

To see ourselves as others see us – but first

Excellent governance in the
Tenant Services Authority
and National Tenant Voice era

Self-assessment toolkit
for housing association
and ALMO board members

Alistair McIntosh | HQN

Foreword

The Tenant Services Authority (TSA) champions the needs and aspirations of tenants, leaseholders and residents. We will challenge housing associations and ALMOs to meet or exceed the highest standards. Top performers will be led by strong, ambitious and effective boards.

The TSA will want to know what boards are doing to make every tenant matter. Boards need to be in control of their organisations and take responsibility for delivering excellent services. This toolkit provides a helpful tool for boards to critically examine their own performance.

Our mission is to improve the lives of residents and their communities. Working with boards we aim to make a real difference.

Peter Marsh, Chief Executive, Designate, Tenant Services Authority (TSA)



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1 Introduction and purpose of toolkit – challenge yourself before someone else does

Thank you for the time and commitment you put in as a board member. Housing organisations could not operate without you. This toolkit helps you to assess how well your board works and to identify what must be improved.

There has never been a more exciting time to be a board member. Across the UK billions will be spent on building affordable housing with a determination to avoid past mistakes. Much of this cash will flow through housing associations. But ALMOs will be completing extensive Decent Homes programmes and exploring a new financial regime for council housing that should allow for house building and regeneration. There's so much to look forward to.

Boards must be excellent to get the most out of these opportunities. Social housing faces a brand new system of directing investment and regulating managers. Investment will be marshalled by the Homes and Communities Agency (HCA) with regulation falling to the Tenant Services Authority (TSA). These new bodies work across housing associations, councils and ALMOs. Inspection remains the job of the Audit Commission. A National Tenant Voice (NTV) will be set up to give tenants and leaseholders a seat at the top table. Here's what the new chief executive of the TSA says. He's raising standards and those that can't keep up will lose funding.

In the past year a major housing association ended up in receivership with losses of almost £30m. So disasters can happen.

The independent inquiry found that:

'Ujima's collapse was the result of bad management and an ineffective board... Ujima's governance was weak. Its board was weakened by the loss of three experienced board members in 2006. The remaining board members provided insufficient challenge to management and did not insist on the provision of proper information sufficient to fulfil their responsibilities.' Lack of intelligent challenge and slipshod board papers are also the hallmarks of ALMOs which fail. Our research found the same signs of poor performance in commerce.

It is down to you as a board member to sort out governance. Don't rely on the regulator. Commenting on Ujima, the Housing Corporation's Chief Executive spelled out the limits on the regulator's liability:

'[The Corporation] is not a shadow director and therefore responsibility for good management and governance rests with boards and executives.'
Social Housing, August 2008

'Those that are driven by the fourth 'e' – empire, rather than efficiency, effectiveness and economy – can expect to see their investment funding turned off as the regulator directs the HCA accordingly and lenders raise their risk premium in response to uncertainty over their direction. And where the effectiveness of the provider falls below the new, higher thresholds of acceptability, it can expect its geographically dispersed tenants to vote to transfer their management arrangements to smaller, locally-based providers.'

Peter Marsh in *Moving up a Gear* for the Smith Institute, 2008

If you use this toolkit honestly and act appropriately, your ALMO or association will not end up in the same dire straits as Ujima. But let's make no bones about it, these are challenging times. An excellent board will already be a step ahead with a strategy for dealing with foreseeable risks like:

- Higher standards for services to tenants and leaseholders set by the TSA
- Needing to meet the TSA service standards to qualify for funding from the HCA
- The extension of short notice inspections (SNI) of weak services to all housing organisations
- Petitions triggering inspections (as the government proposes)
- A market for housing management forcing you to compete
- Change of political control at the national and/or local level bringing uncertainty or possibly unwelcome new directions
- The credit crunch making it harder to sell homes and land to fund new development, regeneration or just to prop up the business plan
- Recession and spiralling fuel costs limiting tenants' and leaseholders' ability to pay rent and service charges
- All political parties want to revive the housing market – what if it works? Does renting go back to being a last resort?
- Most of the stock is getting older – where is the money coming from for investment? Can we make our homes and estates desirable?

It's a tough job you've taken on, especially when done on a part-time and often unpaid basis. Getting a firm grip on the tiller is tricky as many boards only meet about eight times a year. That's hardly conducive to teamwork.

Based on our extensive track record with housing association and ALMO boards we have produced this short, sharp guide to improving governance including:

- Thirteen tests of excellent governance – tough questions to provoke action in the board room – challenge yourself before someone else does
- A self-assessment questionnaire to check how close to excellence your board really is – fill it out separately, does everyone agree with each other?
- Inspection – what the board must watch out for
- Next steps – how to get your board on the path to excellence.

2 How to use this toolkit

The aims of this toolkit are to:

- Help you to identify the strengths and weaknesses of your board
- Assess how well you are doing as a board overall
- Identify areas for improvement
- Suggest how these improvements can be made.

Chapter three sets out our 13 tests of governance and poses a series of self-assessment questions for each of the tests. Fill this in and identify areas for improvement and action. It would be useful to compare your answers with those of other board members or executives. This could be done at a board awayday.

Chapter four offers a quick self-assessment of how your board sits in our ranking system. Again it would be useful to compare your marks with others and examine the reasons for differences.

Chapter five explains how board members should approach preparing for short notice or full inspection.

Chapter six (what to do next) is based on our experience of boards which overcame typical problems. The information you gather by going through chapters three and four will diagnose any problems and start you on the road to solutions.

Chapter seven explains how HQN can help boards.

Suggestions for using this toolkit

- Complete the questions in chapters three and four individually and honestly – you could do this quickly at first then come back to reflect on your views
- Meet up and share the results with other board members – this could be done at an awayday
- Discuss the reasons for differences constructively – re-consider your views
- Think about how you need to change or develop
- Think about how the board needs to change or develop – make sure the areas which scored poorly in the questionnaire in chapter four get tackled
- Work together on an action plan for the board overall and for you personally. Chapter six offers guidance
- Go through the questions in chapters three and four again after, say, three months – has the board improved? Are your contributions better?

3 Thirteen tests of excellent governance – tough questions to provoke action in the boardroom

'Best? That's not good enough! I want better than your best, I want sheer unadulterated brilliance.'
42nd Street

This HQN toolkit will help housing association, ALMO and TMO board members assess how effective they are at governing their organisation. Our aim is to ask the correct questions to provoke an honest examination of what is going well and what needs to be improved. There are rarely uniform right and wrong answers to these questions. Your answers matter less than the action which follows.

Thirteen key tests of excellence:

- 1 What is success for your organisation?
- 2 Does the board have the right skills and knowledge to drive success?
- 3 Is the board getting and using the right information?
- 4 How effective is board recruitment and retention?
- 5 Is the board working well as a team?
- 6 Does the board face up to current problems?
- 7 Is the board scanning the horizon and adapting?
- 8 How is the board viewed by its key contacts?
- 9 Do deals deliver?
- 10 Is the residents' voice heard loud and clear by the board?
- 11 Are the board structures fit for purpose?

12 Is the golden thread in place?

13 Does the board provide enough support, scrutiny and challenge to the senior team?

Excellence test one: what is success for your organisation?

'I mentor a lot of finance directors that have joined housing associations from the private sector. They are bright but often struggle with the competing priorities and complex funding streams.'

Housing consultant

'It was straightforward for ALMOs and stock transfer associations in the early years. Win support, get the funding and do the works. We need a new flag to rally round now the Decent Homes target is met.'

Head of Operations, ALMO

The Association of British Insurers (ABI) researched the key characteristics of companies their members should invest in and observed a direct link between good governance and profitability. Many of the ABI tests of good governance can be applied to housing. The difference is that we have no single measure of excellence like profitability. Should you maximise surpluses, build more homes, tackle worklessness or boost tenant satisfaction? A combination of these and other factors is probably needed – but in what proportion? Boards must communicate their success criteria clearly to prevent confused management.

Question	Your view on your board	What needs to change
What are the key tests of success for this organisation?		
How and when did the board decide on them?		
How are these measured? What are the targets? How were these agreed? When are these reset?		
How well are they communicated to tenants, leaseholders, frontline staff, local authority partners, contractors and other stakeholders?		
Are you achieving your key targets? How does the board know?		
Do you have plans to get back on track where targets are slipping?		
How are you doing against other organisations? How do you know? Are you testing yourselves against the best?		
How are competing priorities managed? Do you look after existing tenants properly or chase new business harder?		

Excellence test two: does the board have the right skills and knowledge to drive success?

'We were just out of our depth. The funder's advisers went to Harvard Business School. Our lot qualified at the local technical college.'

Senior officer highlights why a stock transfer association went into supervision

Every board needs members with knowledge of the law, accountancy, human resources, housing management, asset management and customer care. Depending on your organisation's objectives, board members who understand capital finance, regeneration, development and merger might be required.

Question	Your view on your board	What needs to change
What particular areas of knowledge are needed on your board? How and when did you decide on these?		
Do you have individual board members with a sound grasp of law, finance, housing management, asset management and other key areas?		
Do all board members understand their responsibilities under the companies' acts and health and safety legislation? Are you sure that gas safety and asbestos responsibilities are properly managed?		
Do all board members understand the overall financial position of the organisation? Does everyone know the turnover, key sources of income, major heads of expenditure?		
Do all board members understand the performance level of the organisation (eg, Housing Corporation traffic lights, likely or actual Audit Commission stars rating and performance against PIs for satisfaction, empty home turnaround times and speed of repairs)? How do they know (eg, recent inspection or independent report)?		
Is there a board champion for diversity? Do they have access to a profile of the customer base? Do they appreciate what different groups want and aspire to? Are they clear on the outcomes the organisation wants to achieve for different groups, eg, speed up aids and adaptations and/or more allocations to particular ethnic groups? Are the outcomes being achieved?		

