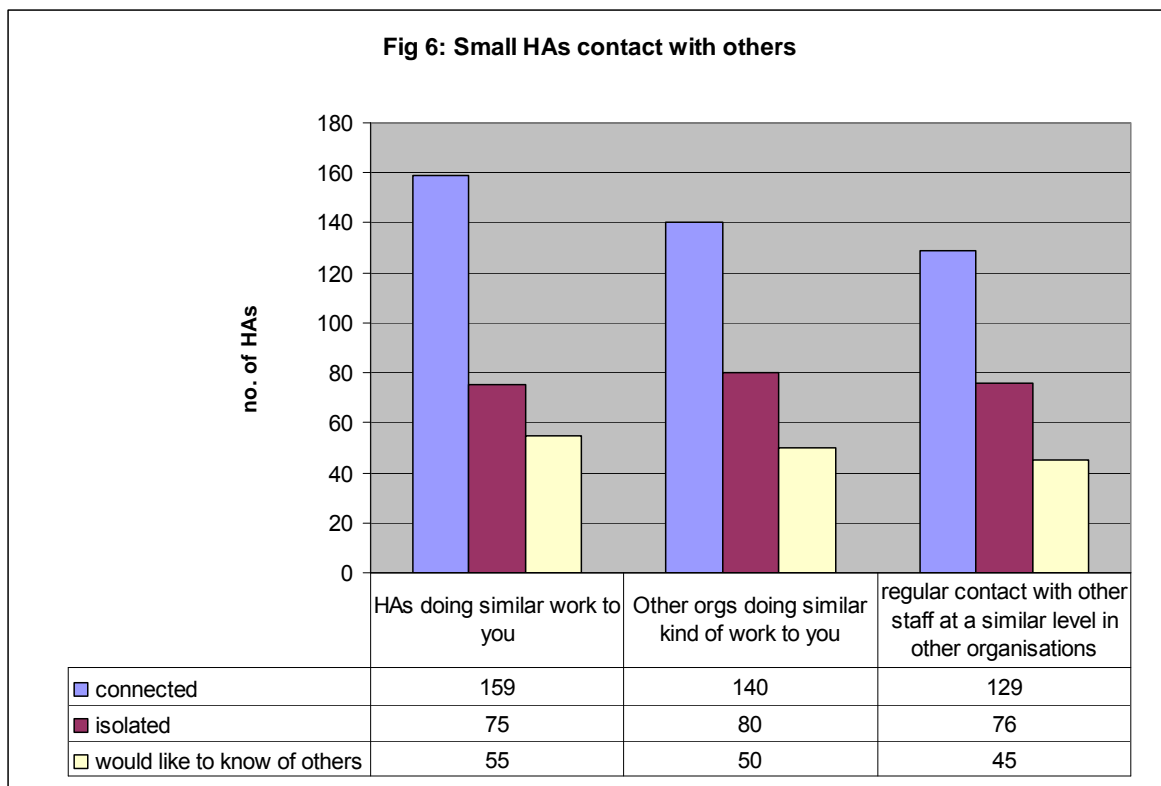
5.36 However, the perceptions of isolation – from other housing associations (25% of all survey respondents), peer staff (25% of all survey respondents) and other organisations (27% of all survey respondents) – are reasonably high, and certainly higher than we would have anticipated. This isolation is not concentrated in any one group, although we note that comparative levels are higher among deregistered and unregistered associations, specialist organisations, co-operatives, and industrial and provident societies.

5.37 Of organisations who felt isolated from other associations (see Figure 7 overleaf), we found:

- 1 BME organisation;

- 1 rural housing association;

- 1 secondary housing co-operative;

- 1 co-ownership society;

- 7 SP providers (19% of respondents in this category);

- 13 sheltered housing providers (29% of respondents in this category);

- 15 Almshouses (21% of respondents in this category);

- 14 registered charities (20% of respondents in this category);

- 34 registered housing associations (22% of respondents in this category);

- 29 industrial and provident societies (30% of respondents in this category);

- 19 co-operatives (35% of respondents in this category);

- 9 deregistered or unregistered associations (36% of respondents in this category); and

- 4 specialist organisations (36% of respondents in this category).

Fig 7: isolated from other HAs by type of organisation
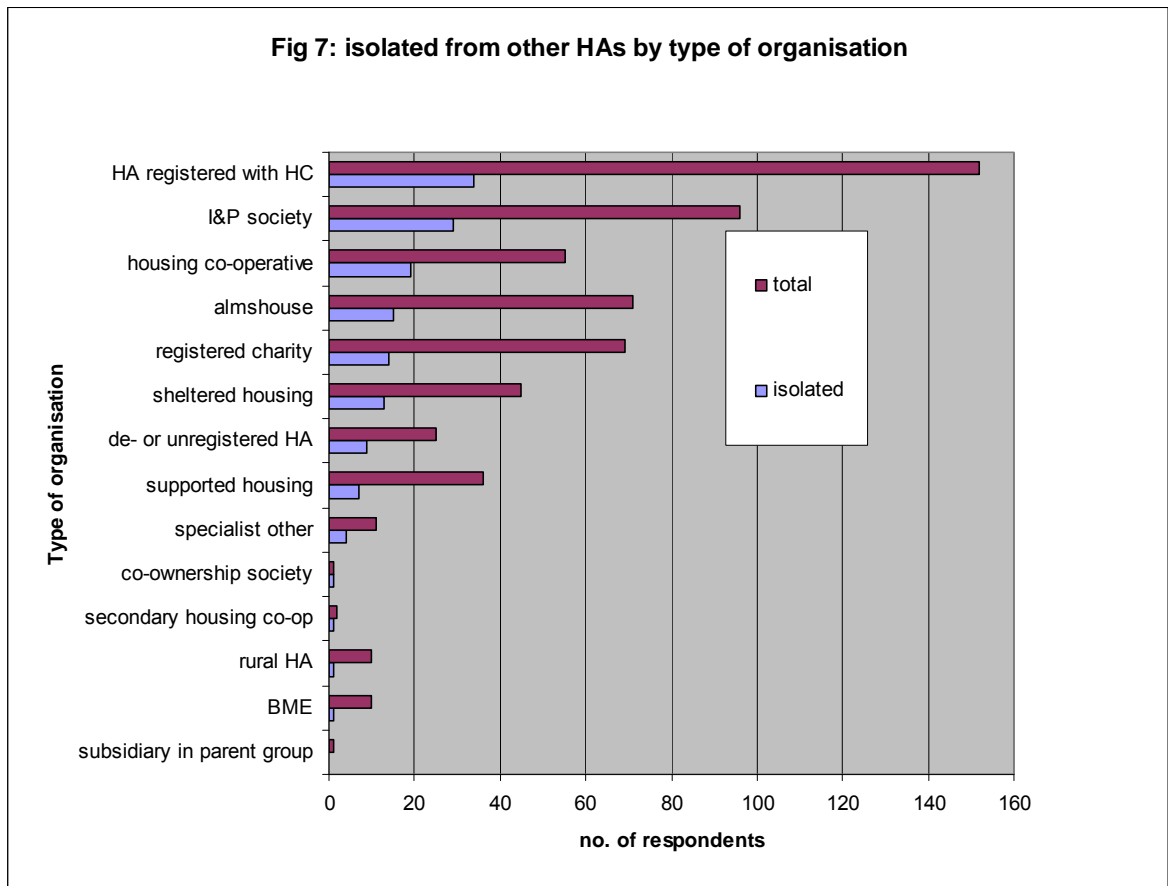
no. of respondents

5.38   There is a desire on the part of a reasonably large minority of respondents to be connected – expressed by affirming that they 'would like to know of others' – whether with other housing associations (19% of all survey respondents), staff (15% of all survey respondents) or other organisations (17% of all survey respondents).

5.39   We cross-tabulated our data on isolation/connectedness with internet access to see whether any patterns of isolation emerged through lack of electronic connectivity. (See Figure 8 overleaf which expresses this in percentage terms, i.e. the percentage of all those who do or do not have access to the internet who feel isolated/connected and so on.)

5.40   Contrary to our expectations, in comparison with all respondents, those without internet access have:

- a significantly heightened sense of connectedness with other organisations;
- a stronger sense of connectedness with other housing associations; but
- less regular contact with other staff at a similar level.
- There is also significantly less desire 'to know of others'.

5.41   Given that the majority of those without internet access turned out to be co-operatives, and then Almshouses, these reasonably high levels of connectedness are perhaps unsurprising.

