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Senior associate, OLMEC, and Windrush campaigner

National Windrush Day: a call to action for housing providers



The 22 June 2018 marked the 70th anniversary of HMT Empire Windrush's arrival in England at Tilbury Docks in 1948 from Kingston, Jamaica. With the introduction of the 1948 British Nationality Act and the creation of the NHS, it is no coincidence that migration markedly increased from the former British Empire. Subjects heard the call from 'The Mother Country' to help rebuild Britain in the aftermath of World War II and tackle its chronic labour and skills shortages.

Until the recent Windrush Scandal, however, and in the 'hostile environment' to BME communities facilitated by the media and government, many people did not value the contribution immigration makes to British society. It has influenced everything from the NHS to the monarchy, our language, literature, enterprise, public life, fashion, music, politics, science, culture, food and even humour.

Recognition

That is why, after a 10-year campaign, from 22 June 2019, there will be a national Windrush Day with annual funding from the Ministry of Housing, Communities & Local Government for local government and community organisations to stage commemorative events. Even Theresa May, at the height of the Windrush Scandal, conceded that the Windrush Generation is part of British history and the narrative of a multicultural society, which is important to recognise as we move into post-Brexit Britain.

This should be an important date in the housing sector's annual calendar. The Windrush Generation, and migration in



From 22 June 2019 there will be a national Windrush Day to mark the contribution migrant communities have made to Britain



general since WWII, has made a major contribution in shaping social policy through the development of social housing and homelessness policy and services (see box on page 2 for some examples).

Return to social roots

With the introduction of the hostile environment policy in 2014 and the subsequent Windrush Scandal in 2018, social landlords – in common with the NHS and local government – have effectively become part of UK border control in discriminating against the Windrush Generation and other Commonwealth nationals.

Many people are now vulnerable and victims of institutionalised racism and a back-door reparation policy by the government. It feels like we are moving back in time to the 1960s. As such, it is important the housing movement returns to its roots around social justice and supporting people.

A successful recent legal case, brought by the Joint Council for

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How the Windrush generation and other migrant communities helped to shape social policy

Creation of housing

associations: Early Windrush pioneers and supporters in the 1950s and 60s, kick-started the development of housing associations. Housing providers, such as Metropolitan Thames Valley, have their roots in Windrush, having countered the 'No Black, No Dog, No Irish' colour bar in private rental and homeownership.

Development of BME

housing bodies: Campaigns against unscrupulous private sector landlords, such as the infamous 1950s west London landlord Peter Rachman, created the energy that led to the development of BME housing bodies, housing

co-ops, and the expansion of the housing association movement with greater rights for tenants.

Kick-starting urban

regeneration: Social unrest in the 1980s and 90s also led to the development of Housing Action Trusts, City Challenge, and New Deal communities. Regulators such as the Housing Corporation played a key role in placing social housing at the heart of urban regeneration strategies and work to address racial inequalities in neighbourhoods.

Changing housing policy: In the 1980s, the Commission for Racial Equality ran

successful legal campaigns against several local authorities, challenging their 'sons and daughters' policies, which preserved local housing for local white communities at the expense of the Windrush Generation and other migrant communities.

This policy created the expansion of more tenants in social housing. This is now reflected in the G15 Group of housing providers which have a significant number of residents from the Windrush Generation, as well as second and third generations.

Supporting the needs of

migrant communities: BME National in 2017 launched a major report

documenting the history of the BME housing sector. Currently there are 70 remaining BME housing organisations managing 66,000 homes, with an estimated annual turnover of £600 million and controlling assets valued at around £1.8 billion.

They offer dedicated and culturally sensitive services to around 250,000 people, mainly in London, the Midlands and northern cities.

Although the sector is small compared to mainstream providers, they are important in providing diversity of choice and self-determination around a cultural and religious response to racism in the housing market.

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the Welfare of Immigrants (JCWI), found the government guilty of implementing a policy that discriminated against people from BME backgrounds in the private rental market as a result of their immigration status. This reminds us that race disparity is still a major issue today in the UK.

Call to action

I thus urge housing providers and others who have influence in the housing sector to respond to the following call to action:

1 Follow the steps of 13 local authorities (Birmingham, Hackney, Brent, Southwark, Lambeth, Barking and Dagenham, Croydon, Liverpool, Cardiff, Luton, Newham, Lewisham and Trafford) which have now passed full council **Windrush motions**. These commit them to review the impact of their policies and services on the Windrush Generation and other migrant communities, in the context of the hostile environment policy.

2 Review **financial inclusion** policies to support residents who have lost state pensions,

disability and universal credit as a result of the hostile environment policy.

3 **Suspend all action for eviction** where residents are seeking to determine their status under the Windrush Scheme for citizenship.

4 Commission and/or develop services with organisations like JCWI and Praxis to provide **legal advice** on immigration and nationality status.

5 **Support the Windrush Justice Fund**, which gives small grants to grassroots and community-based organisations that support victims of the Windrush Scandal. More than £40,000 has been raised (including a £20,000 donation from London mayor Sadiq Khan).