Question	Your view on your board	What needs to change
Do board members keep their knowledge up to date? Is there a training programme to close knowledge gaps? How are topics chosen? How do you know that the training works? Is the programme up to date?		

Excellence test three: is the board getting and using the right information?

‘How do we know our chief executive is telling us the truth – all the board reports sound positive – but it doesn’t seem right to me?’

Board member of an association shortly before it received zero stars and plunged into supervision

‘We embarked on a huge strategic review. By the end of it we had no business left.’

Housing association executive in the late 1990s when they failed to notice demand collapsing in the north

boosted executive pay just before the crash that led to nationalisation. Sales looked great but they missed the credit crunch that robbed the bank of its ability to keep running. Likewise, when Rolls Royce was nationalised in 1971, the directors were caught off guard because the cost of research was counted as an asset in the books. It came as something of a surprise to realise the money was not there to develop much-needed new jet engines.

How time gets used in the boardroom really matters. Too often we see boards ploughing through enormous and tired agendas – that don’t pick out the things that really matter. Squandering time leaves insufficient room for the big deals – like should an ALMO stay in the subsidy regime, or should an association merge?

Concentrating on the wrong data spells disaster for all businesses. The board of Northern Rock

Question	Your view on your board	What needs to change
Who is involved in setting the board meeting agenda? What input do you have? Do the right matters get chosen?		
Are all reports to the board for decision? Are too many reports for information clogging up proceedings?		
Are the pros and cons of options in board reports succinct, well argued and accurate?		
Are reports well presented in writing and at meetings?		

Question	Your view on your board	What needs to change
Can board members easily get hold of background information to help with understanding reports and performance information? Are previous reports available over the internet?		
Is the board deluged with performance information – or are the key areas for attention singled out? Are you data-rich, analysis-poor and action-poorer?		
Are board reports taken in order of priority? Is enough time allocated to important matters where the board can make an impact?		
Which item at the last board meeting stimulated the most debate? What happened next? Did the board make a difference?		
Does the board have a meeting with the external auditor without the presence of senior officers?		

Excellence test four: how effective is board recruitment and retention?

'Napoleon was asked whether he preferred courageous generals or brilliant generals. Neither, he replied; he preferred lucky generals.'

John Adams, In Defence of Bad Luck

Sir Ken Morrison once said he would rather have a couple of extra checkout operators than a non-executive in the boardroom of Morrisons supermarkets. ITV chairman Michael Grade once likened them to bidets: *'You're not sure what they're for, but they add a touch of class.'*

Now, a major shareholder group has produced evidence that non-executive directors are more than *'the decorations on the Christmas tree'*, as the late Tiny Rowland of Lonrho famously described them: *'The Association of British Insurers' research found that the share prices of companies that repeatedly committed serious breaches of the*

City's Combined Code on Corporate Governance underperformed their sector, particularly when their boards were populated only by executive rather than non-executive directors.'

Jill Treanor, The Guardian, February 2007

Perhaps it is just as well that Napoleon met his Waterloo otherwise boards would trust to past luck rather than exercising judgement about the future. In the business world non-executive board members are now seen as crucial to success. How do your board members measure up? And do they reflect the community? Look at what the Chief Executive of Siemens has to say:

'The management board are all white males. Our top 600 managers are predominantly white German males. We are too one-dimensional. It's not a question of quotas... But I would like to see a much more diverse board. I would like to see a big Chinese running China and a big Indian running India.'

Financial Times, June 2008

Of course Siemens must have a dynamic and well-qualified board just like you do – but they are working hard to improve its diversity. As one

long-standing housing association board member remarked “we are running a multi-million pound business and that comes first –it’s not a parliament”.

Question	Your view on your board	What needs to change
<p>Does the board reflect the customer base? Are men and women, people with disabilities, and ethnic groups represented on the board in the same proportions as they occur amongst tenants and leaseholders? What are you doing to improve the match? What steps are being taken to involve younger people?</p>		
<p>What is being done to make sure the board knows about the views of groups that are not currently represented on the board?</p>		
<p>How were the skills and attributes needed for the chair decided on? Is there a tailored programme of support for a new chair? Is support/advice offered to those members who might be interested in this role?</p>		
<p>Have you considered the pros and cons of paying board members? Has payment improved the pool of applicants and the performance of the board in terms of attendance and preparation for meetings? Does your organisation struggle to attract high calibre new board members and/or see insufficient commitment from existing members because it decided not to pay? How do you know?</p>		
<p>Is there a succession plan to bring in new board members when current members leave? Is the succession plan working? Are the current board of a higher calibre and more representative than the board of, say, two years ago?</p>		

Question	Your view on your board	What needs to change
<p>Is a balance struck between maintaining expertise and introducing fresh blood? Are there limits on how long a board member can remain? The Housing Corporation requires associations to comply with the NHF Code of Governance, Competence and Accountability, which sets a limit of nine years: is this adhered to? Are retirements staged or could large chunks of the board leave at one time?</p>		
<p>Is there a thorough induction programme for new board members? What role do the chair and other board members play in this? How do you brief new members on social housing in general and the particular circumstances of your organisation? Do you expect them to visit some of your sites? How do you know the induction programme is effective?</p>		
<p>Does the organisation have sufficient influence over the recruitment of new members? Are some board members nominated by the council? Does this work well?</p>		

Excellence test five: is the board working effectively as a team?

'It's like starting from scratch at every board meeting. There's no sense of a work in progress and some board members just can't keep up. We have to go at the pace of the slowest.'

Disgruntled association board member

'Keep the six that hate you away from the five that haven't made their mind up yet.'

Jock Stein, Scottish football manager, sets out the rudiments of team building

'There's no ego in the Stones, they just play the music.' Jack Nitzsche, producer of many Rolling Stones classics, explains to aspirant English rockers Graham Parker and the Rumour that if

they want success they need to work as a team. The band followed his advice and *'for the next nine days, checked our egos at the door'* – their first big hits duly arrived.

Press accounts of the collapses of Northern Rock and Erinaceous Group (providers of maintenance and insurance services to social housing) frequently overlook just how strong the boards were as individuals. Derek Wanless brought a lifetime's experience of banking to the board of Northern Rock. Erinaceous benefited from Nigel Turnbull, the chair of the Turnbull Committee, which drew up guidance for company directors on internal controls. What could possibly go wrong? Most housing association and ALMO boards have some exceptionally strong players, but are they effective as teams?

Question	Your view on your board	What needs to change
Does everyone contribute at board meetings? If not, why not?		
Does the size and composition of the board work well? When was it last reviewed?		
Does everyone regularly attend board meetings? If not, what happens?		
What is done to stimulate team work? Are there training and team building events between board meetings? Do these work well?		
Do certain individuals dominate at the expense of others? What is being done about this?		
Are board members spending enough time in advance preparing for meetings? Is time wasted by board members asking questions that could have been sorted out before the meeting? Do some board members ask needless questions because they have not read their papers?		
Are board members contributing fully or are they stuck in silos? Do the council nominees reflect only the council position? Do tenants speak up only about where they live? Do professionals restrict themselves to their areas of expertise? Is the training programme helping to widen the contribution of board members?		
Have relationships ever broken down on the board? What was done about it? How will you limit the risk of it happening again?		
Does the chair bring people in and encourage useful contributions?		

Question	Your view on your board	What needs to change
Do board members ask sharp questions? How well do the senior staff respond to these challenges?		
Is there an agreed annual plan of board agendas to ensure that key matters like HR strategy, financial planning and asset management get fully discussed?		
Is everyone treated with respect at board meetings?		
Does each board member have a job description? Is the board appraised individually and collectively on at least an annual basis? Are independent experts involved? Are records kept? What action flows from these appraisals, eg, personal development plans for individual board members?		
Are certain individuals kept on the board just to keep the peace?		
Do you look forward to board meetings?		
What would make board meetings better?		
What has been improved in the last year due to the work of the board? Have services to tenants got better? Were the terms of a deal sharpened?		

Excellence test six: does the board face up to problems?

'When written in Chinese, the word 'crisis' is composed of two characters. One represents danger and the other represents opportunity.'

John F Kennedy

'You rarely tell a board something completely new. But too many bury their heads in the sand and hope it goes away. It's a bit optimistic to hope that the Housing Corporation, Audit Commission, lenders and local authority partners will all fail to sniff out a crisis.'

'Half the problems are caused because board members and senior staff think they are all good people incapable of doing anything wrong. Most are genuinely astonished when the media (usually Private Eye) is critical of appointments, salary levels and procurement decisions.'

Governance consultant

In any business things go wrong. Interest rates soar, mergers fail to work out, partners screw up, senior appointments end in tears, new IT systems never deliver and homes get flooded. How does your organisation respond?

Question	Your view on your board	What needs to change
What is the most recent crisis or setback your organisation faced?		
Could it have been anticipated? Was it on your risk register?		
How well did the organisation respond?		
What lessons have been learned? Could it happen again?		

Excellence test seven: is the board scanning the horizon and adapting?

‘The inability to speak with precision and certainty about the future, however, is no excuse for silence.

‘In dealing with the future... it is more important to be imaginative and insightful than to be 100% right.

‘In almost no major consumer goods category... is there a brand on top today which held that position ten years ago.’