Fig 8: isolation and internet access
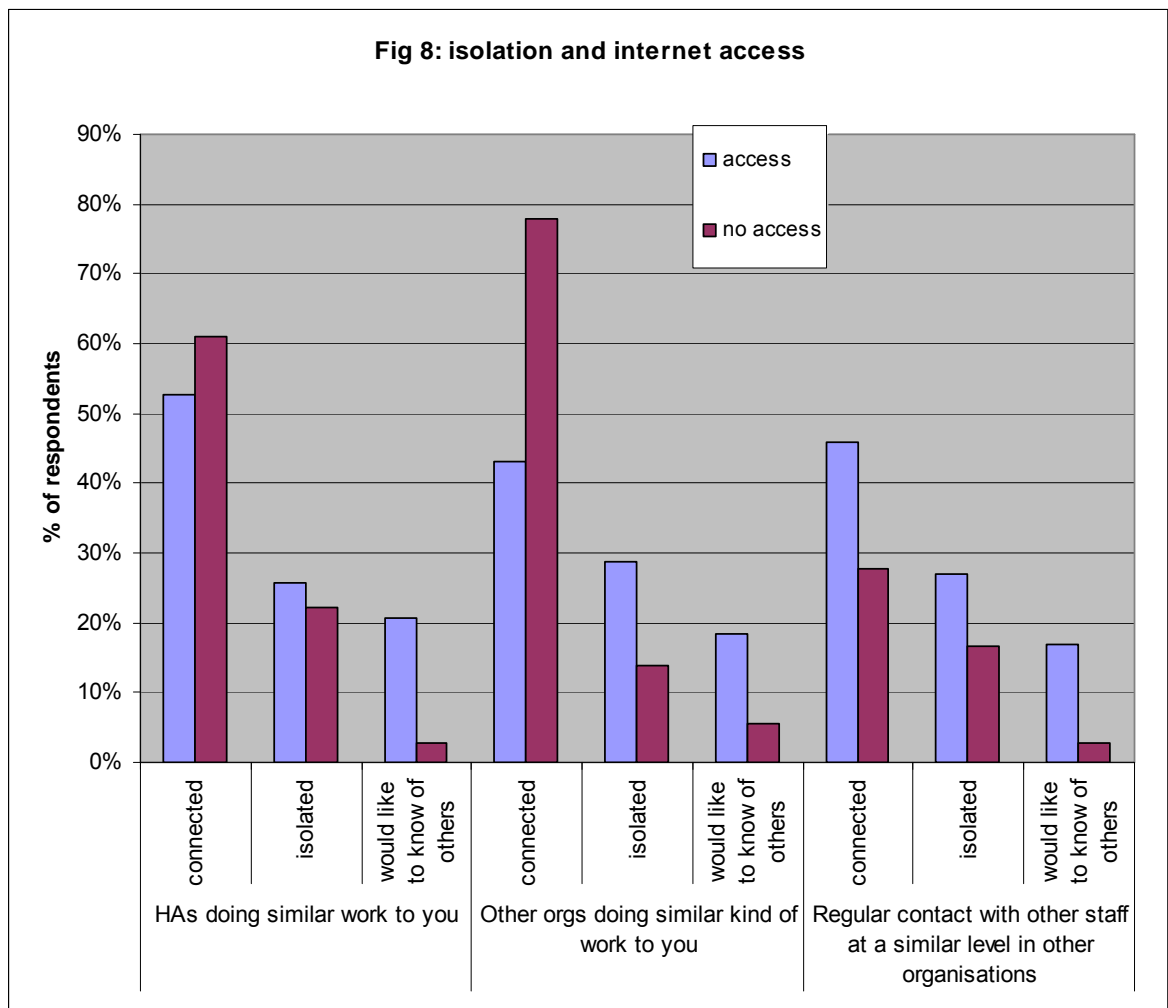
6.   BARRIERS

6.1   Survey respondents' own assessment of any barriers to support and guidance was as follows (see Figure 9 below):

- No barriers (132 responses, 44% of all respondents);

- Cost of help (88 responses, 29% of all respondents);

- Not having enough time to get help (65 responses, 22% of all respondents);

- Knowing where to get the right kind of professional help (54 responses, 18% of all respondents);

- Knowing how to understand if the help you are getting is of the right quality (44 responses, 15% of all respondents); and

- Knowing how to write a brief/specification for what you need (30 responses, 10% of all respondents).

Fig 9: barriers by size of HA
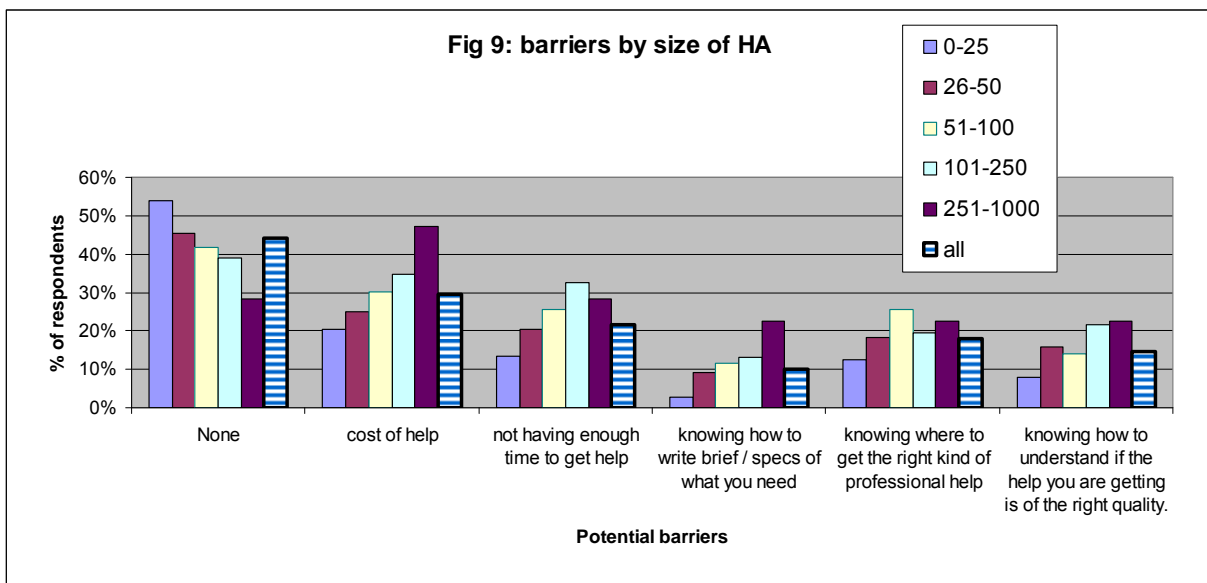
6.2   As the figure above demonstrates, we cross-tabulated the self-ascription of barriers by size of organisation, so that we could examine the 'trend' in barriers by size of organisation against all respondents. We found that:

- The perception of 'no barriers' is most common to some of the smaller associations (i.e. 0-25 and 51-100 bandwidths); associations in the 251-1000 bandwidth are significantly less likely to believe that there are 'no barriers';

- The perception of other barriers is less intensely felt by organisations in the 0-25 unit bandwidth;

- The cost of help becomes more significant as a factor with increasing size of organisation (and it is by far the biggest barrier for organisations in the 251-1000 bandwidth);

- The time needed to get help becomes more significant as a factor with increasing size of organisation;

- Knowing how to write a brief becomes more significant as a factor with increasing size of organisation (and is more acute a problem for associations in the 251-1000 bandwidth); and

- The 51-100 size bandwidth struggles most with knowing where to get the right kind of professional help.

6.3   When we interviewed associations, the responses they cited as barriers were (in descending order of popularity): no barriers; the cost of help; the time required to seek help; and the expense of training.

6.4   Where interviewees felt that there were barriers to them accessing the right support and guidance, they viewed this not so much a question of availability as the serendipity of whether they would find what they might need to help them. The self-help route was seen by them as time-consuming and costly.

6.5   Typical comments were:

'*The right support is out there but it's often too expensive: finding the right cost-effective support and guidance can be difficult.*'

'*Yes the right support and guidance is there - finding it is the issue! Assessing the relevance, prioritising needs and making sure you have the right provider are time-consuming.*'

'*The right support is there, we need it at the right price.*'

'*The right support is out there, but it's not in the right place. You need to search hard for it.*'

'*The right support is out there, but it's not produced in a form that's digestible.*'

6.6   We tried to explore whether with size of organisation came additional concerns. Some had nothing to say on this subject, but a number of the 251-1000 associations – who had experienced small acquisitions of stock – made the point that: resource and management issues increased with growth; there were challenges on HR, TUPE and cultural shifts; tendering processes became more complex; there were changes to how performance was supported and monitored; communication became more complex; and risk management became more of a challenge. It is rational to assume that larger organisations are more likely to be tendering for a wider range of products and services, and we know from our interviews that they are also more likely to be purchasing a wider range of bespoke professional advice.

6.7   The self-confidence of smaller associations in feeling relatively well catered for in terms of support and guidance may suggest a number of things: either that they genuinely have fewer barriers facing them; and/or that they lack awareness of the standards of practice and performance that they ought to be attaining; and/or that their level of expectation of provision is lower.

6.8   Some organisations – exclusively from the 'small' end of the 'smalls spectrum' – had genuine concerns about their lack of knowledge in various areas. They felt it highly likely that there was practice or legislation that they ought to know about, but did not know about. The approach of some to support and guidance – and

knowledge-seeking – was pragmatic. They reacted to events or information slightly haphazardly rather than planning activities on the basis of an informed understanding of what they ought to be doing: to paraphrase, if you do not know where you are going, any road will take you there.

'*We will seek guidance when there is a problem – we cannot be bothered to try and keep up to date all the time. We are not going to be inspected by the Housing Corporation or the Audit Commission, so we won't be told what needs updating.*'

'*The difficulty is not in complying but rather in knowing what the regulator wants.*'

'*We are concerned because there is nothing systematic in the way that we seek changes in practice – if there is a particular concern, we go out and research it. Sometimes we spot things in Housing Corporation circulars.*'

'*We don't know if the right support and guidance is out there because we have never looked!*'

'*I am not happy that we are constantly up-to-date but I am also not sure how to access the information. I am anxious that there are some things I should know about but don't. I don't know what I should focus on. For example, last year I was concerned about legionella so I had checks done on all the properties. No one told me I should do this but I felt it was important. Therefore, perhaps there are other things I also need to do.*'

'*We were given unclear information about the standard for Decent Homes, which led to the belief that we weren't meeting it – when in fact this now turns out to be untrue. It shows the importance of us having accurate information. We don't know what we don't know.*'

6.9 This may go some way towards explaining why anxiety about compliance with regulation/legislation is more highly concentrated in the smaller associations (as we noted earlier in this report).