6 Use **social investment** funds to support residents to access training and emotional support.

7 **Review board and senior management roles** to ensure BME staff are reflected at all levels

The Windrush generation had a big impact on the social housing movement



in your organisation. Work with OLMEC, which has developed the successful [Black on Board Programme](#), to address the gap regarding the under-representation of BME staff in the housing sector.

8 **Promote and celebrate the history** of the Windrush Generation and migration communities by getting involved with national Windrush Day on the 22 June 2019.

For the past 70 years, without the contribution of the Windrush Generation and migrant communities, the social housing movement would not have had the same impact and reach in Britain. As a result, housing sector leaders should do more as we approach the first national Windrush Day in June. They should reflect the contribution of migrants at major conferences, award ceremonies and events in acknowledging the pioneers and current achievers from the sector and other fields.

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Eddie Hughes
MP for Walsall North

From adversary to advocate



In September 2018, Theresa May became the first prime minister to address a National Housing Federation (NHF) conference when she spoke at the National Housing Summit in London. She made clear her intention to “put social housing at the heart of the nation’s priorities – and housing associations at the heart of delivering them”.

This represented a significant milestone in the relationship between a Conservative government and the social housing sector. In fact, research commissioned by the NHF had previously identified that “many Conservative politicians do not feel a close affinity with the sector, but all felt it had an important role to play in meeting housing need”. This same [research](#) also noted that “Labour politicians were more likely to have a positive view of housing associations, but they are not currently acting as strong advocates for the sector”.

Sceptic to convert

This apparent change in approach by Conservatives mirrored my own personal journey. When I was first appointed to the board of WHG in 2012, it was as the Conservative nomination from Walsall Council; I was a sceptic. At that time, I simply didn’t believe that housing associations did anything more than an average job of collecting rent, carrying out repairs and supporting tenants.

By the time I left in 2018, having been chair of the board for the previous two years, I was a convert. I had seen for myself, first-hand, an organisation that genuinely cared about its tenants and their welfare; helping them to manage their money more effectively and improve their health, as well as helping them find and sustain employment.

I also appreciate that government thinking isn’t always joined-up.



Prime minister
Theresa May
addressing
the National
Housing
Federation
conference
in September
2018

Immediately before becoming an MP, I spent three years working for YMCA Birmingham – initially as director of development and asset management, before progressing to assistant chief executive.

During that time the organisation benefited from millions of pounds of government funding, including Empty Homes and Affordable Homes funding. This had enabled the organisation to significantly expand its accommodation for homeless young people in Birmingham. Yet at the same time the organisation was under threat from the prospect that the government would cap housing benefit for supported accommodation. Fortunately, this threat has now been lifted and the government is continuing to provide significant capital investment through housing associations of all sizes.

Since I became an MP I have had a wide variety of opportunities to hear about the work of other housing associations. For example, I was privileged to attend the launch of Hyde’s report: *The value of a social tenancy*. The report quantifies the contribution made by

“This apparent change in approach by Conservatives mirrored my own personal journey”

housing associations in reducing the financial burden on other agencies, such as the NHS and the police service. It is incumbent on all housing associations to ensure their local politicians are made aware of this significant contribution.

Enlist support

As the country continues to focus its attention on the need for more high-quality, affordable homes, housing associations have a great opportunity to enhance their reputation further. I’ll certainly be doing my bit in parliament to advocate on their behalf, but they need to enlist the support of many other politicians like me if the sector is going to truly deliver for the people we all serve.

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Eileen Patterson
Chair, Chartered Institute of Housing Northern Ireland

How can we help tackle your challenges?



Housing in Northern Ireland is facing unprecedented challenges. The demand for social housing continues to increase and although new starts under the Social Housing Development Programme have increased, they are not keeping pace with demand. Many barriers exist to housing associations being able to build more social homes – not least the lack of available and affordable land.

Some of the challenges are also common to private developers, as pressures on the water and sewage infrastructure in some locations are having a real impact on the ability to build new homes. Also, costs of construction are only going one way, and that is up.

Obstacles

The challenges go beyond the actual construction of housing. The management and maintenance of our social housing assets is now under very close scrutiny after the Grenfell Tower tragedy, and rightly so. We need to guarantee our tenants, funders and regulators that we are meeting all our statutory maintenance and servicing requirements and that all our homes are safe and secure.

Our tenants are facing increasing financial hardship through the government's continued austerity policy, which has seen the introduction of welfare and benefit reforms and the continued freezing of benefit levels.

Another real challenge for social housing providers is providing the support that so many of our tenants now need to enable them to sustain their tenancies. This is compounded by the fact that for many years

the majority of new social housing was family accommodation with three bedrooms. Many households were allocated properties with more bedrooms than they required. The net result is that those residents now need smaller homes, of which there is a substantial deficit.

I am not suggesting wholesale building of one-bedroom properties, which are expensive and inflexible. But I am advocating that housing policy should take account of housing supply.

Too poor for social housing

I recently attended a Housing Conference in Belfast where the term 'too poor for social housing' was used in a presentation from an advice agency as a reality that may soon be faced by many of the most vulnerable people in our society, if mitigation payments end. Surely that is one challenge we must all

Housing associations in Northern Ireland must overcome some major obstacles if they are to build more social homes

tackle head-on to prevent it from ever occurring.