Alvin Toffler, *Future Shock*, 1970

‘The National Housing Federation (NHF) has warned that the Housing Bill [Housing & Regeneration Act 2008] currently going through Parliament represents the greatest threat ever to the independence of housing associations.’

NHF Housing Bill Bulletin, January 2008

Whether or not you agree with the NHF’s pessimistic view, all housing organisations ought to be thinking about the practical impact of the new regulatory regime with the TSA and the HCA. How will the credit crunch and slow-down in house sales and/or fall in prices affect you? In 2007, one housing association thought it was a good idea to buy the housebuilder Wilson

Bowden. Great minds think alike and ultimately Barratt did the deal. It turned out to be at the top of the market with the subsequent losses jeopardising the future of Barratt. A lucky escape for the housing association – would your board have seen this coming?

What are ALMOs planning to do when they complete Decent Homes – are there opportunities arising from the subsidy review? Change of political control at council level has affected the future of ALMOs. How would your organisation fare under a different government?

Have associations and ALMOs started thinking about the impact of local select committee enquiries triggered by petitions mooted by Hazel Blears? In recent years there have been serious proposals to create a full-blown market for housing management and pay all Housing Benefit to tenants so they shopped around. These threats and opportunities faded away but the world moves on. Will the Housing Reform Green Paper reduce security of tenure for people that refuse work? What will your organisation need to do to get your residents back into work or training? Will workless households get evicted? How much will this all cost?

Question	Your view on your board	What needs to change
What are the five biggest risks that could affect your organisation?		
What are the five biggest opportunities for your organisation?		
How are you countering these risks and maximising the opportunities?		
What do you know about your customer base? Is it changing? How will this affect your organisation?		
How will you keep stock up to the Decent Homes standard after 2010? Have you identified resources to maintain and improve all your homes?		
If your association operates across many local authority areas, do you contribute fully in each area? Are you active in Local Strategic Partnerships? Do you contribute to local, regional and sub-regional housing strategies? Do you link up with other housing associations in each area to tackle worklessness? Have you considered transferring stock where you play no role locally?		
How does your ALMO contribute to the Local Strategic Partnership? What is the ALMO doing to boost the council's Comprehensive Area Assessment rating?		
What do you want your organisation to look like in five years' time? What are the options? Which is best? Are there robust plans in place to deliver the vision?		
Who do you expect to be your leading competitors? How will you stay ahead of them?		
Does the board track legislative and political change? Do you single out the things that matter and respond in time?		

Excellence test eight: how is the board viewed by its key contacts, eg, regulators, local authorities, tenants' groups, leaseholder groups, contractors and lenders?

'The G15 group of London's largest housing associations has hired a team of lobbyists in response to 'relentless criticism' from back bench MPs.' Inside Housing, March 2008

Stock transfer associations and ALMOs go through growing pains with their local authority partners. Some national associations face criticism for ignoring isolated pockets of their stock. But there are also plenty of examples of housing organisations that work well with partners.

In the early years of this century central government tried to stop hostile relationships between housing organisations and maintenance contractors. Sabre-rattling got in the way of value for money and customer care. Unfortunately, some of the partnering deals that emerged offered poorer value than before. So-called open book deals protected contractors' profits with little in return. The better partnerships do yield results for residents, not just cordiality between partners.

Who are your key partners, eg, regulators, local authorities, tenants groups, leaseholder groups, contractors and lenders? Are the police, health services, Jobcentre Plus and schools key partners in some areas?

Question	Your view on your board	What needs to change
What partnerships work well? How do you make that judgement? Is it based on firm numbers, or a warm feeling?		
What partnerships work less well? Why? What are you doing about it?		
If you are an LSVT association, did you keep all the promises in the offer document on, eg, home improvements and local management? Did the tenants support any changes to the plan?		
If you are an ALMO is your Decent Homes programme on track? If not, what is being done to get back on track?		
Is there a plan to make key partnerships more effective?		
Are board members acting as ambassadors or assassins with partners, and in the local community?		
What have you changed in the last year to make relationships with partners improve?		
What will you do next?		

Excellence test nine: do deals deliver? Do we get what we want out of mergers, major purchases and new business streams?

'This is not a merger, it is a takeover.'
Ken Morrison to Safeway staff at the start

'The magic wand did not work quickly enough.'
Ken Morrison on his retirement when the Morrisons takeover of Safeway finally yielded spectacular profits after a rocky start

Googling up 'failed mergers' gets 480,000 results. Googling up 'successful mergers' gets

253,000 – two duds for every winner. Going for growth is never easy. In housing it is especially tricky. A housing association group is only as strong as its weakest member. If that fails at inspection, the entire group can lose access to grant funding.

Other deals also make or break all types of housing organisation. Do we purchase a new IT system? What about the Private Finance Initiative? Should we get into extra care? Will we partner for maintenance? How successful have your deals been?

Question	Your view on your board	What needs to change
What recent deals have you entered into? What went well? What can you learn from experience? Do your deals come in on budget? Were the anticipated savings achieved? If not, why not? Are all your expectations met?		
Are you clear on the objectives and targets we set for deals? What is the evidence?		
Why are you trying to grow? What's in it for the organisation? How will your current tenants and leaseholders benefit?		
Do you find out who has done similar deals to talk to them and learn the lessons?		

Excellence test ten: is the residents' voice heard loud and clear by the board?

'You ponce in here expecting to be waited on hand and foot, while I'm trying to run a hotel. Have you any idea of how much there is to do? Do you ever think of that? Of course not, you're all too busy sticking your noses into every corner, poking around for things to complain about.'

Basil Fawlty

Legendary TV hotelier Basil Fawlty started each episode with the best of intentions. Life turned

against him so he took it out on his long-suffering staff and guests. This could never happen with us, could it? Surely the Housing Corporation, Housing Inspectorate and the emerging TSA and NTV guard against any loss of focus on tenants. But what happens as the credit crunch bites? Will tenants' rents prop up speculative home ownership schemes? When were tenants ever consulted on these adventurous business plans?

‘Those housing associations now in trouble are those who aren’t generating enough rent income from [their] core business to cover the low-cost home ownership income that’s not coming in’

Richard McCarthy, Director of Housing and Planning at CLG quoted in Social Housing magazine, July 2008

Of course the credit crunch is an exceptional set of circumstances. But does your board instinctively talk to tenants (and leaseholders) before taking major decisions that could affect them?

Question	Your view on your board	What needs to change
What does your organisation do differently because of the views of residents? Give examples		
What are the main concerns of residents? How do you know? Does the knowledge come from surveys and focus groups? Are they recent and did they include many people?		
Are residents involved before big decisions are taken or do they just get told afterwards? Give examples of where residents changed a big decision. Are there times when residents have just been told afterwards?		
How do the views of residents differ by tenure, age, gender, ethnicity and location? How do you know this? What difference does it make?		
What are the three most important things you must do to boost resident satisfaction? When will these happen?		
Do you have residents on the board? Were they elected by a decent turnout? If not, what is their mandate? Do they play a full role at meetings? Is the training and development programme for resident board members effective?		
Are residents encouraged to attend board meetings? Do board meetings attract an audience? Are they designed to be interesting to residents? What are you doing to increase attendances?		

Question	Your view on your board	What needs to change
How do residents' views feed into the board? Are there area committees or panels? Have you thought about setting up a Community Gateway? What contribution do these forums make?		
Are there trained resident mystery shoppers? Does the board hear directly from them? What difference does this make?		
How will your resident profile change in the future? Will residents be older, younger, poorer, less mobile and/or more diverse? How do you know? What will your organisation do differently?		
Do residents know the board exists? What does the board do to raise its profile amongst residents? Is it working? If not, how will you do better?		

Excellence test eleven: are the board structures fit for purpose?

'We knew there were a few problems but it was a shock to find out that other parts of the group got zero stars, plunging us into supervision and losing Housing Corporation funding.'

Housing association group board member

'Thank God for the credit crunch. For the first time the development and commercial staff and their boards are talking to housing management. Now we know what's in the pipeline and when it needs to be let and marketed. Life has stopped being easy, so they're trying harder.'

Senior housing association manager sees the silver lining

'It was like being in Ashes to Ashes.'

Consultant lamenting an ALMO and council where the same people had the same arguments at the same time every day for over 20 years

Housing associations can be large, spread out and complex, so the right hand does not automatically know what the left hand is doing. Parent boards may be anxious about remote subsidiaries. By the same token these subsidiaries are not always comfortable with risks (on finance, mergers or development) taken by the centre. Associations are enticed into groups with the promise they will keep autonomy. Frustration mounts as independence is sacrificed in the name of operational efficiency. Governance reviews of troubled groups jettison surplus board members to speed up and clarify decision making.

ALMOs must ensure all geographic areas get heard at board level. Different communities do have different priorities. But these area boards or panels can get bogged down in detail and/or lose support. Sometimes old battles get re-enacted instead of grappling with the issues of today. The committee structure an ALMO starts out with evolves as it completes Decent Homes and faces new risks like trading and regeneration.

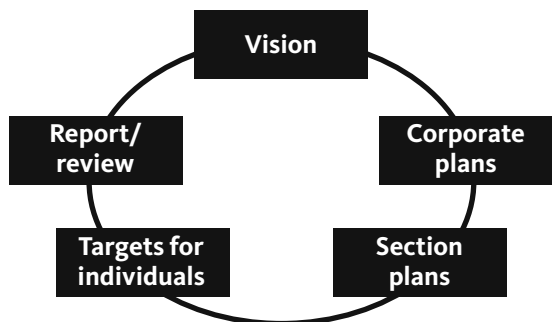
Associations and ALMOs complain of meeting so frequently that senior staff are short of time to do work on the ground. Others gather so rarely

that the board members rubber-stamp executive decisions. How do your structures measure up?