6.10 We also found that personality can be a barrier in a very small association. A couple of organisations raised the difficulty of dominant personalities inhibiting governance and practices in small organisations.

7   CONCLUSIONS

7.1   The new regulatory and investment environment in which small housing associations will need to find their place promises to be tough and competitive. Small organisations will need strong partnerships to make significant progress under a regime where resources are likely to be harder to come by and awarded on an increasingly competitive basis. Small housing associations are likely to need help in building and strengthening their self-reliance and will benefit from mechanisms that encourage them to connect and to self-regulate. Most of the smaller organisations are not unhappy to be lightly regulated, but without peer learning or effective umbrella organisations there is little incentive or support of good practice.

7.2   Our research brought us into contact with a large number of resourceful, passionate and committed senior staff in smaller housing associations, many of whom were coping with problems of scale rather than skill and who were proud of the services they were delivering. They believe they are delivering on efficiencies, on knowing their tenants and involving them, on Decent Homes and on what happens next. Many of them were adept at self-help and were in no way looking for 'spoonfeeding'. However, there was also palpable concern among them for the future outlook of their organisations, and a number of them felt let down in terms of active support for their activities.

7.3   The areas in which small housing associations most need help are: compliance with regulatory requirements and keeping up to date with legislation; Board recruitment, retention, appraisal, training; standard policies & procedures; good practice generally; performance – how well they are performing and how that compares with other organisations; and policy developments. The activities for which they need further help are more or less the same, although meeting the Climate Change agenda, fundraising and meeting the DHS also enter as considerations.

7.4   We have found that different strata of small housing associations emerge from our data, and that the quantitative and qualitative strands combine into a cogent narrative. There are the 'small smalls', often with philanthropic, co-operative or truly parochial roots, which have their own criteria (rather than forms of benchmarking, for example) on how well they were performing, with their state of financial health often foremost as an indicator of good performance, or other measures, such as the number of complaints. In general, their approach to performance is insular, though they are simply too small for some kind of benchmarking to be meaningful. Instead, they work on the basis of applying the standard to tenants that they would like to have applied to themselves.

7.5   Anxiety about complying with regulatory/legislative demands is greater among such organisations, and staying up to date with what is expected of them is a struggle. Governance is likely to be poorer, with Board member recruitment more likely to be word of mouth and Boards less likely to be diverse; they face succession strategy problems because of the longevity of service of Board members (well beyond the recommended length). When compared against all categories of size:

- The need for help – in terms of those who would like it – is most concentrated in organisations of between 26 and 100 units in size;

- Those in the 51-100 range struggle most with where to get help;

- Those in the 0-25 category think themselves least needy of help and their perception of there being no barriers to support and guidance is the highest among all the organisations we surveyed.

7.6   Our experience was that the awareness of sources in the smallest organisations (those between 0 and 100, the 'small smalls' as we call them) was patchy. Some were unaware of what was available, they were less systematic in how they updated their knowledge, and some were quite confident that there were likely to be huge gaps in their knowledge. Our view was that they needed firmly targeted support and guidance, in the absence of any active form of scrutiny by an external body (we believe our research suggests that lack of connectedness impacts on performance).

7.7   Beyond these 'small smalls' are the 'medium smalls' and 'large smalls': many of these organisations do not find their regulatory obligations difficult to despatch; they are confident about the quality of services they are delivering; and are relaxed in their approach to seeking help. The barriers for them are chiefly about time, cost and the complexities of writing appropriate briefs or specifications for help. Organisations in the 251-1000 bandwidth are less likely to believe that there are no barriers to support and guidance. It is probably true that a) their businesses are more likely to be more complex and more beset by a wider range of requirements and processes; and b) their awareness of what is expected of them in terms of good practice is greater.

7.8   The Corporation's risk-based approach to regulating small associations is on the whole welcomed by them in terms of reducing the demands on their resources. Some of them (subject to a closer regulation regime until more recently) perceived increasing distance from the Housing Corporation as a lowering of their profile both with the Corporation itself and with other stakeholders, which they believe will adversely affect their businesses. They viewed business benefits in access to a form of external validation and to readily accessible performance data.

7.9   They sought to improve and judge their performance through formal and informal networks. While appraisal of Board members was not a matter of routine even in these organisations, there was a more professionalized approach to recruiting and retaining Board members. Training and conferences of appropriate value and in appropriate areas of the country was felt by them to be thin on the ground.

7.10   The most useful sources of support and guidance for all respondents (in order of priority) were: accountants/auditors; the Corporation; legal advisors; the NHF; a fellow housing association; and publications. Respondents voted strongly for the body that they most closely identified with: for example Abbeyfields for the Abbeyfield Society, Almshouses for the Almshouse Association, co-ops for the Confederation of Co-operative Housing. It may be that these bodies should collaborate more in the production of guidance and in the engagement with national policy formation.

7.11   *Inside Housing* was a popular source among interviewees and may account for the strong showing in publications on our survey data.

7.12   Interviewee perceptions are that, beyond such parameters as the Audit Commission's KLOEs, there are few automatic 'official' sources to turn to for

learning and good practice. Formal and informal networks provide, however, extremely useful and effective sources of support and peer learning and a vehicle to attain efficiencies of different kinds. Any capacity building in this area is likely to lead to more effective self-regulation.

7.13   Some organisations wanted to be connected with other organisations because they felt that the specialist nature of their business rendered them different and potentially 'isolated'. A significant number of associations seek active connection with other associations and organisations. The work currently being conducted by the NHF on membership engagement and segmentation of membership not by size, but rather by other kinds of profile or activity, is strongly welcomed in this regard.

7.14   In respect of 'specialist' associations, some BME associations expressed concern at the support provided to BME associations at present, and suggested that networks might be established to provide this.

7.15   We know that small housing associations believe that their formal and informal networks (not just with each other, but sometimes with larger associations also) are an excellent form of self-help. We believe it likely that those engaged in formal groups/networks bring learning back to their organisations and are more likely to achieve solid practice than those who are more isolated from their peers. These networks need to be more diverse than mere geographical entities (though these will work for some). Those organisations working in niche areas – for example, refugee housing – need to be able to connect with organisations similar in composition or service to themselves.

7.16   Small housing associations find support and guidance problematic to access because it is so widely distributed across a range of sources, and because very little of it is actively targeted at them. If guidance is targeted in the right way, associations will be able to make a judgement themselves about whether they are failing in terms of legal compliance or whether they are adopting the practices that best produce excellent levels of governance. They can also avoid wasting resource in reinventing the wheel on common activities, such as creating or updating policies and procedures. Many small housing associations like the Corporation's e-mail bulletins for example, and these might be able to have a more targeted application.

7.17   A website page clearly targeted at small associations would be helpful, including perhaps:

- Information about the regulatory regime for smalls;

- Hyperlinks to guidance on other websites, including links to various umbrella organisations (our work on sources of support and guidance is a starting point);

- Any reports specifically targeted at smalls; and

- A list of common enquiries.

7.18   A policy bank, or accessibility to outline policies and procedures, was a popular request from small associations. The NHF will shortly publish the new edition of *Governance: the small print* – a collection of good governance policies and JDs

from a range of associations. Small organisations would benefit from a similar cost-effective resource on mainstream policies.

7.19 A bank of good practice and guidance is available on the Housing Corporation's website, but the new agency and new regulator may wish to consider organising website material into areas of activity, such as anti-social behaviour; or Decent Homes; or supported housing; as well as cataloguing research also around subject matter. Any toolkits or useful templates would benefit from being identified and indexed as such.

7.20 Some concerns that housing associations raised as part of this research exercise have less of a straightforward resolution. If we consider support in the broader sense of providing aid and encouragement, then small housing associations feel unsupported in their development aspiration, and those who are engaged in supported or specialist housing feel that they are ploughing a lonely furrow.

7.21 There is a CLG-funded project (involving joint working by HACT, SITRA and the NHF), which looks to assist partnerships of small community-based housing support providers in tendering for – or delivering in partnership – Supporting People contracts. Without assistance, small housing associations are swimming against the tide to prosper in this area, and the outcomes of this project and that of other work being undertaken by the NHF will need to be monitored by specialist providers.

7.22 We should conclude by recognising that our research sits within the context of a sector poised at the cusp of dramatic change. The final days of the Corporation are fast approaching – legislation permitting, the housing world changes after 31 March 2009 – to be replaced by the new frameworks of investor and regulator for the Home and Communities Agency and the Office of Tenants and Social Landlords respectively. The future shape and mechanics of the sector are still emerging, and there is detail yet to be fleshed out on how regulation will look and feel in the future, in particular in terms of this report what kind of regulatory demands will apply to small associations. At present, many small housing associations are not exposed to comparison and scrutiny which indicates whether they are providing a good service or addressing the plethora of regulatory, statutory and good practice expectations on larger HAs, while some are subject to multiple regulation. Those who are providing excellent service delivery may miss out on validating their achievements to external stakeholders, including their customers. The new regulator may wish to consider how a single pathway to compliance and good practice might best be achieved.

Housing Corporation Research Specification
"Provision of Support and Guidance for Small Housing Associations"

August 2007

Aims of Research

The aim of the research is to understand what type of support and advice small housing associations might need.