What role do these challenges mean for the CIH in Northern Ireland? First, it reaffirms how important it is that we continue to attract high-calibre people into the housing profession. And when we do, we need to invest in them with high levels of quality training and support. Housing makes a difference to people's lives every day. We need to raise its profile and make sure those working in housing are equipped with the skills necessary for the many challenges we face. And that's where the CIH can help.

Second, we often talk about needing local solutions to local problems, but there are many common issues facing us all across the UK and beyond. We need to learn from each other, share resources and best practice, and identify what has and has not worked. If we keep doing the same things we will keep getting the same results.

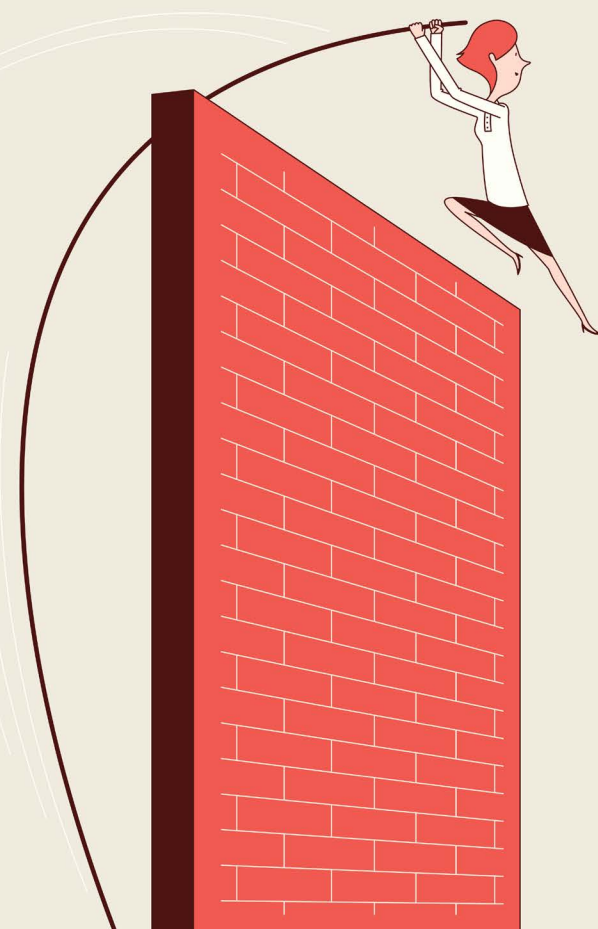
Learning from others

The CIH is the professional voice of everyone who works in housing, be that in the Housing Executive, housing associations, private landlords or private developers. We should use the CIH as our 'One Voice for Housing' and tap into the resources the CIH has throughout Ireland, the UK and internationally. We can learn from others and at the same time others can learn from what we do in our communities.

The best way to find solutions to the many challenges we face is by working together in partnership. The CIH is up for the challenge – are you?

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Sue Harvey
Partner, Campbell Tickell

Dominos and ricochets: a guide to risk management in DevCos

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Recent years have seen the proliferation of for-profit development company subsidiaries (DevCos) carrying out market-facing activities, as housing associations have sought to sustain the development of affordable homes in the face of dwindling capital grant.

Boards have often been persuaded that a DevCo has the additional advantage of ring-fencing market risk. However, depending on how they are governed and funded, DevCos can create contagion routes for exposures to flow back to the housing association parent and threaten the social housing assets, as well as magnifying or disguising other risks.

This article summarises two longer blogs ([Dominos and ricochets](#) and [Don't let your DevCo bite off more than you can chew](#)) in which we draw on the lessons learned from scrutinising more than 50 sets of stress tests and group structure charts as part of our In-Depth Assessment (IDA) support work.

Contagion routes

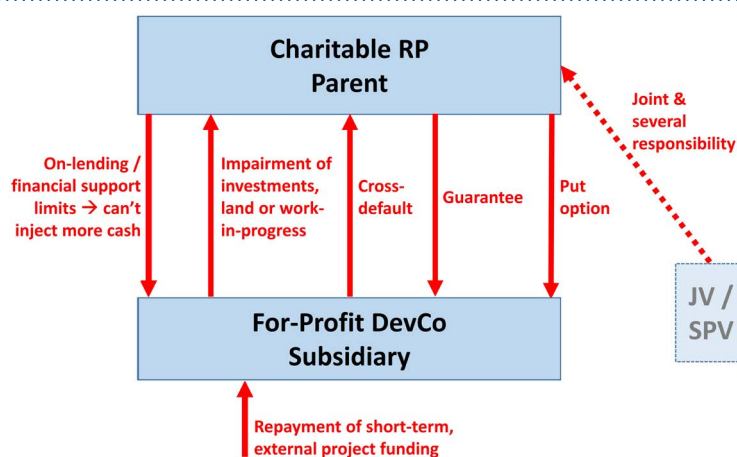
First let's look at those contagion routes, the number and extent of which depends in part on whether the DevCo is wholly intra-group funded, or has its own external sources of funding (see diagram).

Most DevCos are funded by way of on-lending or equity investment from the registered provider parent.

Therefore the first contagion route may well be the financial assistance limits set within the

Financial problems in a DevCo can have a domino effect back to the parent housing association

DevCos: Contagion routes



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parent's loan covenants. When things start to go wrong, organisations quickly discover those constraints turn out to be pretty hard boundaries, blocking them from getting much needed cash into a struggling DevCo.