Question	Your view on your board	What needs to change
<p>Do you understand the main risks and opportunities managed by all the boards and committees? What are you most worried about and what is being done about it?</p>		
<p>Are all constituencies (eg, areas, tenures – tenants and leaseholders – and subsidiaries) properly represented in the structure?</p>		
<p>In group structures, are the roles and responsibilities of different boards clear and fully understood? What works well about the split of roles and responsibilities and what works badly?</p>		
<p>Does the structure make good use of time? Does the time spent talking in meetings squeeze out the time that should be spent doing things? (This gets dubbed constitutional constipation.) Or are meetings so infrequent that no one can remember previous debates and decisions?</p>		
<p>When did the structure last get reviewed? When will this happen next? What meetings would you slash? Do any need to be added?</p>		
<p>Does your constitution have any built-in weaknesses? Do subsidiaries threaten to trigger exit clauses whenever there is a disagreement? Can residents or shareholders call for extraordinary general meetings on minor matters? What is being done to sort out these glitches?</p>		
<p>What is the cost of your structure? How does this compare to similar organisations? Can savings be made?</p>		

Excellence test twelve: is the golden thread in place?

'At top performers we found an unbroken link between vision-analysis-systems and people, sometimes dubbed the golden thread.'



To sum up, it's the right people, doing the right things, at the right time and in the right place. And to meet the efficiency agenda, doing things at the right price too.'

HQN research on improving housing services for the Office of the Deputy Prime Minister and the Housing Corporation, 2005

'In the majority of cases – we estimate 70% – the real problem isn't bad strategy but... bad execution.'
M Porter in Harvard Business Review

The HQN research was based on an in-depth analysis of three-star performers. Is the golden thread in place in your organisation and is it being executed?

Question	Your view on your board	What needs to change
Does the board have a clear and coherent vision for the organisation? What is it?		
Do members of staff at all levels, residents, and partners, know what the vision is? How do you know?		
What evidence was used in formulating the vision, eg, market analysis, affordability studies, stock condition surveys, customer profiles and satisfaction surveys?		
Are there SMART plans and targets to ensure the vision gets delivered?		
What evidence do you have that the vision is on track? Can you prove it with facts and figures?		
How do you review and refresh the vision? What needs changing?		
Are you proud of your housing organisation? What achievements are you proudest of? Would you be happy to live in one of your homes?		
Does the board make a difference? How would the organisation operate if the board did not exist?		

Excellence test thirteen: does the board provide enough support, scrutiny and challenge to the senior team?

‘I think boards can end up rubber-stamping [deals] because they can end up being intimidated by their executives. Boards should climb back into the driving seat of organisations. Executive directors were asked how many could manage better without their boards. Most of the hands went up.’

Inside Housing report of speech by Liz Potter, Chair of Orbit Group (June 2008)

These sorry but truthful remarks echo the conclusions of the official inquiry into the Queens Moat House group, which went under in the last recession of the early 1990s (http://www.insolvency.gov.uk/cib/inspectorreports/QMH_Report.pdf).

‘The history of major financial collapses shows that too often at their heart has been a dominant personality who created the business but was insufficiently controlled by fellow directors who proved too weak. The problem is that no one in the market wishes to see handicapped one who appears

to be successful at making money. Thus, when things appear to be going well for such companies, no one seriously questions the composition of the board. Yet too frequently the appearance of well-being has been shown to be either exaggerated or without foundation. While QMH appeared to be successful little attention was paid to the need for additional non-executive directors of quality and experience. When the collapse came almost the whole board was jettisoned.’

The Queens Moat House group report captures the dilemma faced by all organisations:

‘Creating an appropriate board of directors is all a question of balancing risks. On the one hand a dominant personality may be restrained from risky actions which could prove to be genuinely profitable; but, on the other, the number of major collapses where the ordinary shareholder is left empty-handed could be reduced if not avoided.’

How well does your board balance the risk of knowing when to support, question or restrain the executive team?

Question	Your view on your board	What needs to change
Are all big decisions (eg, mergers, major developments, new businesses, major procurements and cutbacks) made by the board or do the executives really pull the strings?		
Does the board debate big decisions in advance or are they rubber-stamping ‘done deals’?		
Do the executives respect the views of the board? What is the evidence?		
What has the board contributed to the process on big decisions? What changed as a result of your input?		
Have the board and executive team ever disagreed on strategy? How was this resolved? Was the right decision taken?		

Question	Your view on your board	What needs to change
Does the chair have regular one-to-one meetings with the chief executive? Has this improved the running of the organisation? Give examples.		
How would you rate the effectiveness of the executive team (from 0 [poor] up to 3 [excellent])?		
How do you think the executive team would rate the effectiveness of the board (from 0 [poor] up to 3 [excellent])?		
Are the marks the same? What are the reasons for the marks? What ideas do you have for improving the relationships?		
Does the board just challenge the executive team – or does it provide leadership?		

4 Self-assessment questionnaire – how close to excellence is your board?

How does your board measure up? Descriptions of what an excellent and a poor board look like are set out for each of the 13 main questions posed in the previous section. Are you closest to the excellent or poor description?

Select from the scale below **and score each test only once**. Read all the characteristics of poor

and excellent boards before deciding on your score for that test. When you have scored all 13 tests, add up the number of times you have scored each grade from 0-3. It would be useful to ask individual board members to complete this questionnaire starting overleaf and then compare scores.

OUR PERFORMANCE 0 – poor 1 – fair 2 – good 3 – excellent

Poor	0	1	2	3	Excellent
Test 1: the board understands and achieves success					
<ul style="list-style-type: none"> - Stuck in a rut – doing the same things year after year - No impact on residents' lives - Lagging behind other organisations on bringing in new ideas - Great at justifying performance – lousy at managing performance - Drifting along – no sense of purpose - Unnoticed by partners and stakeholders 					<ul style="list-style-type: none"> - Total clarity on what the organisation wants to achieve - Understandable and challenging targets - Remorseless pursuit of these targets - Raising the bar/setting tougher targets - Achievements make a big difference to residents' lives - Admired by partners and stakeholders
Test 2: the board has the right skills and knowledge base					
<ul style="list-style-type: none"> - Sketchy knowledge of customer base - Too easily reassured by senior staff on key issues like risk, finance, asset management and development - Rose-tinted view of performance levels with limited back-up evidence - Training is optional and/or an excuse for a 'jolly' 					<ul style="list-style-type: none"> - Understand the current and projected customer base and how this must affect service delivery - Solid grip on key issues like risk, finance, asset management and development - Aware of current performance levels with firm plans to improve - Understand training needs with effective training programme in place
Test 3: the board is getting and using the right information					
<ul style="list-style-type: none"> - Lazy reports which are light on facts and hazy on the case for preferred options - The board spends too much time nit-picking - Fictitious and/or inadequate performance reports - Who is KLOE? - Off-the-cuff decision making 					<ul style="list-style-type: none"> - Clear, well-argued board reports which speed up decision making - The board spends time on the things that matter - Knows exactly how well they are doing on each KLOE - Board has a track record of selecting the right options

Poor	0	1	2	3	Excellent
Test 4: board recruitment and retention					
<ul style="list-style-type: none"> - Variations in quality of board members - No attempt to get board aligned with resident base - Patchy preparation for meetings - Not interested in training - No succession planning - Hit-and-miss approach to induction - Paying/not paying board members <ul style="list-style-type: none"> - with no real justification 					<ul style="list-style-type: none"> - High calibre, hardworking board - Board members are representative of the resident base - Effective succession planning - High quality training and induction - Clear and considered position on paying board members
Test 5: board teamwork					
<ul style="list-style-type: none"> - Loudest voices dominate - No challenge and/or aggressive challenges to senior staff - Chair is a bully or ineffectual - Appraisals not done or not taken seriously - No track record of achievement - Board an ornament – executives make all the decisions 					<ul style="list-style-type: none"> - Every board member makes a valuable contribution - Intelligent challenge of senior staff - Chair runs effective meetings - Robust individual and collective appraisals of the board which make a difference - Can point to real successes
Test 6: dealing with problems					
<ul style="list-style-type: none"> - Expect to always run as normal - Hoping for the best - Sheer bad luck or someone else's fault when things go wrong 					<ul style="list-style-type: none"> - Risks anticipated (financial, operational and environmental) - Robust recovery and emergency plans in place - Track record of solving problems

Poor	0	1	2	3	Excellent
Test 7: scanning the horizon					
<ul style="list-style-type: none"> - Little interest in the outside world - Things just happen to the organisation as if by magic or accident - Running to stand still - Puzzled as to how other organisations get better reputations, higher ratings and/or grow 					<ul style="list-style-type: none"> - High awareness of emerging financial, legislative and policy risks/opportunities and the likely impact (eg, Housing & Regeneration Act 2008, TSA, HCA, Comprehensive Area Assessment and the subsidy review for council housing) - Know what happens on the next page when change happens (eg, political swings and house price or interest rate fluctuations) - Planning for change
Test 8: how the board is viewed by key contacts					
<ul style="list-style-type: none"> - Things always seem to be going wrong - Tenant and leaseholder complaints come as a total surprise - Withering on the vine or going downhill fast 					<ul style="list-style-type: none"> - Strong and reliable partner to, eg, local authorities and the Housing Corporation - Enjoyable to do business with – but not a pushover - Tuned in to tenant and leaseholder interests - Getting better all the time
Test 9: doing deals					
<ul style="list-style-type: none"> - Do deals just because they are in fashion - Don't know what's going on – surrender responsibility to partners - Residents and staff see that deals like new IT, mergers and partnering for maintenance lead to worse services 					<ul style="list-style-type: none"> - Know exactly what you want from deals like partnering and mergers - Manage deals – don't leave things to chance - Track record of meeting tough financial and performance targets - Tenants and staff agree that your deals improve services