Research Focus

The research will focus on the requirements and working practices of small housing associations. Whilst the Housing Corporation only regulates RSLs, the research should not be restricted by this: we wish to support the sector overall, and hence the requirements of non-registered housing associations are also of interest.

There is considerable diversity amongst small housing associations. Some are specialist, including BMEs, supported housing, Almshouses. Some have membership of a range of organisations (see above), some are registered with the Housing Corporation. Some are actively growing, others are not.

A key challenge for this research project will be to cover this extremely diverse sector, whilst keeping within our budget constraints. Contacting all these groups will also be challenging, particularly those who are not affiliated to industry bodies: these housing associations may be the hardest to contact, and yet may also be those most in need of help and guidance, since they do not have access to the sources listed above. It is expected that some associations will not have access to the internet / email. Tenders should indicate how they propose to achieve the maximum possible representative coverage, within the budget indicated.

Tenders should therefore detail how they propose to address the diversity of this sector, whilst keeping the project to a manageable size and within our stated budget. Tenders should also specify how these housing associations will be contacted.

Key Objectives

The key objectives are to:

- understand the requirements of small housing associations, particularly those relating to the provision of housing
- identify requirements that are currently unmet
- understand why some housing associations seek out support and guidance, whereas others do not (for example, do they not have any needs? Do they have sufficient in-house expertise? Do they not know where to look for support and guidance?
- evaluate the support and guidance currently available

- understand perceptions of these sources, and when and why one would be used in preference to another
- identify the reasons for not using the sources already available, e.g. awareness, cost, suitability, access
- identify any gaps, i.e. key requirements that cannot be, or are unlikely to be, met by the sources currently available, including an evaluation of how critical these gaps are.

Campbell Tickell's Methodology

1.1   Our methodological approach was predicated by the following assumptions:

- that a postal survey would provide the most effective means of reaching all organisations, irrespective of their access to the internet, and that a significant sample of returns would provide us with a rich source of quantitative data;

- that semi-structured interviews would provide a strong qualitative evidence base to develop findings from the quantitative data, allow some exploration of self-perceptions and help us to refine our interpretations; and

- that focus groups would provide another qualitative input to our research, with greater opportunities for finding consensus in needs, ideas and beliefs.

1.2   It is also important for us to be clear about what we were not trying to do:

- We were not attempting to judge the performance of associations but rather to understand how they formed judgements themselves;

- We were not trying to explore in any depth the aspirations of associations, though inevitably we touched on such matters, and of course are aware of how associations view the current strategic set-up as running counter to their natural inclinations and constraining their activities (in particular, in relation to the allocation of social housing grant);

- We were not attempting to weigh the benefits of a small association against a medium-sized or large association, though we were conscious of reflecting on whether issues raised were a product of size or of the nature of business or of sector concern generally.

1.3.   We also conducted as a separate exercise a compilation of existing sources of support and guidance, which we set out at Appendix 5. This was done with the purpose of identifying whether existing provision is sufficient, and with a view to providing a basic index to guidance on which further work might build.

1.4   **The survey questionnaire:** This was developed through consultation with a wide range of stakeholders, including the Corporation. The conferences attended by the research team and the stakeholders consulted were:

- Attendance at the NHF's one-day conference for small housing associations;
- Attendance at g320's AGM;
- Meeting with the Confederation of Co-operative Housing (Nic Bliss and Blase Lambert);

- Meeting with the Co-operative Development Society (David Rogers);
- Meeting with the NHF (Stephen Bull, and a separate meeting with Maurice Condie, who represents small associations on the NHF's National Council); and
- Meeting with the Chair of g320 (Mike Wilkins).

1.5   Questionnaire design was influenced by a number of factors. (See Appendix 3 for a sample questionnaire.)

a) We were keen to ensure that a number of filters could be applied to the data, whether by size, type of organisation, type of business activity, type of community served, and so on. We also wanted to collect some basic data in order to ascertain whether we were reaching a good spread of organisations in terms of size, type and government region;

b) We enquired about internet access to understand whether this was an important medium in terms of the availability of support and guidance;

c) We enquired about development activity and intentions to develop to understand whether this was a distinguishing factor between kinds of organisation (rather than some other kind of filter, such as size);

d) We asked organisations to tell us their three most serious concerns/challenges because we wanted to understand the headline issues for them;

e) We wanted to examine the kinds of activities in which associations were engaged, and understand what they considered to be the areas that demanded the greatest need for assistance. We asked associations to rank how much help was needed: 'a lot', 'a little', or 'none', or to indicate that the specified activity was not applicable to them;

f) We wished to draw a distinction between the need for assistance (which might be adequately met) and the desire for further help in any one area;

g) We wished to include a reasonably full list of the main sources of support and guidance (clearly we were constrained by space from listing every single available source), in order to understand which were most popular. We tried to make a distinction between use of a source and an evaluation of its usefulness (e.g. 'very helpful and often' or 'helpful some of the time').

1.6   Participation in the research was also actively promoted by the Corporation through a press release, by the Confederation of Co-operative Housing, and by the National Housing Federation.

1.7   Our mailing list was compiled from data supplied by the Housing Corporation, the NHF and the Abbeyfield Society. We carried out a check of the composite list in an effort to eliminate subsidiaries of much larger organisations, but did opt to include substantial businesses in our research (e.g. one which had fewer than 700 units but employed more than 1500 FTE staff).

1.8   As well as posting the questionnaire to the associations, the questionnaire was also made available electronically to some co-ops whom we had failed to reach because of mail being directed to a secondary provider.

1.9 The questionnaire was sent to 1689 organisations. We know that at least 8 of these were erroneously received, i.e. because of an inaccurate address, the organisation transpired to be a subsidiary of a much larger organisation or the organisation was no longer technically a 'small'. It is likely that this figure is higher, since not all recipients will go to the effort of contacting the sender to point out an error. We therefore base our calculations of how inclusive this exercise has been on a sample of 1681, which acknowledging that there is likely to be an unavoidable margin of error in this figure.

1.10 **The interviews:** A list of interview questions is available at Appendix 4. We set out below the profile of organisations interviewed.

	Number of units owned/managed	Government region	Type of organisation	Other distinguishing factors
1	<25	LD	Registered HA	
2	<25	EM	Housing Co-op	
3	<25	SE	Registered HA	
4	<25	SE	De/unregistered	
5	<25	SW	Almshouse	Rural
6	<25	SE	Registered HA	Supported
7	<25	SW	Registered HA	
8	<25	SW	Abbeyfield	Sheltered
9	<25	SE	Abbeyfield	Sheltered
10	<25	SE	Abbeyfield	
11	<25	LD	Almshouse	Supported
12	<25	YH	Almshouse	
13	<25	WM	Registered HA	
14	<25	NW	Abbeyfield	Sheltered
15	26-50	WM	Registered HA	BME
16	26-50	WM	Unregistered	BME
17	26-50	SE	Charity	Women's
18	26-50	LD	Registered HA	
19	26-50	NW	Housing Co-op	
20	26-50	LD	Almshouse	Sheltered
21	26-50	SE	I&P society	
22	26-50	EE	Abbeyfield	
23	26-50	SE	Almshouse	Sheltered
24	26-50	LD	I&P society	
25	51-100	LD	I&P society	BME
26	51-100	LD	Registered HA	
27	51-100	SE	Registered HA	Sheltered
28	51-100	WM	De/unregistered	
29	51-100	EE	registered HA and co-op	
30	51-100	EE	Registered HA	Sheltered / specialist
31	101-250	LD	Registered HA	
32	101-250	LD	De/unregistered	BME
33	101-250	SE	Almshouse	Sheltered
34	101-250	LD	Almshouse	Sheltered
35	101-250	SE	Registered HA	Sheltered
36	101-250	SW	I&P society	

37	101-250	EE	Registered HA	Sheltered
38	101-250	SW	Registered HA	rural
39	101-250	LD	Registered HA	
40	101-250	LD	Registered HA	
41	251-1000	LD	Registered HA	Sheltered / BME
42	251-1000	LD	Registered HA	BME
43	251-1000	YH	Almshouse	Sheltered
44	251-1000	SE	Registered HA	Sheltered / specialist
45	251-1000	NW	Registered HA	BME
46	251-1000	WM	Registered HA	Supported
47	251-1000	LD	Registered HA	Sheltered
48	251-1000	LD	Registered HA	Sheltered / specialist
49	251-1000	SE	Registered HA	Sheltered
50	251-1000	LD	Registered HA	BME
51	251-1000	LD	Registered HA	BME
52	251-1000	LD	Registered HA	BME
53	251-1000	LD	Registered HA	Supported
54	251-1000	LD	Registered HA	Supported
55	251-1000	SE	Registered HA	
56	251-1000	LD	Registered HA	

1.11   Of our 56 interview subjects:

- 14 are from associations with fewer than 25 units;
- 10 from associations with 26-50 units;
- 6 from associations with 51-100 units;
- 10 from associations with 101-250 units;
- 16 from associations with 251-1000 units;
- 9 are from BME associations;
- 3 are from co-operatives;
- 8 are from Almshouses;
- 5 are from Abbeyfields;
- 4 from deregistered/unregistered associations; and
- 4 from unregistered industrial and provident societies.