The second contagion route is via the potential for impairment of the assets in the subsidiary, including debt, land and work-in progress. This can cause covenant compliance issues if any of the parent's interest cover covenants are not neutral to this non-cash movement.

If a DevCo accesses funding from outside the group, additional contagion routes can magnify risk considerably. These include cross-default risks, guarantees and put options. Other contagion routes include joint ventures and special purpose vehicles that involve a form of joint and several responsibility for the liabilities of the vehicle.

Hidden risks

Looking beyond contagion routes, the following hidden or disguised risks in DevCos often go unnoticed by parent boards:

- charging uncommercial interest rates;

- generating lower than expected returns;
- building reserves in the DevCo;
- misleading and spurious profits;
- private sector risk appetite and incentives.

Setting up a DevCo may well be the right and best thing for a housing association to do, despite these various cautions and strictures. But with such a variety of dominos and ricochets, the combination of housing markets softening and Brexit looming means there is no better time for boards to reduce their vulnerability to DevCo contagion by reviewing the controls they use to actively manage the risks of the DevCo.

In our blogs we describe these pitfalls in greater detail to better assist their identification and set out some steps that housing associations can take to ensure their risk culture and processes evolve to adequately control DevCo risks.

An extended version of this article first appeared on [socialhousing.co.uk](#)

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Councillor Simon Miller

*Lead member for economic growth and high streets,
London Borough of Waltham Forest*

Driving innovation in London's first Borough of Culture



Waltham Forest is a borough on the up: our skylines and townscapes are changing; we are London's first Borough of Culture. We are at the forefront of driving innovation in local government, while ensuring we are always delivering for residents and carrying out inspiring work. Here are some highlights behind our successful approach.

Landmark project

We are about to embark on a landmark project to redevelop and rebuild our Town Hall campus, providing a new civic heart for our borough. This is about much more than redevelopment. It will be the physical exemplar of our approach to our people, our residents, to the delivery of services, to the efficient management of our estate and to local democracy – all bound by our commitment to improving access to creative and cultural opportunities.

Our plans will transform the historic Town Hall Campus into a thriving neighbourhood, with hundreds of new homes – 50% of which will be affordable – new retail and work space and social infrastructure.

Staff from 10 older, inefficient council offices will move into

new flexible, state-of-the-art premises, completing a process that started with our award-winning transformation of the former magistrates' court into council office space.

We will invest in our historic Grade II-listed Town Hall, Assembly Hall and fountain to protect and preserve them. The gardens will be opened up to the public, creating new space for residents to spend time.

We have started the process of selecting our development partners, with expressions of interest invited via the London Development Panel.

Borough-wide approach

The approach we are taking to the Town Hall campus is replicated across our borough. For instance, our headline target for new housing is that 50% should be affordable.

Across our own sites we have committed that 50% of all new homes will be affordable. Other examples include:

- At our Juniper House development, a new nursery will be built as well as a pocket park and other street scene improvements.
- On our Score development, not only will we deliver hundreds of high-quality, new, affordable homes, but a health centre, sports centre

Waltham Forest's new Town Hall Campus will include affordable homes as well as new retail and work spaces

"Our plans will transform the historic Town Hall Campus into a thriving neighbourhood"

and a new town square.

- At Lea Bridge we will build a new town centre, a real mixed community, with 50% affordable homes, new shops, publicly accessible green space and community facilities.

Development programme

More widely, for a local authority of our size, we have one of the most ambitious house building programmes in London, with more than 18,000 homes to be built over the next 10 years – including 1,400 new council homes.

Development on this scale means whole new communities and town centres. As a council, we are determined that these should be sustainable and mixed, enhancing the life chances of our residents and improving the opportunities available to them. To this end, we have worked hard to ensure that the design is of the highest quality, independently reviewed by the Design Council.

We are not doing this alone, nor could we. We work closely with the Greater London Authority, the right development partners and the government. Otherwise we could not build the high-quality, affordable, new homes and infrastructure that our communities need. We are proud of what we are doing in Waltham Forest and delighted to be able to share our story so far.

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Regenerating our communities

The lifting of the HRA cap is giving local authorities and ALMOs additional resources to meet housing demand. As the challenges of delivering new homes and regeneration programmes increase, access to suitable expertise and an independent view can make all the difference.

Our experience extends from feasibility studies, establishing joint ventures, project managing regeneration, and analysing development capacity, to facilitating resident engagement, community consultations and supporting bids for major schemes.

**FIND OUT HOW
WE CAN HELP:**

contact Maggie Rafalowicz on **+44 (0)20 8830 6777**
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Scott Causer
Consultancy project manager, Campbell Tickell

Cultural spaces are key to maintaining vibrant communities

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Over the past decade, house prices have risen so far in excess of wages that they are unaffordable for the majority of people in many parts of the country. All around us developers relentlessly build more homes, yet even section 106 agreements, with their 'affordable homes' stipulations, prove ineffective. Many of these homes are 'affordable' in name only and remain unobtainable for most households.

Only last year *The Guardian* reported that of the 15,000 Manchester City Council homes granted planning permission over the preceding two years, none could be deemed 'affordable'.