Poor	0	1	2	3	Excellent
Test 10: is the residents' voice heard loud and clear by the board?					
<ul style="list-style-type: none"> - No resident board members - Low calibre resident board members - Marginalised resident board members - Board reports on key decisions ignore residents' views - Board has no idea what existing residents want - Board has no idea how resident base will change in the future - Residents don't know the board exists 					<ul style="list-style-type: none"> - High calibre, well-informed and respected resident board members - Board reports on key decisions take full account of residents' views - Services are better because of resident input - Residents who are not board members attend board meetings - Board is respected by residents
Test 11: are the board structures fit for purpose?					
<ul style="list-style-type: none"> - So many meetings that little work gets done between times - So few meetings that no one knows what is going on - Structure is complex – impossible to work out where accountability sits - Big issues missed because no one knew where they should be dealt with - Costs of the structure are out of all proportion to its benefits 					<ul style="list-style-type: none"> - Clear where accountability sits for key decisions - All constituencies are properly represented (eg, areas, tenants and leaseholders) - Structure is cost-effective - Every meeting has a point and works well - Structure reviewed as new demands emerge
Test 12: the board's golden thread					
<ul style="list-style-type: none"> - Board has no sense of purpose and no plan - Staff members work in silos - Tenants and leaseholders see haphazard services 					<ul style="list-style-type: none"> - Board has a clear and relevant vision of where it's going - Robust plans to deliver the vision - Staff signed up to the vision - Tenants and leaseholders see what's different and better about their organisation

Poor	0	1	2	3	Excellent
Test 13: does the board provide enough support, scrutiny and challenge to the senior team?					
<ul style="list-style-type: none"> - Chief executive and/or chair rules the roost with no dissent - Board an irrelevant talking shop - Board bullies the executive team - Board goes with the flow - Chief executive and/or chair great on conference platforms and magazine columns but poor on the day to day - Chief executive and/or chair invisible - Blunders and missed opportunities - Maverick and prima donna behaviour 					<ul style="list-style-type: none"> - Mutual respect between board and executives - Lively debates on future options between the board and executives - Decisions taken on the facts - Egos never get in the way - Chief executive and chair recognised as strong and inclusive leaders - Track record of getting big decisions right

How did you score your board?

Mainly 0 – urgent action is required to avert the risk of intervention

Mainly 1 – some rudiments of good practice but a lot to do – are you on the way up or backsliding?

Mainly 2 – generally safe from regulatory action but improvement required

Mainly 3 – doing well – the hallmark of excellence is that others could learn from you. Does this ring true?

How did your score compare to those of board colleagues?

Are the scores from executives the same as those from board members?

What are the reasons for the differences?

What do you plan to do as a board to improve? Chapter six will help you think this through. **If any questions scored zero or one, action is necessary.**

5 Inspection – what the board must watch out for

‘You must undertake a governance review through independent people and we’re putting appointees on the board.’ **Housing Corporation Lead Regulator**

‘But you said our board was strong in your last assessment!’ **Housing association chief executive**

Disappointing inspection scores from the Audit Commission condemn associations with a full suite of green lights to supervision and deprive ALMOs of funding. Doing well really matters. HQN analysis of recent inspection scores found that results were deteriorating.

‘The fact that the board did not know they would get zero stars means they did not know what was going on.’

Housing Corporation lead regulator

Inspectors mark an organisation against criteria set out in KLOEs (key lines of enquiry) and award star ratings for service quality alongside judgement about prospects for improvement. Board members must be briefed on how the organisation would score against each of the KLOEs by senior staff – long before any inspection.

Short notice inspections have been piloted with housing associations and these will be rolled out more widely. Local authority pilots start soon. HQN guidance on preparing for SNI is available: <http://www.hqnetwork.co.uk/briefings>
Some housing association boards have been caught cold by these inspections – don't let it happen to you.

Poor housing management and maintenance PIs trigger inspections – so pay close attention to these. Our experience is that large developing associations sometimes take their eye off the ball on PIs. Remember, if an association fails an inspection it stops being a developer.

Direct contact between inspectors and boards is limited. They might observe a board meeting and hold interviews or focus groups with key board members. But the inspection star rating for service quality does reflect how well the board has steered the organisation. Board members will be keenly interested in the inspector's judgement on prospects for improvement. That test scrutinises the work of the board itself most closely.

What should a board member watch out for in readiness for inspection?

- Have you been briefed by senior staff on the projected star rating and improvement plan for every KLOE? How robust is the assessment? Where is the evidence? Is it based on an independent review or peer review by qualified people? Did you hear directly from the horse's mouth of the reviewers?
- Have all the recommendations from previous inspection reports been completed? Can you prove it?
- Have you been briefed on all the key PIs for satisfaction, income collection, lettings and repairs? Is the data accurate? How does performance compare with the top 25% of other organisations? Are there performance variations within your organisation – if so, why? Is the improvement plan robust? Are figures getting better month-on-month?
- Is the golden thread working? Are there robust and integrated strategies and plans to turn the board's wishes into reality? Do all plans have SMART targets? Is the evidence base reliable (eg, stock condition survey)? Are strategies and plans being executed to deliver the right results?
- Do you have a firm grip on key performance and cost data? Do you leave board meetings with a thorough understanding of how well the organisation is doing and what will happen next?
- Are the finances well stewarded? How do you know? Are you completely confident that you understand the financial position and risks at your organisation?
- It's called the TSA for a reason. Do you understand the make-up of the current and projected resident base? What is being done to meet the needs of the elderly, the disabled or any relevant ethnic group? Are services tailored to individuals? How do you know?
- What do tenants and leaseholders say they want through surveys, feedback, letters, complaints (formal and informal) and meetings? How well does the organisation respond?
- Do you have the right calibre of staff, in the right numbers, at the right locations and on the right pay and conditions? Where is the evidence?
- Are you on top of the big risks like gas safety, legionella bacteria and asbestos across all of the stock? Can you prove it?
- Do you take tough decisions? How well do you prioritise and match money to objectives? What tough decisions have you taken as a board? Did you carry residents and staff with you? Did the plans work out as expected?

- Is the board driving value for money (VfM)? Can you prove that costs are lower with higher standards than others? If not, what are you doing about it? Did you get big purchasing decisions right on, eg, IT and maintenance contractors?
- What examples can you give of board decisions that improved performance and delivered VfM? Show the timeline of the transformation – inspectors want to see a clear link between board decisions and outcomes. Claiming credit for accidental success will not wash.
- Is the board demonstrating exemplary probity? What are the arrangements around conflicts of interest? Are you satisfied that relationships with contractors and consultants are appropriate? Why are some favoured more than others? Are you partnering with contractors as equals or surrendering to them?
- Do ALMOs strike the right balance between acting in the best interests of the organisation and its residents and meeting the objectives of the local authority owner? What comes first – going for three stars, or sharing council overheads?
- Is there a plan B? What happens next if a planned association merger crumbles? What if homes for sale stay on the shelf during the credit crunch? What happens if the ALMO fails to get the star rating to qualify for funding?
- Is there too much wet paint? Can you set out a solid track record of improvement going back three years?
- Are you living for today? What are the plans for the next five to ten years? What evidence supports these? Where is the money coming from? What do existing tenants and leaseholders think of the plans – it's not a 'new customers only' policy, is it?
- How well prepared for inspection do you feel? Is it time to ask the executives for a briefing?

6 Next steps – how to get your board on the path to excellence

An honest and thorough appraisal of how the board is doing is a great starting point. The questions posed in chapter three and the test at chapter four should give you a good idea of how well the board is performing now and where the weaknesses lie. But what do you do next?

In our experience the issues you will want to tackle fall into a few categories. These are set out below with examples of how other organisations have dealt with these. No problem is hopeless – someone, somewhere, will already have solved it. Facing up to the issue is more than half the battle.

Problem	Solutions
Lack of knowledge: we don't know enough about the things that matter on the board	<p>Undertake an audit of the training required individually and collectively (is it about policy, the law, finance, housing management, customer care, asset management, human resources, team work?)</p> <p>Commission a training programme (ask other organisations about who does this well)</p> <p>Make sure everyone attends</p> <p>Assess the effectiveness of the training (has it led to better decision making?)</p>

Problem	Solutions
Lack of skills: we don't have the right people on the board	Identify the skills you lack (eg, finance, regeneration and asset management) Recruit into these gaps (talk to other organisations about how they did this – you might need to open up the debate on paying board members)
Behaviour: board and executives need to conduct themselves better individually and collectively	Once the problem is acknowledged an independent expert can be asked to observe meetings, interview individuals and make recommendations for rectification
Weak structure: it could be too cumbersome or it may be out of step with today's challenges	Review the structure – talk to other organisations who have done this – find out what worked for them Fix ground rules at the start – often organisations set out to save money and time, but end up doing the opposite
Problems with finance and/or role: is the money running out? Are services relevant?	If the current business plan is inadequate (as is frequently the case for stand-alone LSVTs) or out of date (as for some care organisations with Supporting People and ALMOs after Decent Homes), it is time for an option review. Your issues will not be completely unique – talk to others that have commissioned these studies. Don't leave it too late
The chair and/or chief executive need to go – the hardest challenge of all	This is the acid test of governance. It's straightforward when they call time on themselves. Of course it is difficult when they don't see the problem and won't budge. This is one occasion when outside advice is needed. A well-run programme of annual appraisals can prevent this conflict arising in the first place

It has become common for boards to commission independent governance reviews which tackle the issues specific to their organisation. Where these are genuinely challenging and from an informed standpoint they can work well. Much depends on the willingness and capacity of boards and executives to change. Ideally, the board should

take a leading role in specifying the remit of the governance review, selecting the advisors and agreeing the recommendations. The issues you identify through using the toolkit will make it easier for you to assess what is working well and what needs to be changed at your organisation.