Sounding Board

Fiona Cruickshank	Housing Corporation, SERO
Stephen Bull	National Housing Federation
Brian House, and then Mark Greenwood	Abbeyfield Society
Lara Oyedele	Odu-Dua Housing Association
Liz Clarson	Housing for Women
Diana Kingdon	Greenoak Housing Association
Patrick Wild	The Almshouse Association
Sharon Allen	St Anne's Community Services

Housing Corporation Project Board

Fiona Cruickshank	Housing Corporation, SERO
Lynda Smith	Housing Corporation, SERO
Gillian Prew	Housing Corporation, SERO
Carol Miles	Housing Corporation, RASA
Frances Hoskin	Housing Corporation, CRMI
Jacquie Battensby	Housing Corporation, North
James Berrington	Housing Corporation, HQ
Alice Spencer	Housing Corporation, London

Campbell Tickell Project Team

Radojka Miljevic	Campbell Tickell
Holly Holder	Campbell Tickell
John Clark	Campbell Tickell
Karen Cooper	Campbell Tickell
Steve Ongeri	Campbell Tickell
Caroline Ottaway-Searle	Campbell Tickell
Greg Campbell	Campbell Tickell

Appendix 3

WE VALUE YOUR OPINIONS – YOUR ASSOCIATION COULD WIN £500
RESPONDENTS ARE ENTERED IN A PRIZE DRAW

Evaluating support and guidance

Campbell Tickell, an independent consultancy, have been commissioned by the Housing Corporation to find out what sources of support and guidance are available to you, how useful they are, and whether there are needs you have that are not being met. We are carrying out a survey, and further interviews and focus groups, to learn about your strengths and needs. All information provided by you will be confidential and we will not reveal your identity to the Corporation unless we have your permission to do so. We would be very grateful if you would complete this questionnaire and return it in the pre-paid envelope.

If you would like help with completing the questionnaire, do call Radojka or Holly on 020 8830 6777.

NAME

ROLE

ORGANISATION

REGISTERED NUMBER *(if you have one)*

You can contact me to: ☐ attend a Focus Group   ☐ discuss further by phone

If yes, please give us your telephone number

And your email address

HOUSING CORPORATION

CAMPBELL TICKELL

1. How many units do you own and/or manage?

☐ <25   ☐ 26-50   ☐ 51-100   ☐ 101-250   ☐ 251-1000

2. Where is your main office?

☐ North East   ☐ North West   ☐ Yorkshire and the Humber   ☐ West Midlands
☐ East Midlands   ☐ East of England   ☐ South West   ☐ South East   ☐ London

3. How many local authorities do you work with?

4. What type of organisation are you (tick as many as are appropriate)?

☐ Housing association registered with the Housing Corporation   ☐ Abbeyfield
☐ Deregistered/unregistered association   ☐ Co-ownership society   ☐ Sheltered housing
☐ Rural housing association   ☐ Almshouse   ☐ Supported housing
☐ A subsidiary of a parent group   ☐ Housing co-operative   ☐ Registered charity
☐ Black and Minority Ethnic   ☐ Secondary housing co-operative   ☐ Specialist other (e.g. wheelchair housing)
☐ Industrial and provident society

5. Do you have any paid staff?   ☐ Yes   ☐ No

6. If yes, how many do you have (full-time equivalents)?

☐ up to 3   ☐ 4-10   ☐ 11-20   ☐ 21-100   ☐ 101+

7. Do you rely on volunteers (excluding voluntary Board members) to help run the organisation?   ☐ Yes   ☐ No

8. Do you have access to the internet?   ☐ Yes   ☐ No

9. Are you developing or intending to develop new homes?   ☐ Yes   ☐ No

10. If you are building homes, through what route are you doing that (e.g. partnerships)?

11. What would you say are your 3 most serious challenges or concerns about running your organisation?

12. Please help us to assess whether there is demand (and if so how much in general) for any support/ guidance linked to specific activities.

Tick the relevant column that applies. For example, if your organisation is not engaged in some of the activities listed, we would ask that you tick the column that says 'N/A' (i.e. 'non-applicable' or 'does not apply'); or if you are engaged in some of these activities but manage them perfectly well without needing external support/guidance then please tick the column that says 'None'. If there are activities for which you think there is insufficient support/guidance, tick also 'Would like further help'. If you generally need considerable advice and guidance for an activity, e.g. housing law, tick 'A lot'.

Housing Management, Care, Support and Development	A lot	A little	None	(N/A)	Would like further help
Anti-social behaviour	☐	☐	☐	☐	☐
Allocations, lettings and voids	☐	☐	☐	☐	☐
Asset management: repairs and maintenance	☐	☐	☐	☐	☐
Bidding for contracts (e.g. Supporting People)	☐	☐	☐	☐	☐
Complaints and neighbourhood disputes	☐	☐	☐	☐	☐
Customer care and meeting tenant expectations	☐	☐	☐	☐	☐
Legal action (e.g. evictions)	☐	☐	☐	☐	☐
Meeting the Climate Change agenda	☐	☐	☐	☐	☐
Meeting the government's Decent Homes standard	☐	☐	☐	☐	☐
Development and planning	☐	☐	☐	☐	☐
Gas servicing	☐	☐	☐	☐	☐
Housing finance	☐	☐	☐	☐	☐
Housing law	☐	☐	☐	☐	☐
Leaseholders and service charges	☐	☐	☐	☐	☐
Managing and monitoring contractors	☐	☐	☐	☐	☐
Managing care and support services	☐	☐	☐	☐	☐
Rent collection and arrears	☐	☐	☐	☐	☐
Resident involvement	☐	☐	☐	☐	☐
Tenancy management	☐	☐	☐	☐	☐

Human Resources	A lot	A little	None	(N/A)	Would like further help
Being a good employer – legal; staffing issues	☐	☐	☐	☐	☐
Investors in People	☐	☐	☐	☐	☐
Leadership and personal development	☐	☐	☐	☐	☐
Obtaining staff cover or interim managers	☐	☐	☐	☐	☐
Pensions	☐	☐	☐	☐	☐
Recruitment and retention of staff	☐	☐	☐	☐	☐

Finance and Funding	A lot	A little	None	(N/A)	Would like further help
Borrowing money, treasury management	☐	☐	☐	☐	☐
Budgeting and financial planning	☐	☐	☐	☐	☐
Contract terms and conditions (e.g. SP contracts)	☐	☐	☐	☐	☐
Financial/accounting/audit support	☐	☐	☐	☐	☐
Fundraising	☐	☐	☐	☐	☐
Interpreting financial data	☐	☐	☐	☐	☐
Tax advice	☐	☐	☐	☐	☐

Corporate Services	A lot	A little	None	(N/A)	Would like further help
Communications	☐	☐	☐	☐	☐
Getting value for money in purchasing	☐	☐	☐	☐	☐
IT and telecoms	☐	☐	☐	☐	☐
Marketing and public relations	☐	☐	☐	☐	☐
Office and facilities management	☐	☐	☐	☐	☐

12. Continued

Governance, Policies and Performance	A lot	A little	None	(N/A)	Would like further help
Board recruitment, retention, appraisal, training	☐	☐	☐	☐	☐
Strategic business planning	☐	☐	☐	☐	☐
Collecting key performance indicators or reporting on statistics	☐	☐	☐	☐	☐
Compliance with regulatory requirements and keeping up to date with legislation	☐	☐	☐	☐	☐
Incorporating principles of equality and diversity in how you work	☐	☐	☐	☐	☐
Governance (ensuring your organisation's overall direction, effectiveness and accountability)	☐	☐	☐	☐	☐
Good practice generally	☐	☐	☐	☐	☐
Legal advice	☐	☐	☐	☐	☐
Performance – how well you are performing, and how that compares with other organisations	☐	☐	☐	☐	☐
Standard policies and procedures	☐	☐	☐	☐	☐
Recent policy developments (e.g. Cave Review, Hills Report, Housing Green Paper)	☐	☐	☐	☐	☐

Specialist Services and Other Activities	A lot	A little	None	(N/A)	Would like further help
Being a managing agent	☐	☐	☐	☐	☐
Building or contributing to community cohesion	☐	☐	☐	☐	☐
How to set up and run a co-operative	☐	☐	☐	☐	☐
Partnership building with local stakeholders	☐	☐	☐	☐	☐
Sheltered housing	☐	☐	☐	☐	☐
Working with local authorities	☐	☐	☐	☐	☐
OTHER	☐	☐	☐	☐	☐
OTHER	☐	☐	☐	☐	☐
OTHER	☐	☐	☐	☐	☐

13. Please indicate whether you use any of the following sources for support or guidance.

If you do, tick the column that says 'Yes, we use this source' and then proceed in that row to tick one of the other columns that will tell us how you rate the usefulness of the source. If you do not use one of the bodies or sources for support or guidance, just leave the whole row blank.