Loss of community spaces

Housing affordability is not the only problem blighting our communities, however. Barely a week goes by without hearing of a much-loved venue or community space being closed in favour of a new development. The latest victim is Gwdihw in Cardiff (pictured, right); a community arts hub responsible for nurturing the city's best-known talent.

Gwdihw is situated on Guildford Crescent, one of Cardiff's original streets. The council launched a consultation to give the crescent conservation status. Although this resulted in postponing the demolition of the crescent, it has not prevented the closure of Gwdihw.

There are similar stories happening everywhere. Since 2007, 40% of London's music venues have disappeared, while Bristol's have reduced by half. The reason for these closures is multifaceted and incorporates rising

"Scant regard is given to cultural value and community identity when it comes to the pursuit of money"

rents, planning regulations, noise abatement notices, licensing and redevelopment. It appears scant regard is given to cultural value and community identity when it comes to the pursuit of money. This approach is short-sighted and needs to change.

The redevelopment of cultural spaces displaces businesses and costs people their jobs. It deprives communities of their identity and prevents people from making vital connections. Community spaces provide facilities and a lifeline to those excluded from mainstream society and can assist in reconnecting them. Brexit and austerity have all impacted our communities adversely. Gang problems are rooted in a lack of social spaces. We need these spaces to bring people together.

Lessons from Norway

It would be wise to learn a lesson from the city of Stavanger in Norway, where art and culture have been embraced to such an extent they are part of the fabric of everyday life. The city hosts international cultural festivals which literally leave their mark on the city. Art is visible on the city's streets, on its buildings and in the street furniture, resulting in a very beautiful, unique tourist attraction. This commitment to the arts resulted in Stavanger being named the European Capital of Culture in 2008, alongside Liverpool.

Stavanger provides a platform



Above: a large mural covers the side of a school in Stavanger, Norway, where buses are also vehicles for the city's thriving art scene



for a vibrant culture which is reflected in the liveability of the city. Unemployment and crime rates remain consistently low even for Norway, which itself experiences among the lowest rates in Europe.

Culture is said to foster cohesion and understanding between different sections of the community. It can be no coincidence that incidences of hate crime in Stavanger are especially low.

Corporate greed impacts all of our lives, often turning our towns and cities into faceless places. As housing professionals, we should exert our influence so that developers and their enablers prioritise the wider interests of a community. After all, when a cultural/community space is taken away, a place loses its sparkle and a large part of what made it a special place to live in the first place.

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Liz Zacharias
Senior consultant, Campbell Tickell

Mental health services and the growing care deficit

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Mental health services: Addressing the care deficit' is a new report by NHS Providers. Based on a survey of chairs and chief executives of all mental health trusts, carried out in November 2018, the report makes for an interesting read.

It provides confirmation of what we at Campbell Tickell find when working with mental health providers and commissioners, namely that, as well as clinical, workforce and system pressures on mental health services, there are increasing burdens on the system.

This is due to changes in the benefits system, a lack of affordable housing, fragmented commissioning arrangements and cuts to preventative and allied services, such as drug and alcohol support. These all contribute to the creation of a system which lacks the strong safety net for the people it most seeks to help.

The survey aimed to gain a deeper understanding of the current operating environment and its impact on the mental health NHS provider sector. Responses were received from 36 mental health leaders from 32 trusts across all regions, representing 59% of the NHS mental health trust sector.

Findings

The survey shows there is a substantial care deficit in mental health that must be addressed and that demand for services is outstripping supply. The main factors contributing to and maintaining the significant 'care deficit' across mental health services emanate not

only from raised awareness, but critically from socio-economic factors. These include the impact of the roll-out of universal credit, increased deprivation, unemployment and housing issues (see graphic, below).

The other main issues identified as impacting on mental health provision were:

- an enduring workforce shortage that undermines the frontline's ability to staff services efficiently and effectively;
- mental health funding constraints, with funding not always reaching the frontline services that need it most;
- the impact of cuts to wider public services. In particular those commissioned by local authorities, such as drug and alcohol services.

The graphic below shows the external factors NHS trust leaders identified as having an impact on increasing demand for mental health services

"95% of respondents do not believe overall investment will meet current and future demand"

The respondents point to cuts in services funded by local authorities also meaning that preventative approaches and early intervention services are less available.

Workforce challenges

To tackle workforce issues the survey calls for a national plan, with an appropriate focus on the mental health workforce together with adequate funding to meet requirements.

Respondents identified two distinct pressures on the workforce.