7 Help from HQN

HQN is the largest independent social housing consultancy in the UK. Over 650 organisations subscribe to our networks, which provide briefings and regional seminars on issues of concern to social housing. As you would expect, supporting boards is a big part of our work. HQN manages the National Federation of ALMOs and our Chief Executive sits on the housing inspection sounding board.

Our assistance for housing association and ALMO boards includes:

- Regular briefing papers and regional workshops which explain key issues in social housing and what boards must do in response
- Training needs analysis and bespoke training programmes for boards

- Recruitment of permanent and interim executives
- Recruitment of board members
- Board and board member appraisal
- Awaydays for boards to consider strategy
- Reviews of boards and their relationships with stakeholders
- Mediation between ALMOs and councils
- Procurement strategies and managing major procurements
- Practical advice on VfM and efficiency
- Advice on improving resident involvement and satisfaction levels
- Consultancy and training on asset management and finance
- Preparation for all forms of housing inspection (we have assisted over 200 organisations at inspection).

Board members of organisations which subscribe to the Housing Quality Network may be entitled to free places at our regional workshops and can

receive our briefings personally by email – please contact Claire Turner on 01246 413791 or email claire@hqnetwork.co.uk for details.

HQN assistance	HQN contact
Board appraisal and training	Dave Ganz 07921 308823 or email dave@hqnetwork.co.uk
Recruitment of executives and non-executives	Ruth Leap 01480 350273 or email ruth@hqnetwork.co.uk
Support on VfM, efficiency and finance	Richard Waft 0845 4747004 or email richard.waft@hqnetwork.co.uk
Support on asset management	Linda Spindley 0845 4747004 or email linda.spindley@hqnetwork.co.uk
Inspection support	Anna Pattison 0845 4747004 or email anna@hqnetwork.co.uk
Reviews of boards and their key relationships	Alistair McIntosh 0845 4747004 or email maya@hqnetwork.co.uk
Boards in Scotland	Wendy Hayhurst 07825 556807 or email wendy@hqnetwork.co.uk

Appendix 1 – Glossary of terms

Audit Commission

www.audit-commission.gov.uk

The Audit Commission is an independent watchdog, driving economy, efficiency and effectiveness in local public services to deliver better outcomes for everyone.

The Housing Inspectorate is part of the Audit Commission, and looks at many public sector services including local government and housing and has links with other national inspectorates. Housing is becoming an integral part of the broader agendas of social inclusion, regeneration, sustainable development and neighbourhood management. The Inspectorate's work therefore looks at these areas.

Housing inspection aims to be a catalyst for change. Inspections inform the public about the performance of the services inspected, and contribute directly to local, regional and national policy debates. The Housing Inspectorate produces detailed inspection reports with short and easy-to-read summaries, and aims to design more innovative means of disseminating key messages.

Its approach to inspection is set out in the Audit Commission publication '*Approach to service inspections*'.

The Housing Inspectorate will:

- Search for and support excellence while challenging poor performance
- Focus on outcomes, not just processes
- Be on the record and in the public domain
- Work across local government and housing to encourage a learning environment
- Be open, approachable and in touch with service providers.

The Housing Inspectorate aims to recognise good performance and promote excellence, as well as to identify weakness and improve the services poor performers provide. Above all, its role is to help housing organisations to provide high quality services, within their available resources, in response to the aspirations of their service users and their wider communities.

City's Combined Code on Corporate Governance

http://www.frc.org.uk/documents/pagemanager/frc/Combined_code_2006_OCTOBER.pdf
(applies to accounting periods beginning on or after 1 November 2006)

[http://www.frc.org.uk/documents/pagemanager/frc/Combined_Code_June_2008/Combined_Code_Web_Optimized_June_2008\(2\).pdf](http://www.frc.org.uk/documents/pagemanager/frc/Combined_Code_June_2008/Combined_Code_Web_Optimized_June_2008(2).pdf)
(applies to accounting periods beginning on or after 29 June 2008)

The Combined Code on Corporate Governance sets out standards of good practice in relation to issues such as board composition and development, remuneration, accountability and audit and relations with shareholders.

All companies incorporated in the UK and listed on the Main Market of the London Stock Exchange are required under the Listing Rules to report on how they have applied the Combined Code in their annual report and accounts. Overseas companies listed on the Main Market are required to disclose the significant ways in which their corporate governance practices differ from those set out in the Code.

The Combined Code contains broad principles and more specific provisions. Listed companies are required to report on how they have applied the main principles of the Code, and either to confirm that they have complied with the Code's provisions or – where they have not – to provide an explanation.

Community Gateway

The Community Gateway approach was pioneered by the Confederation of Co-operative Housing (CCH) and was the subject of a policy paper published by the Chartered Institute of Housing in 2000. The CCH has published numerous papers as the thinking and practice has developed since.

The principle of Community Gateway rests on the operation of a Gateway Committee which is a tenant-owned-and-managed body which sits in between the usual governance structures for a housing association. Whilst the governance of the organisation is legally vested in the board of management and the board therefore remains the sovereign body, the presence of a large, popular tenant-membership body which considers all of the business of the organisation transacted by the board offers an effective 'tenant majority' to the affairs of the organisation as a whole. Tenant members of the board are also members of the Gateway Committee. The Gateway Committee is elected by members of the Gateway.

Comprehensive Area Assessment

<http://www.audit-commission.gov.uk/caa/>

From April 2009, Comprehensive Area Assessment (CAA) will replace Comprehensive Performance Assessment (CPA). This marks a significant change to the current assessment regime following the passing of the Local Government and Public Involvement in Health Act (2007). CPA focused on services provided by local authorities. CAA will look at the public services in an area delivered by councils and their partners including the private and voluntary sectors. CAA will provide assurance about how well run local public services are and how effectively they use taxpayers' money. But it also aims to be more relevant to local people by focusing on issues which are important to their community. It will develop a shared view about the challenges facing an area, such as crime, community cohesion, a sustainable environment or public health issues such as obesity, and will also create a more joined-up and proportionate approach to public service regulation.

The Higgs Report

<http://www.berr.gov.uk/files/file23012.pdf>
<http://www.berr.gov.uk/files/file23013.pdf>
<http://www.berr.gov.uk/files/file23015.pdf>
<http://www.berr.gov.uk/files/file23019.pdf>

In April 2002 the Secretary of State, Patricia Hewitt, and the Chancellor, Gordon Brown, appointed Derek Higgs to lead a short independent review of the role and effectiveness of non-executive directors. Derek Higgs published his report on 20 January 2003.

The report includes guidance for non-executive directors, guidance for the chairman and a proposal for a revised combined code.

Homes and Communities Agency

On 17 January 2007, former Secretary of State Ruth Kelly announced proposals to create a new housing and regeneration agency for England, now known as the Homes and Communities Agency.

The Homes and Communities Agency will bring together housing and regeneration into one national agency. It will combine English Partnerships, the investment programme of the Housing Corporation, the Academy for Sustainable Communities and key housing and regeneration programmes, currently delivered by Communities and Local Government.

The Agency will be local government's best delivery partner, providing practical support and professional expertise to local authorities, enabling them to deliver local outcomes, whilst achieving national targets. It will use its enhanced buying and negotiating power to push up environmental standards, add value and attract new private sector investment. Considerable work has been undertaken towards establishing the Agency:

- **Sir Bob Kerslake has been appointed as Chief Executive Designate and took up his post at the end of March. His appointment will be formally confirmed now that the Bill has received Royal Assent (22 July 2008)**
- **A set-up team has been formed to work with Sir Bob through the period up to the establishment of the Agency**

- **Robert Napier has been appointed to the post of Chair and will be formally confirmed now that the Bill has received Royal Assent**
- **Following discussions with the Mayor of London, it is planned that the Agency, once established, will set up a dedicated sub-committee for London to focus on the Mayor's Housing Strategy and regeneration in London.**

KLOEs

The Audit Commission carries out service inspections using published key lines of enquiry (KLOEs). The KLOEs represent sets of questions and statements around either service- or judgement-specific issues which provide consistent criteria for assessing and measuring the effectiveness and efficiency of housing services. They are designed to provide inspectors, inspected bodies and others with a framework through which to view and assess services. Descriptors of excellent and fair services will help organisations to understand how the quality of services is judged against the KLOE. These descriptors are not intended to act as a checklist or to prescribe the services which organisations would be providing if they were judged to have an excellent or fair service by inspectors.

Mystery shoppers

Mystery shopping is used to evaluate the quality of service experienced by tenants and stakeholders. The process allows an organisation to independently test its services and obtain data about the services tenants experience, to feedback to service managers.

National Tenant Voice

The government has proposed that a National Tenant Voice (NTV) be set up to ensure that tenants' views sit at the heart of the government's decision-making on housing strategies. Representatives from the three national tenant organisations recognised by the government – the Tenants' & Residents' Organisations of England (TAROE), the National Federation of TMOs (NFTMO) and the Confederation of Co-operative Housing (CCH) – and two representatives from regional tenants' and residents' federations have been working with

the government and others to consider how this NTV should be set up. The consultation paper on the set up of NTV can be found here: http://www.housingcorp.gov.uk/upload/doc/NTV_Consultation_Paper.doc

Open book

'Open book' does not have a specific meaning in terms of finance deals. It is rather an expression of intent. That intent is to demonstrate the commitment and confidence of partners in a contractual relationship to share information on income and expenditure.