Source of support / guidance	Yes, we use this source	Very helpful and often	Helpful some of the time	Of limited help	Of no help
The Housing Corporation	☐	☐	☐	☐	☐
The National Housing Federation	☐	☐	☐	☐	☐
The Charity Commission	☐	☐	☐	☐	☐
The Almshouse Association	☐	☐	☐	☐	☐
Secondary housing co-operative	☐	☐	☐	☐	☐
The Confederation of Co-operative Housing	☐	☐	☐	☐	☐
Housing association service provider	☐	☐	☐	☐	☐
The Abbeyfield Society	☐	☐	☐	☐	☐
The Audit Commission	☐	☐	☐	☐	☐
National Council of the YMCA	☐	☐	☐	☐	☐
National Council of Voluntary Organisations	☐	☐	☐	☐	☐
Registry of Friendly Societies (now part of the Financial Services Agency)	☐	☐	☐	☐	☐
SITRA	☐	☐	☐	☐	☐
Commission for Social Care Inspection	☐	☐	☐	☐	☐
Emerging Role of Sheltered Housing (EROSH)	☐	☐	☐	☐	☐
The Federation of Black Housing Organisations	☐	☐	☐	☐	☐
Chartered Institute of Housing	☐	☐	☐	☐	☐

13. Continued Source of support / guidance	Yes, we use this source	Very helpful and often	Helpful some of the time	Of limited help	Of no help
The National Federation of Tenant Management Organisations (NFTMO)	☐	☐	☐	☐	☐
Tenants and Residents Organisations of England (TAROE)	☐	☐	☐	☐	☐
Business Link (business support, information and advice)	☐	☐	☐	☐	☐
Homeless Link	☐	☐	☐	☐	☐
Shelter	☐	☐	☐	☐	☐
Office of the Third Sector	☐	☐	☐	☐	☐
A fellow housing association	☐	☐	☐	☐	☐
A benchmarking group or consortium	☐	☐	☐	☐	☐
Local/regional voluntary service council	☐	☐	☐	☐	☐
Association of Chief Executives and Voluntary Organisations (ACEVO)	☐	☐	☐	☐	☐
Publications (including books, mags e.g. Inside Housing etc.)	☐	☐	☐	☐	☐
Subscription to HouseMark	☐	☐	☐	☐	☐
Consultancies	☐	☐	☐	☐	☐
Legal advisors	☐	☐	☐	☐	☐
Accountants/auditors	☐	☐	☐	☐	☐
OTHER	☐	☐	☐	☐	☐
OTHER	☐	☐	☐	☐	☐
OTHER	☐	☐	☐	☐	☐

14. If you have found any WEBSITES or TRAINING or PUBLICATIONS or NATIONAL/LOCAL EVENTS particularly helpful and targeted at your needs, please tell us what they are.

15. If you are part of a consortium or partnership (for non-development reasons) please tell us who they are and the purpose of the partnership (e.g. benchmarking).

16. Please tell us whether you feel connected to or isolated from other similar organisations doing the same kind of work as you – tick any of the boxes that apply to you.

Specialist Services and Other Activities	Connected	Isolated	Would like to know of others
Housing associations doing similar sort of work to you	☐	☐	☐
Other organisations doing similar sort of work to you	☐	☐	☐
Regular contact with other staff at a similar level in other organisations	☐	☐	☐

17. If you believe there are gaps in the provision of support and guidance to you, please tell us where they are and how your activities are affected.

18. Are there any barriers to you receiving any necessary support and guidance? (Tick any of the following that apply; if the barriers are other than these, tell us what they are in the box below. If you feel that you are either self-sufficient or well provided for in terms of support/guidance, just tick 'None'.)

☐ None

☐ the cost of help

☐ not having enough time to get help.

☐ other (please specify)

☐ knowing how to write the brief/specification of what you need

☐ knowing where to get the right kind of professional help

☐ knowing how to understand if the help you are getting is of the right quality

Thank you for taking the time to complete this survey. Please now return it in the enclosed prepaid envelope and mail it by 30 November 2007.

Interview questions

General/context questions

a. How do you practically set about recruiting and training Board members? Do you have any concerns about this area?

b. Do you depend on volunteers to help run the organisation? If yes, what are they expected to do for you?

c. Has your organisation grown in any way (e.g. units managed, or numbers of staff) – if yes, did any challenges/concerns change as a result of that?

d. At the moment, how do you judge if you are performing well? Are you happy with how you make that judgement? If no, what would you like to be different?

e. How in practice do you learn about new legislation/requirements and policy developments?

f. Is there anything complicated or concerning about complying with the regulators? What/why etc. How do you resource meeting any requirements?

g. Is there something that you feel that you are supposed to be doing (e.g. updating policies or conforming to good practice as an employer) that you are not doing? What would help you overcome that?

h. Can we touch on some areas to understand what they mean for you as an organisation (e.g. current practice, hopes, concerns etc.):
    o Asset management – repairs, maintenance
    o Decent Homes standard
    o The Climate Change agenda
    o Financial matters – your viability; borrowing money and cash-flow; fundraising

Isolation

i. Some organisations have told us that they feel somewhat isolated from other organisations or housing associations doing similar work to them. Is this something you identify with?

   If yes, what does that mean in practice for you?

   If you don't feel isolated, do you feel connected?

   What does connection mean in practice for you?

Support and guidance

j. Do you seek out support and guidance?

k. If yes, tell me how you get hold of different kinds of support and guidance

l. Do you use different methods for getting hold of different kinds of support and guidance? Is the most effective method for you?

Barriers

    m. Tell me if there are any barriers to you getting the support you need.

    n. Is the right support and guidance out there to meet your needs?

    o. Are there any improvements needed in the provision of support and guidance to you? In an ideal world, what sort of support and guidance would be available to you?

    p. Is there anything else you would wish to say about support and guidance?

Focus Group questions

General/context questions

    a. Do you think you are well run in terms of corporate governance? (Talk about Board members, volunteers etc.)

    b. Has your organisation grown in any way (e.g. units managed, or numbers of staff) – if yes, did any challenges/concerns change as a result of that?

    c. At the moment, how do you judge if you are performing well? Are you happy with how you make that judgement? If no, what would you like to be different?

    d. What do you think about regulation? Are the expectations upon you reasonable? Should anything be different?

    e. How in practice do you learn about new legislation/requirements and policy developments?

    f. Can we touch on some areas to understand what they mean for you as organisations (e.g. current practice, hopes, concerns etc.)?
- Asset management – repairs, maintenance
- Decent Homes standard
- The Climate Change agenda
- Financial matters – your viability; borrowing money and cash-flow; fundraising

Connection/Isolation

    g. Are you connected with other organisations doing similar work to you? If yes, what do you get from this relationship? If no, what is the effect on you – is there anything you feel you are missing?

Support and guidance

    h. Tell me how you get hold of different kinds of support and guidance [prompts if necessary would be: verbal/written/internet; ask what they do if they don't have the internet; through the Housing Corporation or the NHF or through an umbrella organisation etc.]

i.   What is the most effective method of targeting you?

j.   Are there any areas where the necessary support and guidance is missing?

k.   Tell me if there are any barriers to you getting the support you need.

l.   What would you like to see change or improve?

Appendix 5

Sources of Support and Guidance

Ageing and social care

www.housingcare.org

The website of the Elderly Accommodation Counsel. Database of the vast majority of sheltered and extra care housing in England. Can search for individual schemes by postcode.

Access to specialist housing advisers (0207 820 1343) and a gateway to First Stop, a new advice service for older people). Extensive on line library.

http://www.csip.org.uk/

The website of the Care Services Improvement Partnership. Information on social care, ageing, disability. Downloadable fact sheets and reports and a directory of service improvement. Good place for picking up recent government announcements on social care. See also CSIP knowledge network (http://kc.csip.org.uk/feedback.php) where you can ask questions and pick up regional information. See also http://icn.csip.org.uk/index.cfm?pid=5 the location of CSIP networks, where you can get more information on care, housing, telecare and commissioning and access videos, podcasts and advice and join in discussion threads. Can also subscribe to free newsletters.

www.foundations.uk.com

The website of Foundations, the organisation that supports home improvement agencies. Helpful and straightforward guidance on issues like Supporting People, fuel poverty and ageing. Can also subscribe to a free, monthly email bulletin.

http://www.caredirections.co.uk/index.htm

Website directed at older people, but useful free newsletter that summarises reports and government announcements. Quite a lot on healthy living, including advertisements.

http://www.spkweb.org.uk/

Source of all knowledge on Supporting People. Free email alerts and the online directory of support services in England. Contacts and regional information. Look up local services at:

http://www.spdirectory.org.uk/DirectoryServices/Public/HomeDC.aspx?CTM0=PUBLIC-WELCOME

http://www.info4local.gov.uk/

One stop information gateway to central and local government services. Latest news from all departments and even Housing Corporation circulars. See also http://www.direct.gov.uk/en/index.htm a site with information about public services.

http://www.helptheaged.org.uk/en-gb

Pensions advice, benefits, financial entitlements for older people, carers, home safety, health advice.

Policy

http://www.cih.org/

Contains a policy database and the Chartered Institute of Housing's response to recent consultation papers from government. News pieces on current housing issues.

http://www.ruralcommunities.gov.uk/

Website of the Commission for Rural Communities. For everything rural.

http://www.communities.gov.uk/corporate/

Government department, covering, housing, planning and communities. Comprehensive library of government circulars and guidance notes in these areas.

http://www.dh.gov.uk/en/index.htm

Up-to-date information on health and social care.

http://www.defra.gov.uk/

Flooding, climate change and recycling.

Equalities

http://www.equalityhumanrights.com

The website of the Equality and Human Rights Commission. Useful section looks at rights issues from the employer's perspective. Publications are available in a range of accessible formats. For duties of employers, see:
http://www.equalityhumanrights.com/en/forbusinessesandorganisation/employers/Pages/default.aspx.

http://www.ukiid.org/index.html

Interesting advice on design for disabled people.

http://www.mencap.org.uk/

Advice on learning disabilities.

http://www.mind.org.uk/

Information and support on mental health problems.

http://www.rnib.org.uk

Advice on visual impairment issues.

http://www.rnid.org.uk/

Advice for deaf people, including training and advice for employers.

http://www.pocklington-trust.org.uk/

Research on issues for housing managers and interesting material on lighting.