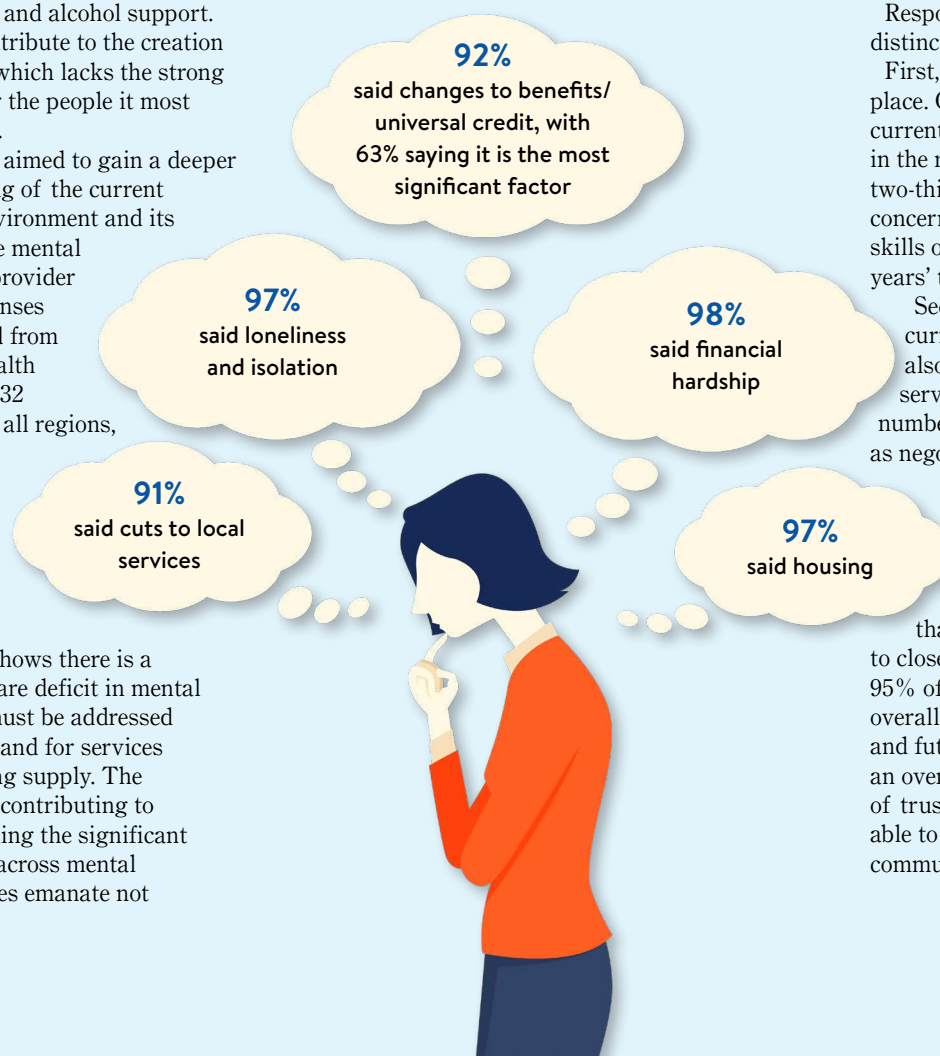
First, a lack of staff in the right place. Only 9% of trusts say they currently have the right staff in the right place, while nearly two-thirds of leaders were very concerned about the numbers and skills of staff they will have in two years' time.

Second, respondents said current staff capacity was also being diverted to support service users with a greater number of non-clinical issues, such as negotiating the benefits system.

Funding challenges

Despite the funding promised in the 10-year NHS plan, respondents warn that the rise is not adequate to close the care deficit. Indeed, 95% of respondents do not believe overall investment will meet current and future demand. Furthermore, an overwhelming majority (81%) of trust leaders said they were not able to meet current demand for community child and adolescent

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Gera Patel and Radojka Miljevic
Partners, Campbell Tickell

Seven workplace thoughts for International Women's Day (and beyond!)

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1 Look around; what happens in meetings? Do you default to men chairing and women taking notes or clearing away? Challenge this.

2 Be alert to the opportunity gap. How does interesting and challenging work get allocated, who gets invites to networking and other events, who gets asked to represent or speak on behalf of your organisation?

3 Don't ignore or collude with poor behaviour, sexist jokes, banter, or stereotypical language. Call it out, say why it offends you and why it is inappropriate in your workplace.

4 Be alive to the fact that people doing equal work should be paid the same. (This really shouldn't need saying but...)

For more on the International Women's Day campaign for 2019, #BalanceforBetter, click [here](#).

5 All genders have permission to be vulnerable, robust, love/hate this sport, that dance, this type of writing etc. Find the individual in your colleagues and not the 'type'.

6 Acknowledge the tensions that exist for all of us in managing our work and non-work lives – flex where you need to and be kind. We all need support. Judge the people you work with on the outcomes.

7 We still live in an unequal society. Do your bit in advancing opportunities for those who are disproportionately disadvantaged. You might have been lucky or privilege may have worked in your favour unknowingly. You contribute to the fairness of our society in how you create opportunity for others.

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mental health services (CAMHS) and 58% said the same for adult community mental health services. Regarding overall community provision, 85% do not think there are adequate mental health community services to meet local needs.

Mental health care models

Trust leaders had mixed views on the impact of integrated care systems (ICSs), and sustainability and transformation partnerships (STPs). However, they did think that new care models for mental health would help both overcome the fragmentation of commissioning and service provision in mental health and drive greater value from the investment in services.

Priorities

NHS mental health leaders

identified the following priorities to address the issues they face:

- continuing to focus on reducing the number of out-of-area placements and addressing inpatient capacity problems, while recognising the sustained demand;
- meeting the capital investment needs of providers so urgent improvements can be made to estates;
- promoting careers in mental health and retaining the current financial incentives to recruit mental health professionals;
- continuing the progress already made on data quality and collection, to give a better understanding of mental health activity, access and outcomes to ensure better

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THE DIARY

Social Housing Finance Conference

9 May | London

CT will have a stand at the conference, come and visit us!