PIs

Performance indicators (PIs) provide a measure against which housing organisations, service users, auditors, inspectors and others can judge how well a landlord is performing. Over time, they also form the basis for promoting and assessing continuous improvement. PIs look at things like tenant satisfaction, rates of rent collection and speed of repairs and lettings. The views that the government and regulators take of social housing organisations is influenced by these PIs. HQN publishes PI handbooks and annual analysis of trends against PIs.

SMART

An acronym for Specific, Measurable, Achievable, Realistic and Time-bound. Applied to action plans and targets, etc, to ensure that they are the basis for action. Really, it's the who, what, why and when. Regulators want to be sure that improvement plans are backed up by cash and that everyone is clear on who is doing what and by when.

Tenant Services Authority

The TSA is the new social housing regulator. It will listen to tenants' concerns and have powers to ensure they're getting a good service, setting standards so they will know what they can expect to receive on, for example, repairs or tenant consultation. It will also have new sanctions to use where tenants are getting a poor service from landlords, including requiring that landlords pay compensation or, in serious cases, change their housing manager.

Where landlords provide a good service to tenants, the regulator will cut red tape, with no routine inspections and paperwork kept to a minimum, allowing them to concentrate on providing even better services to tenants and building new homes. The regulator is being created by the Housing and Regeneration Act 2008 and will cover housing associations, councils and ALMOs. Start date for the TSA to cover associations is December 2008 with the timing of its extension to councils and ALMOs imminent.

Worklessness

The occurrence of concentrations of unemployment and economic inactivity. Being addressed by government through the New Working Neighbourhoods Fund, which directs funding to areas facing greater challenges as a result of high levels of worklessness and low levels of skills and enterprise.

A total of 87 councils in the most deprived areas of the country will benefit from a share of £464.4m through the Working Neighbourhoods Fund in 2008/09.

Appendix 2 – Roles of chair and non-executive directors from The Higgs Report

1 Role of the chair

The chair is responsible for:

- **Leadership of the board, ensuring its effectiveness on all aspects of its role, and setting its agenda**
- **Ensuring the provision of accurate, timely and clear information to directors**
- **Ensuring effective communication with shareholders**
- **Arranging the regular evaluation of the performance of the board, its committees and individual directors**
- **Facilitating the effective contribution of non-executive directors and ensuring constructive relations between executive and non-executive directors.**

2 Role of the non-executive director

- **Strategy: non-executive directors should constructively challenge and contribute to the development of strategy**
- **Performance: non-executive directors should scrutinise the performance of management in meeting agreed goals and objectives, and monitor the reporting of performance**
- **Risk: non-executive directors should satisfy themselves that financial information is accurate and that financial controls and systems of risk management are robust and defensible**
- **People: non-executive directors are responsible for determining appropriate levels of remuneration of executive directors and have a prime role in appointing, and where necessary removing, senior management and in succession planning.**

Appendix 3 – Note on the role of tenants and leaseholders on the board

Regulatory requirements and good practice for tenants in the governance structures of housing associations and ALMOs

'What I really like about the make-up of our board is that all three 'constituencies' – tenants, councillors and independents – tend to bring a different set of skills and a different perspective. This is a generalisation, but tenants bring a great sense of heart about whether things are right or wrong and they are also tuned in to what is really going on within estates. Councillors bring an understanding of the politics of the relationship with the council, and other partners and independents bring specialist knowledge that helps hold us to account. Together this is very powerful.'

Director of a three-star ALMO

'What do tenants want? Well not surprisingly, they want what other people want – good services, a nice place to live and respect from the people providing those services.' [Tenant] Chair of ALMO

'The inspectors asked me if there is a conflict in being involved in the tenants' federation and being a tenant board member of the ALMO. I told them there would certainly be some conflict if the ALMO was doing things in the way that the federation thought was not benefiting tenants.'

Tenant board member during a housing inspection

1 Context

The requirements for residents as board members (technically directors of the company) are quite different for ALMOs and housing associations, both in terms of the legal basis of the requirement and the degree or number of tenants to be involved.

From the off it may be worth looking at 'governance' in a broad context when considering the involvement of residents. A narrow context might be content with an examination of the board of directors and indeed this is where the requirements of the Housing Corporation and CLG focus. However, residents have a broader role in enhancing governance on a

continuum from an informed consumer to full board member. A housing organisation which recognises this continuum and indeed supports residents to move through it will be well on the way to maximising the potential of residents in the governance of the organisation.

2 Housing associations and Housing Corporation regulation

Circular 05/07 from the Housing Corporation sets out the governance requirements in relation to residents. Key here is a requirement from 1 April 2008 for housing associations with 250-plus units to have at least one resident on all board(s) and committees that have a service delivery remit. These residents are to be elected to the board.

However, this does not apply to charitable associations with rules which forbid residents to be trustees (because they are considered as beneficiaries). Those bodies must have plans for 'making alternative arrangements' to include residents at decision-making level. This may mean setting up formal bodies such as committees or panels which have resident membership. These bodies should then be part of the formal involvement and decision-making structure, so that plans and reports are fed through these bodies with the resulting comments and recommended action being reported to the main board.

Specialist associations working with vulnerable groups and those working with short-term tenancies only must also have a time-scaled action plan in place for developing and building the capacity of residents, to include residents in board membership, by April 2008.

This requirement fits into the Compliance Assessment in the following way:

■ **Self-certification through self-assessment**

- Guidance reissued in March 2008 – ‘Self-assessment compliance statements’ – including statement of efficiency gains
- One of the six specific topics required in the statement for 2008 is confirmation of compliance with requirements on resident involvement – particularly resident board membership as set out in Circular 05/07
- Groups – the parent should certify on behalf of subsidiaries

■ **More detailed review by the Housing Corporation following risk assessment or inspection indicators or from Ombudsman information.**

3 ALMOs, CLG guidance and Secretary of State approval

The basis for the governance structure of ALMOs has evolved from round one ALMOs (2001/02) to the current position. However, the basis of formal guidance and approval comes from departmental guidance which ALMOs and their advisors follow when constituting a new organisation. This is then ‘validated’ as part of the Secretary of State’s approval which is required before an ALMO can form itself into a company and begin to trade. In a nutshell, the Secretary of State has to be satisfied that residents: have been properly consulted in the options appraisal which came to the decision to select an ALMO (as opposed to housing association or other model); will play at least an equal role in formal governance and decision-making bodies of the ALMO; in general are satisfied with these arrangements.

Perhaps the two key changes from the first set of guidance and current guidance are two issues which due to the organic development of guidance took more of a back seat as time moved on – the requirement to have a board of five tenants, five councillors and five independents and the requirement to break company structures down to less than 12,000 properties. For first and second round ALMOs, this resulted in ridiculously over-complicated governance

arrangements with a plethora of ‘area boards’ with uncertain roles (housing associations would be wise to learn from this and not make the same mistakes). Many early ALMOs have now reviewed their board and other governance arrangements to reflect the changes in guidance.

Summer 2006 saw the earlier guidance updated and section nine of the new guidance, ‘bidding for a place in round six’, includes some detail on residents and their role in governance.

The key points are:

- **The options appraisal process has indicated an ALMO is the best option. This needs to include consideration of Housing Inspectorate guidance and framework – will the ALMO option get to at least two stars and free up extra investment while improving services? Although there is still no requirement for a formal ballot of all residents for the ALMO option (as there is with transfer) the submission must include evidence to the Secretary of State for how residents have been consulted. Many councils have indeed undertaken a formal ballot of all residents to present a strong case when bidding**
- **Within the bid, special reference needs to be made to involving hard-to-reach groups (and how they will continue to be involved in broader governance structures)**
- **The structure of the board must be set out including how the board reflects its community and how a skills mix will be recruited and maintained.**

Two other bits of the jigsaw are the template documentation for Articles and Memorandum (the company rules) and the ‘Agreement’ between the ALMO and its parent council. The original documentation for round one ALMOs specified the 5/5/5 mix of residents, councillors and independents on the board. Changes to these templates had to be discussed with civil servants and approved by the Secretary of State. Later rounds have used revised templates and have used a wider range of advisors. Certainly those ALMOs that have reviewed their governance models have made changes or considered making changes.

Finally, there is a read-across in the 'compliance requirement' (though the Audit Commission would never use this term) of the Housing Inspectorate's Key Lines of Enquiry (KLOEs). Technically, governance issues and the ability of an ALMO to deliver improvement is a 'second judgement'. However without this ability (and unless the organisation was born with a two/three-star ability without the need to improve, which is highly unlikely) then the second judgement is highly influential on the star rating. Resident involvement is at the heart of the inspection process – within governance, in a specific KLOE for involvement, and as a key issue within all the other main KLOEs.

4 Building by being committed to best practice

The starting point is a simple one – a question for chief executives and 'professional' board members: do you respect residents enough to see them as your equal on a board? And a question to residents: do you have enough confidence and ability to play an equal role to the professionals, councillors and independents on the board?

This is probably a bit absolute and should therefore be tempered in both questions with a prefix of 'with training, resources, and a structured development programme do you...?' The point is that without this commitment (from both camps), residents on the board will be no more than tokenism and any inspector worth their job will see straight through it.