Care

http://www.careaware.co.uk/advice_and_assistance.htm

Straightforward and not too detailed information on issues involved in older people's care, including signposting to other websites.

http://www.csci.gov.uk/

The Commission for Social Care Inspection. Directory of care home, view inspection reports of care providers; advice and checklist on finding and using care.

http://www.berr.gov.uk/

Department of Business and Regulatory Reform. Useful information on pay, employment, redundancy and resolving disputes.

http://www.education.edean.org/index.php

The design for all website. Guidance on how to make built environments accessible for everybody.

Quick Guide to the Housing Corporation's website

Home page: http://www.housingcorp.gov.uk/

Listing of all registered housing associations and areas of operation:

http://www.housingcorp.gov.uk/server/show/conWebDoc.1134

Housing Corporation assessments of housing associations:

http://www.housingcorp.gov.uk/server/show/category.526

Residents' rights and responsibilities:

http://www.housingcorp.gov.uk/server/show/nav.2190

Subscribe to free email news:

http://www.housingcorp.gov.uk/server/show/ConWebDoc.8343

Recent Corporation news releases:

http://www.housingcorp.gov.uk/server/show/nav.431

Recent Corporation publications:

http://www.housingcorp.gov.uk/server/show/nav.440

Rules for housing associations receiving social housing grant (Capital Funding Guide):

http://cfg.housingcorp.gov.uk/server.php?show=nav.2868&PHPSESSID=53570e576a21853606065b7637ed3ad3

News

Daily updates:

http://www.housingnews.co.uk/index.asp

Regulation

http://www.charity-commission.gov.uk/

Useful source of information on equalities, performance, mergers, law etc. And free newsletter.

Advice

http://www.adviceuk.org.uk/

A directory of advice giving services on a wide range of subjects.

http://www.rightsnet.org.uk/

Rights and welfare benefits advice.

Charities

http://www.guidestar.org.uk/

Holds a wide range of information on all charities.

The Profile of Respondents

Based on 976 RSRs (we have excluded 231 associations which have no stock), we find that:

- 395 are from the 0-25 bracket, making up 40% of small associations;

- 192 from the 26-50 bracket, making up 20% of small associations;

- 131 from the 51-100 bracket, making up 13.5% of small associations;

- 131 from the 101-250 bracket, making up 13.5% of small associations; and

- 127 from the 251-1000 bracket, making up 13% of small associations.

Within these bands of size, we further find that particular types of association are concentrated within certain 'band widths'. For example:

- Co-operatives are mostly under 250 units in size, with a strong concentration in the 50-99 unit width;

- Almshouses and Abbeyfields are similarly concentrated in the sub-250 unit band-widths, and will most likely form the majority of associations in the 0-25 unit category;

- BME associations tend towards the medium and larger band-widths of the 'smalls spectrum', with the vast majority of them being more than 250 units in size.

We recognise that our segmentation of the sector, based on RSRs, does not incorporate unregistered and deregistered associations – the likelihood is that the number of organisations in the sub-50 unit category is considerably larger.

In terms of our own pool of respondents, and the number of respondents in each size category (see Figure 3), we received the following responses. We have estimated in brackets the percentage response rate, against RSR returns, within each size bandwidth:

- 113 responses in the 0-25 category (29%);

- 44 responses in the 26-50 category (23%);

- 43 responses in the 51-100 category (33%);

- 46 responses in the 101-250 category (35%);

- 53 in the 251-1000 category (45%);

- And 2 failed to tick a box in any of these categories.

Figure 10 (overleaf) shows that the largest number of responses by office location (and government regions) came from London and the South East, then the North West and South West, then the West Midlands and East Midlands, and finally East of England, Yorkshire and Humberside, and the North East.
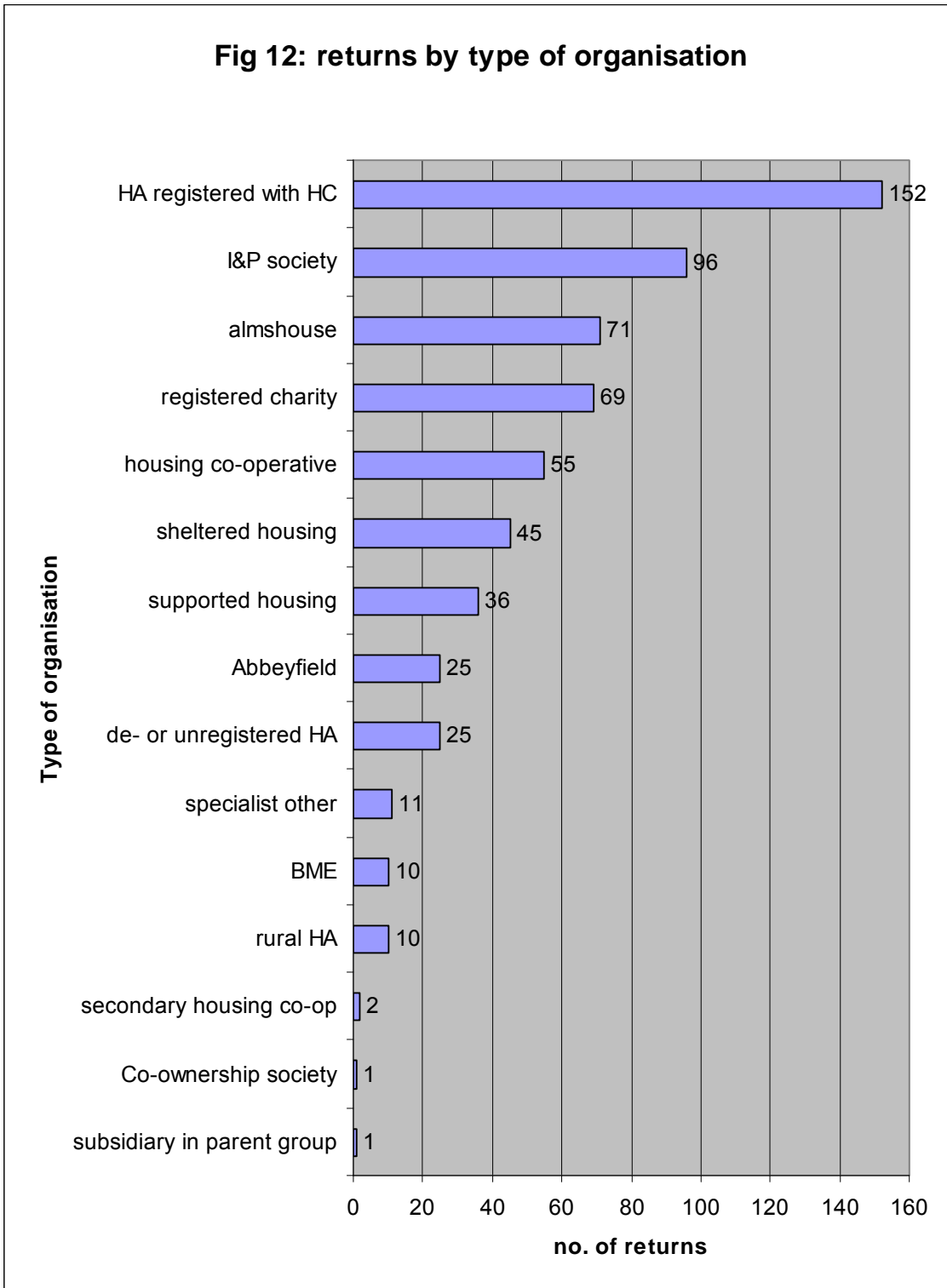
Figure 11 demonstrates that the majority of respondents (55%) are working with only one local authority, although a significant minority (13%) are working with more than four local authorities (see below).