EFL Spring Conference

14-16 May | Copenhagen

Theme: governance. CT's Radojka Miljevic will speak on Day 2 on 'The benefit of hindsight'.

Chartered Institute of Housing South West Conference

15-16 May | Bristol

Sue Harvey, CT partner, will be speaking on Forecasting vs Resilience Testing on 16 May.

24housing Diversity Conference and Awards

16 May | Birmingham

CT is sponsoring the Gender Equality Award.

Northern Housing Consortium and CT: The In-Depth Assessment Process

21 May | Manchester

This seminar is aimed at all housing organisations and will be led by CT partner, Sue Harvey.

CT Risk & Assurance Masterclasses

20 June | Dublin / 21 June | Belfast

After two successful masterclasses last autumn, CT will be running two more. Find out more on our events page soon.

Find out more about all of these events by clicking here: www.campbelltickell.com



Amy Mackenzie
*Individual and regular giving assistant,
Women for Women International*

Rebuilding women's lives after conflict



When there is an outbreak of war or violence, women suffer most – they experience trauma, the death of loved ones and sexual violence. After the conflict is over, the world's attention moves on, but women are left to rebuild their families and communities.

Since 1993, Women for Women International has reached almost half a million marginalised women survivors of war, living in some of the world's most dangerous places. Women enrol on the charity's year-long training programme, where they learn how to earn and save money, improve their family's health and make their voices heard at home and in their community.

Transforming lives

We are delighted Campbell Tickell is sponsoring their sister Simi Bulus, who is now in her third month of training in Riyom, Nigeria. Simi is learning some fundamental skills that will help her transform her life just like Women for Women International programme participant, Francine*, who graduated from the programme in Rwanda.

When Francine first joined Women for Women International's 12-month training programme she had almost given up. Her husband was physically and emotionally abusive towards her and when he took a second wife she decided it was finally enough. All alone, Francine felt unworthy and hopeless after surviving years of violence in her marriage.

After Francine joined the programme last year, everything changed – she came out of her isolation through meeting other



women and sharing her story. She began to believe in herself.

Francine began learning how to plan for her future and build a sustainable source of income for her small family. From her monthly stipend, Francine began to save every month. She started up a small business selling a type of local beer. Her economic situation began to improve; soon she had bought two goats and some land for cultivating bananas and timber.

In the future, Francine hopes to buy a cow – the milk will help make sure both she and her daughter can eat a nutritionally balanced diet and the manure will help her in her fruit and vegetable cultivation. Francine has learnt about income generation, about her worth, her rights, her ability to overcome challenges, about how to care for her physical and mental health, and about the importance of working with other women to achieve changes.

"After conflict, women are left to rebuild their families and communities"



Top: Simi Bulus is in her third month of the Women for Women International training programme in Nigeria

Above: Francine is pictured at her training class in Rwanda

like Francine. As a sponsor, you will receive a welcome pack introducing you to the woman you are sponsoring (your new 'sister'), as well as quarterly updates as she progresses through the programme. You will be able to write letters of support and form a friendship that transcends continents.

So please join us and sponsor a sister today by visiting www.womenforwomen.org.uk/sponsor. Together we can help to change the world one woman at a time.

**Name has been changed.*

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David Levenson

Founder and managing director, Coaching Futures;
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How robots can save money for your residents

coaching
FUTURES

Suddenly everyone is talking about artificial intelligence (AI). Machine learning and robot process automation (RPA) are terms that are tripping off the tongue. It's Armageddon out there: if Brexit doesn't come after our jobs, the robots will – or so some might say. As a coach I am interested in the impact technology is having on the modern workplace and how people and businesses will work in future. Real innovation succeeds best when it is driven by an identified need: think of the telephone and jet propulsion.

What happens when machines take over our jobs? In the 1960s in the US, telecommunications companies employed around 1 million switchboard operators. Today, there are fewer than 5,000. Over 50 years the patterns of employment have changed, and the next 50 years will be no different. Workers will do fewer tasks; instead they will create more value.

Unparalleled efficiency

Suppose you are head of treasury for a developing housing association with a heap of title deeds, leases, mortgages, valuations, section 106 agreements, planning condition schedules, etc. All this information is lying somewhere in your head office. You want to charge security for loan drawdowns or provide information for a portfolio swap as quickly and efficiently as possible.

You know there are proprietary solutions available for warehousing and managing large quantities of non-standard data. But once assembled they will still require you or your lawyers to read through the documents in whatever form they are presented, and then extract, analyse and finally report on the data to your finance director, lenders and auditors.

Now suppose you have a machine-learning application available to you

which can do the same job in 15% of the time. This is not a scenario pulled from thin air. A leading City law firm has road-tested such an AI application and has concluded that a task which might take an experienced lawyer up to five hours can be completed by the app in less than 45 minutes.

Imagine being up against a completion deadline that allows you just enough time to carry out due diligence on a 15% sample of leases in a portfolio. The AI application can take care of the whole data-set in the same amount of time.