A note of reality also needs to be introduced: residents *without training, experience and development* cannot be expected to understand a set of accounts, a housing strategy or development bid in the way a trained professional can: but *with training and development both as an individual and a collective member of the board* this ability gap should be narrowed.

5 The role of tenants and residents in governance

Returning to the quote at the head of this note, a key role of the resident board member is to give a voice to the soul of the organisation – are we acting in residents' interests? Are service and development programmes being delivered in a way that residents want them to be?

There is a very immediate and effective impact that resident board members bring in this respect and it is well demonstrated during delivery of a Decent Homes programme. Reports to the board that scrutinise, for example, progress on a programme delivering central heating systems, which contain information on spend, progress, and hopefully satisfaction rates, can be tempered by real examples of contractor's attitude in homes, the ability of residents to use the new heating systems and other anecdotal evidence. Too much of this and the board misses the big picture, but ignore it at your peril – this is how residents see the work at ground level and resident board members who are in tune with residents on the ground perform this 'golden thread' role perfectly.

However, by itself this is not enough. Resident board members can be their own worst enemy by trapping themselves *only at this level*. Resident board members also need to understand life at a strategic level and develop the confidence to contribute at an equal level and in particular to hold the chief executive and other senior managers to account.

6 The continuum for residents in governance

A more straightforward way of referring to this continuum is to say 'residents have the opportunity to get involved at a level they feel comfortable with'. Within an ALMO or housing association which has given some thought to resident involvement, there will be the opportunity to get involved as an individual (at a consumer level), perhaps commenting on services or more formally taking part in a focus group or structured survey. Residents who want to get a bit more involved have the opportunity to form a residents' group which may have a formal way to feed into the organisation's decision-making process. The next level might well be involvement in a federation or area committee, or residents' panel. There is then a natural hierarchy to becoming an (elected) board member.

This is not to say that the pool for resident board members should be restricted to people who ‘come up the ranks’, and there are examples of very able resident board members who do not involve themselves in their local residents’ movement. However it is more likely that skills and particularly confidence will grow as residents get to understand ‘housing’ and governance issues as they become more experienced.

This is then ‘governance’ in the broader context and is consistent with how guidance and regulation is often set out as a continuum of resident involvement *leading to residents on the board*.

The keys, then, are firstly attitude and commitment of an organisation, followed by a commitment to resident involvement in terms of resources, training and the opportunity to participate and grow at different levels.

7 A checklist to support development of resident board members

Is the organisation genuinely committed to sharing power with residents?

‘Professionals’ can be a block to this. But so can politicians and the decision-making structures of the organisation. What has been done to embed resident involvement in the values and ethos of the organisation and challenge blockages to this?

Does the decision-making structure of the organisation allow residents to be involved at a level they are comfortable with?

Can residents progress through a hierarchy that allows them to develop?

What roles do other board members and senior managers play in welcoming and supporting resident board members?

Resident board members must be given the same respect as other board members, but realistically managers must consider how reports and information are presented and ‘professional’ and ‘political’ board members should consider how they can support residents so they can play a full role in discussions and decisions.

Are there other support mechanisms for resident board members?

Consider mentoring or pairing of resident board members with independent members and senior managers who have specialist knowledge. Would an external consultant provide support? Are there networking opportunities with board members of other ALMOs or housing associations?

Is there an individual board member development plan?

All board members should have a development plan aligned to an agreed set of skills or competencies, supported by an appraisal system. It is critical for resident board members to understand how this process works.

Is there a collective board development plan including sessions on team development?

This is as much about building confidence and therefore encouraging participation as it is about setting a collective approach.

Do resident board members have a good link back to the broader resident movement in the ALMO/housing association?

Resident board members must represent the views of residents at grass roots level, while understanding that they are company directors with their first duty being to the company. This is a fine balance and some ALMOs have rules which do not allow board members to be executive members in their resident federation. Others have clear and deliberate overlap. (There is no correct answer, but there needs to be a clear understanding that the roles could potentially present a conflict.)

Do resident board members network in national resident organisations?

TPAS, TAROE and many independent organisations run excellent conferences and development sessions for resident board members. Do resident board members take advantage of this as part of a structured development plan?

Does the organisation have a structured way of listening to, and changing the way services are delivered, because it has listened to the views of residents?

While this is not directly related to residents as board members it is an indication of the organisation's willingness to listen to the views of residents and make service improvements as a result. It is indicative of the ability of residents to influence the organisation and is the test of many 'three-star' judgements – that the organisation is genuinely resident-focused and committed to improvement of its service provision.

Do board papers and agendas encourage resident board members to make contributions in meetings and contribute to informed decisions?

Reports need to avoid jargon and use straightforward language. Risks and financial investment must be spelled out clearly alongside service improvements and consultation on proposed new initiatives. New resident board members in particular will benefit from the opportunity of talking through proposals in board papers with an independent friend (perhaps from another ALMO or housing association or an independent consultant – see above).

Do resident board members get included in informal board networks?

What happens, eg, after the formal bits at the CIH conference?

Do resident board members get the opportunity to develop specialist interests and feed these back into board meetings?

There are many opportunities, but a starting point might be to take responsibility to work with staff to collate resident feedback from surveys and focus groups and recommend service improvements based on the feedback.

Is there a succession framework in place?

Again this is applicable to all board members, and indeed managers, but the reality is that resident board members have often been around for some time within the residents' movement in their area (and very often in wider community and political movements). Who will succeed them?

Appendix 4 – Acknowledgments

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Any errors or omissions are the responsibility of the author.

A Word version of this toolkit is available - please call **0845 4747 004**, or email **hqn@hqnetwork.co.uk**

Visit our new governance website at: **<http://governance.hqnetwork.co.uk>**

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Appendix 5 – Further information (links)

The Chartered Institute of Housing (CIH)

The professional body for people involved in housing and communities. The CIH is a registered charity and not-for-profit organisation. It has a diverse and growing membership of over 21,000 people both in the public and private sectors. www.cih.org

Communities and Local Government (CLG)

Communities and Local Government is the government department which sets policy on local government, housing, urban regeneration, planning and fire and rescue. www.communities.gov.uk

The Housing Corporation (HC)

The Housing Corporation is the national government agency which funds new affordable housing and regulates housing associations in England. www.housingcorp.gov.uk

The Institute of Directors (IoD)

The Institute of Directors (IoD) is a worldwide association of members providing a professional network which reaches into every corner of the business community. Their membership spans the whole spectrum of international business leadership, from the largest public companies to the smallest private firms. www.iod.com

The National Federation of Arm's-length Management Organisations (NFA)

The NFA is the representative trade body for arm's-length management organisations (ALMOs). Its primary objective is to promote the ALMO option, and assist existing and prospective ALMOs to operate effectively. Membership is open to ALMOs and local authorities interested in exploring the ALMO option. www.almos.org.uk

The National Housing Federation (NHF)

The National Housing Federation represents 1,300 independent, not-for-profit housing associations in England and is the voice of affordable housing. Its members provide two million affordable homes for five million people. www.housing.org.uk

The Tenants' and Residents' Organisations of England (TAROE)

The Tenants' and Residents' Organisations of England is the national umbrella organisation for tenants' and residents' associations in England. It provides a unified organisation in order to influence decisions which affect tenants' and residents' homes and their environment. The organisation works with member federations on a wide range of issues and provides facilities and information for tenants' and residents' representatives throughout the country. www.taroe.org

The Tenant Participation Advisory Service (TPAS)

TPAS is the leading national tenant participation organisation working to promote tenant empowerment. Its aim is to extend the reach and quality of tenant influence by working with social housing residents and landlords to develop successful partnerships and supporting tenants and community groups to take on a more representative role. www.tpas.org.uk

HQN is the largest independent social housing consultancy in the UK. Over 650 organisations subscribe to our networks, which provide briefings and regional seminars on issues of concern to social housing. As you would expect, supporting boards is a big part of our work. HQN manages the National Federation of ALMOs and our chief executive sits on the housing inspection sounding board.

Our assistance for housing association and ALMO boards includes:

- Regular briefing papers and regional workshops which explain key issues in social housing and what boards must do in response
- Training needs analysis and bespoke training programmes for boards
- Recruitment of permanent and interim executives
- Recruitment of board members
- Board and board member appraisal

- Awaydays for boards to consider strategy
- Reviews of boards and their relationships with stakeholders
- Mediation between ALMOs and councils
- Procurement strategies and managing major procurements
- Practical advice on VfM and efficiency
- Advice on improving resident involvement and satisfaction levels
- Consultancy and training on asset management and finance
- Preparation for all forms of housing inspection (we have assisted over 200 organisations at inspection).

Board members of organisations which subscribe to the Housing Quality Network may be entitled to free places at our regional workshops and can receive our briefings personally by email – please contact Claire Turner on 01246 413791 or email claire@hqnetwork.co.uk for details.

HQN assistance	HQN contact
Board appraisal and training	Dave Ganz 07921 308823 or email dave@hqnetwork.co.uk
Recruitment of executives and non-executives	Ruth Leap 01480 350273 or email ruth@hqnetwork.co.uk
Support on VfM, efficiency and finance	Richard Waft 0845 4747004 or email richard.waft@hqnetwork.co.uk
Support on asset management	Linda Spindley 0845 4747004 or email linda.spindley@hqnetwork.co.uk
Inspection support	Anna Pattison 0845 4747004 or email anna@hqnetwork.co.uk
Reviews of boards and their key relationships	Alistair McIntosh 0845 4747004 or email maya@hqnetwork.co.uk
Boards in Scotland	Wendy Hayhurst 07825 556807 or email wendy@hqnetwork.co.uk