Fig 10: returns

Fig 11: number of LAs worked with
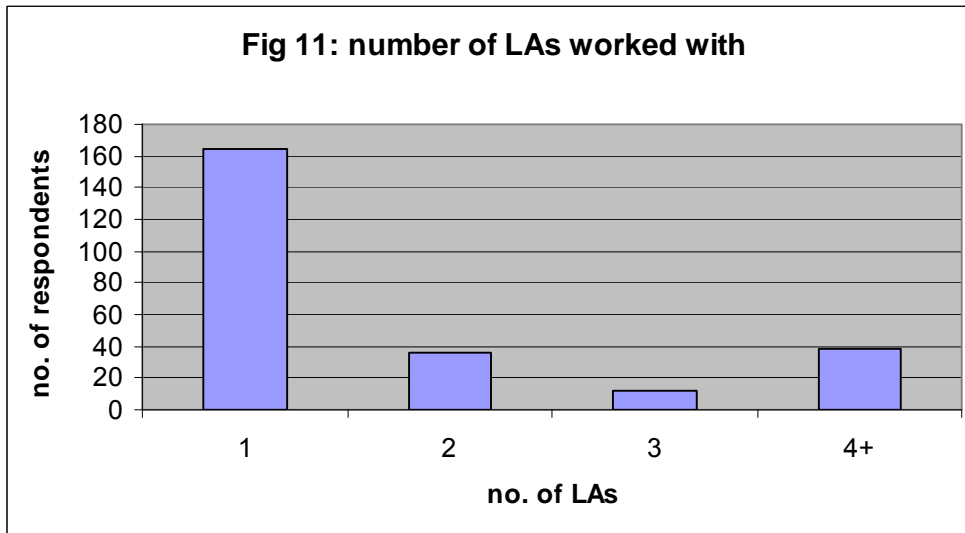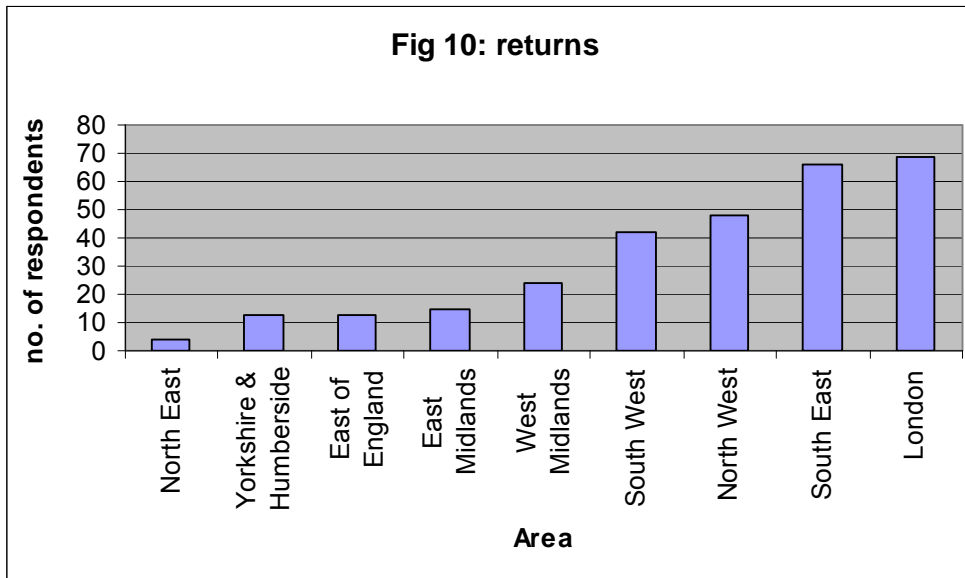
In our analysis of respondents by type (see Figure 12, which demonstrates the actual number of returns by type of organisation):

- Approximately 50% were from associations who described themselves as registered with the HC (of course the real number must be considerably higher, since some will not have realised that they could assign more than one category to themselves);

- 32% were from industrial and provident societies;

- 24% were from Almshouses;

- 23% were from registered charities;

- 18% were from housing co-operatives;

- 15% were from sheltered housing providers;

- 12% were from supported housing providers;

- 8% were from Abbeyfields;

- 8% were from deregistered or unregistered associations; and

- 3% were from BME associations.

Fig 12: returns by type of organisation

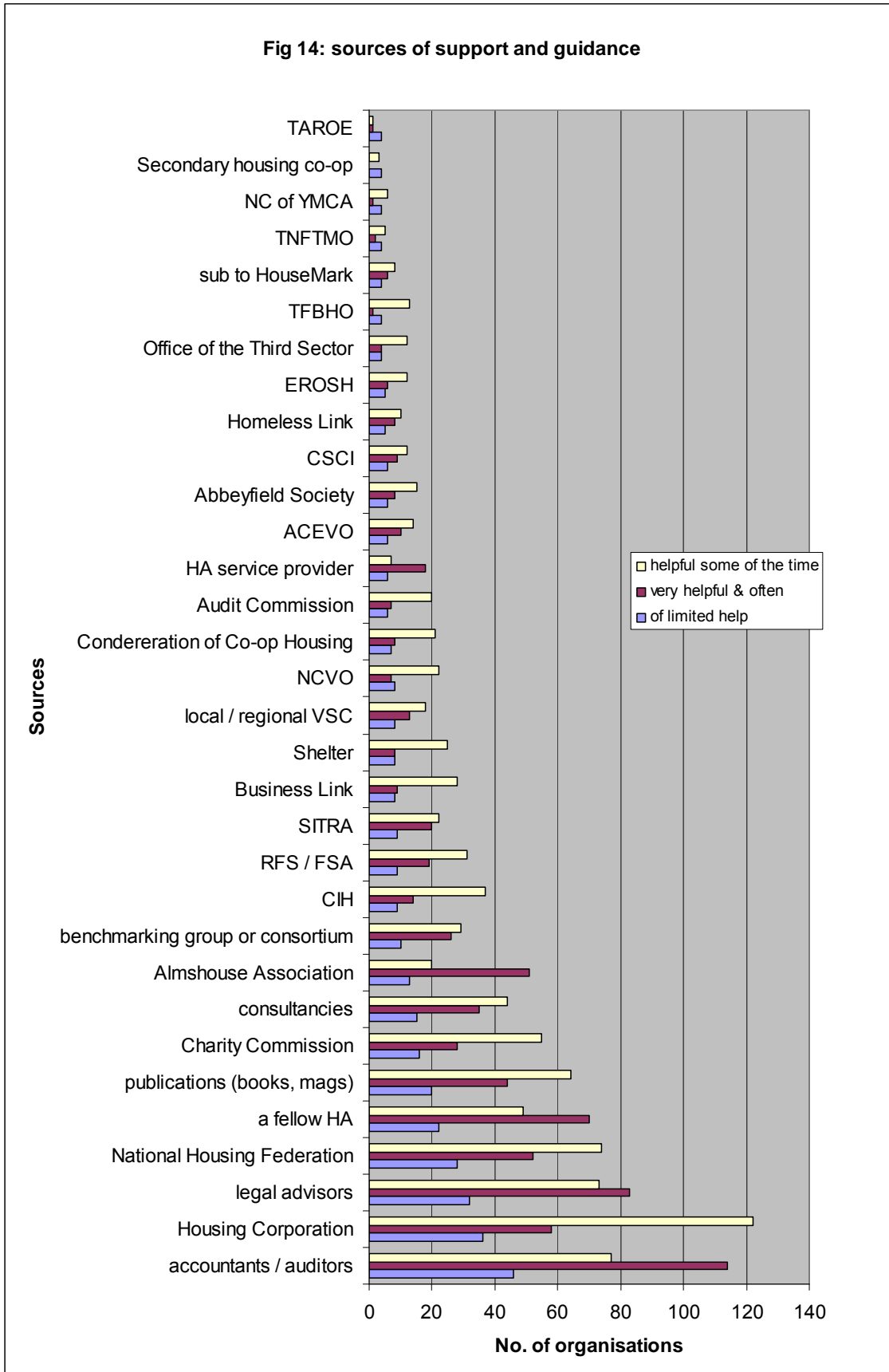| Type of organisation	no. of returns
HA registered with HC	152
I&P society	96
almshouse	71
registered charity	69
housing co-operative	55
sheltered housing	45
supported housing	36
Abbeyfield	25
de- or unregistered HA	25
specialist other	11
BME	10
rural HA	10
secondary housing co-op	2
Co-ownership society	1
subsidiary in parent group	1

The figure below illustrates the percentage of respondents with full time employees (FTE). As would be expected due to the profile of responding organisations (with the majority having 0-25 units), nearly a third have one to three FTEs. Only 4% of respondents have more than one hundred FTEs.

Fig 13: staff
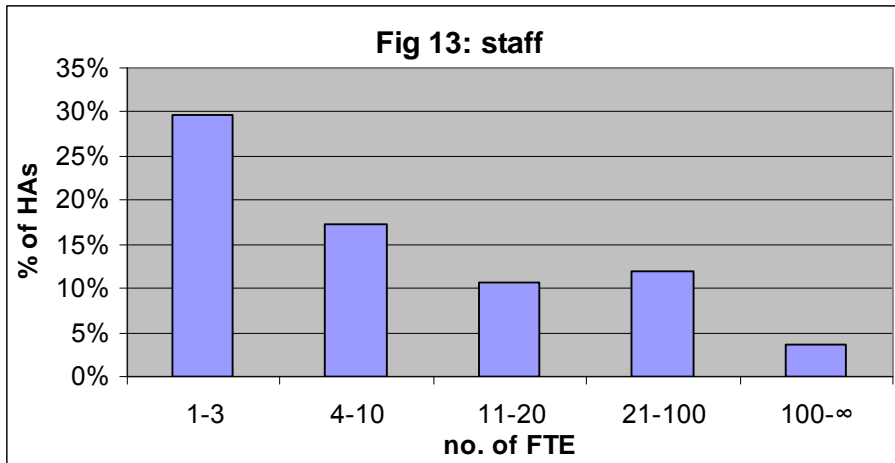
Respondents' Ratings of Sources of Support and Guidance

Source of support and guidance	Helpfulness by number of respondents (excluding 'of limited help)	Helpfulness by percentage of total respondents (excluding 'of limited help	'Very helpful and often' by number of respondents	'Helpful some of the time' by number of respondents
Accountants/Auditors	188	62%	111	77
The Housing Corporation	180	60%	58	122
Legal advisors	156	52%	83	73
The National Housing Federation	126	42%	52	74
A fellow housing association	119	40%	70	49
Publications	110	37%	44	64
The Charity Commission	83	41%	28	55
Consultancies	77	26%	35	44
The Almshouse Association	71	24%	51	20
A benchmarking group or consortium	55	18%	26	29
The Chartered Institute of Housing	51	17%	14	37
RFS/Financial Services Authority	50	17%	19	31
SITRA	42	14%	20	22
Business Link	37	12%	9	28
Shelter	33	11%	8	25
Local/regional VSC	31	10%	13	18
NCVO	29	10%	7	22
Confederation of Co-operative Housing	29	10%	8	21
Audit Commission	27	9%	7	20
HA service provider	25	8%	18	7
ACEVO	24	8%	10	14
Abbeyfield Society	23	8%	8	15

Fig 14: sources of support and guidance

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