Machine learning and RPA will be a boon to transactional and compliance-based activity in housing providers over the next five years. But how will the technology help its users to create more value?

Let's consider just one business-as-usual example: leasehold management. AI apps can ensure service charge schedules are accurately produced and interpreted, that section 20 notices are correctly prepared and served, and that landlords will be able to stem the tide of negative cashflows which currently haemorrhage from rent accounts because of defective execution of inadequate processes.

Human role

Even truly intelligent machines rely on humans to tell them what they need. AI technology can learn how to replicate, re-perform and extend tasks many times faster than we can. What robots can't do is identify the problems that need to be solved, and in future this is how housing association employees will increasingly create value for their organisations and save money for their residents.

To discuss this article,
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"A task which might take an experienced lawyer up to five hours can be completed by the app in less than 45 minutes"

Artificial intelligence will totally transform the way businesses operate over the next 50 years





Sue Harvey and Eric Tamanis
Partner and Associate consultant, Campbell Tickell

Ten tips for smooth regulatory returns

CAMPBELL
TICKELL

The Regulator of Social Housing (RSH) has been noticeably tetchy of late about the accuracy of data returns it receives from English registered providers (RPs). Data quality has been mentioned as a factor in several recent governance downgrades. The RSH's anxieties arise from two broad concerns.

First, if an RP is sending inaccurate or incomplete data to the regulator, what then is the quality of the data provided to the board and thus the potential impact on the quality of board decisions?

Second, in planning for the resources required for annual stability checks, the RSH depends on data returns being clean and accurate in order to concentrate its attention on areas where there have been significant year-on-year changes.

Campbell Tickell has supported many housing associations as they prepare their regulatory returns; we have also undertaken investigations when submissions have proved inadequate. Each of these assignments concludes with a 'lessons learned' report, and in this article we bring together that knowledge into some top tips to support your next submissions (see table: Regulatory returns programme for the remainder of 2019).

Common pitfalls

Most organisations will have well established routines and experienced staff providing this information in a timely and accurate manner. In doing so they will have developed a good relationship with their regulatory lead, who will be able to anticipate the type of queries that RSH is likely to have. The regulatory lead will provide the relevant supplementary information to support their submissions.

Regulatory returns for the remainder of 2019	
Date of submission	Return
23 April	Quarterly Survey (QS)
23 April	Quarterly disposals notification
31 May	Statistical Data Return (SDR)
30 June	Financial Forecast Return (FFR) *
30 June	Disposal Proceeds Fund Annual Return**
30 June	Recycled Capital Grant Fund Annual Return**
19 July	Quarterly Survey (QS)
19 July	Quarterly disposals notification
30 September	Electronic Annual Accounts*
30 September	Annual accounts*
30 September	Audit management letter*
30 September	Fraud report*
18 October	Quarterly Survey (QS)
18 October	Quarterly disposals notification
3 weeks after relevant disposal	Priority disposals notification

* For those providers with 31 March financial year end, adjusted accordingly for others

** Returns to Homes England / Greater London Authority rather than RSH

Regulatory returns should be an important date in every registered provider's calendar

So why does it sometimes go wrong? Why is it often such a stressful period for those charged with submitting the returns? And why is the work so often left to the latest moment? We recognise three category errors in the management of regulatory returns that lie behind these common unpleasant experiences:

- thinking of returns as 'simply' the by-product of existing data processes, which can therefore be safely left to the end;
- considering returns as adding little value to the business and so attributing a low priority, junior responsibility and inadequate resources to their collation and

"Why is it often such a stressful period for those charged with submitting the returns?"

submission;

- under-valuing the importance of returns to the RSH and therefore the potential for additional regulatory engagement and resource if they are incorrect.

Top tips

From our experience we have derived 10 top tips for a smooth submission process:

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Continued from page 13

1 Place ownership (i.e. answerable to the board) for regulatory returns at a senior level within the organisation.

2 Define responsibilities and make sure the importance of providing accurate or quality data is understood by all concerned.

3 Prevent single points of failure by avoiding reliance on one person to complete the returns – inevitably that person will sooner or later be on leave, sick or take up a new job exactly when a return is due.

4 Ensure careful co-ordination of the multiple sources and departments within the organisation and any external agencies involved.

5 Agree with the whole team a schedule that provides

ample time to chase, collate, check and format all of the required information. Adjust that schedule to reflect the learning from previous years' experience.

6 Think about tying in returns procedures with others, for example by linking the reconciliation of stock numbers in the financial statements with the Statistical Data Return. Two purposes will increase the focus on data accuracy and provide additional triangulation.

7 Produce and update internal guidance notes that set out sources, calculations, timetables, responsibilities and lessons learned.

8 Ensure quality control and assurance through all data input and handling processes, and check accuracy as frequently as is practical, not just at the year-end.

"If you have experienced issues in the past, simple changes can make a huge difference"

9 Use the comments boxes in NROSH submission forms to provide further information, especially on any material movements from previous returns.

10 Protect a clear period prior to submission for careful quality control by someone at a senior level who has not been involved in the collation up to that point.

If you have experienced issues in the past in this regard, simple changes along these lines can make a huge difference. These will also benefit your relationship with the regulator in general and in particular help with conversations when it's In-Depth Assessment time.

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