

## Strategic partnership with HouseMark agreed

HouseMark and ConsultCIH have agreed to form a strategic partnership which will bring their work much closer together.



*Samantha McGrady, Deputy Chief Executive at HouseMark*

ConsultCIH will be moving to the HouseMark offices at Riley Court, Coventry, at the end of January and will work in close partnership with the performance excellence agency.

As both organisations have a significant shareholding from the Chartered Institute of Housing this is seen as a wholly logical way forward and in particular responds to the TSA agenda.

**“there are significant advantages”**

Samantha McGrady, Deputy Chief Executive at HouseMark, said: “We have been realising for some time that there are significant advantages to HouseMark and ConsultCIH working together and that our activities are mainly complementary.

“We are very optimistic about the future of this relationship. The

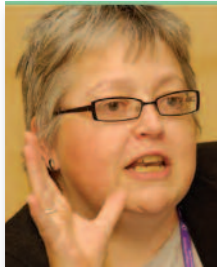
organisations have already collaborated on the TSA Framework for Consultants, where HouseMark have been appointed to the panel for management information and ConsultCIH for governance and financial regulation.”

Richard Clark, Executive Chair of ConsultCIH, commented: “We believe that not only our activities but our approaches are identical to HouseMark’s and we see this as a big step in the development of our organisation.

“We are both committed to achieving the values of the Chartered Institute of Housing and the National Housing Federation and believe that in the tricky times to come, referred to in Sarah Webb’s article on page two of this newsletter, we will be much stronger working closely together.”



*Richard Clark, Executive Chair of ConsultCIH*



A MESSAGE FROM CIH CHIEF EXECUTIVE  
**SARAH WEBB**

# Making a case for housing

**So the Westminster election starting gun has been well and truly fired and we're all gearing up for 6th May.**

From the party conferences we can probably assume that housing won't be featuring as a hot topic either at the hustings or on the doorsteps - but this doesn't mean we have nothing to worry about or to prepare for.

Gordon Brown's promise to 'make housing one of the great causes of our time' seems to have largely evaporated, whilst Grant Shapps is shouting loudest about the organisations he wants to abolish.

Both are reasons for the sector to start **making the case for housing** all over again - watch this space for news of CIH work to show the ways in which housing contributes to wider social policy objectives such as health, climate change and education.

Whichever party wins we can be sure that public sector spending cuts will follow and that we will therefore be required to deliver more with less.

The trick will be to cut costs without cutting services - not at all easy - but perhaps doable with some advice.

Whilst the Conservatives are deciding which QUANGOs to axe, we all have to get on with delivery under the existing structures.

This means, for example, making sure we can answer the 'so what' questions when the TSA turns up to talk to our Boards.

Without the comfort blanket of regulator-produced codes of guidance it will be up to us to define excellence on the basis of what our customers want - and to be able to prove what difference we have made to their lives.

But, if as expected, the Tories win in May, then the biggest difference is likely to be in the role of local authorities.

So, if you are running a Council housing department are you up for the enhanced strategic enabling role coming your way?

And if you are a housing association are you convinced that your local authority (s) see you as their key delivery partner?

**It's all change ahead!**

# Tenant scrutiny 'key to regulation'

**The Tenant Services Authority has recently published its consultation paper on the new regulatory framework.**

This makes it clear that the TSA intends to operate co-regulation - balancing direct regulation by itself with self-regulation by landlords.

One of the key elements of successful co-regulation is the use of tenant scrutiny.

Specialists from ConsultCIH worked as part of the CIH team on a recent project involving organisations already using, or in the final stages of developing, resident-led self regulation.

The resulting report 'Enhancing in-house resident scrutiny and performance' will be published soon.



"We are delighted that Cambridge City Homes took part in the study as we have been working with residents and staff to help them set up their Housing Regulation Panel," said Janet Hale, ConsultCIH Director.

Janet has experience of resident empowerment dating back over 20 years, having worked with tenant management and ownership organisations across the country.

Janet has also led reviews of resident involvement, resident engagement with housing association governance and the recruitment of Board members who are residents.

She commented: "It is clear that the TSA's statements around resident involvement in scrutiny and setting service standards have impacted on the way housing providers view their residents as decision makers.

"We are working with a number of organisations helping them to understand that it is not the number of resident groups which is a measure of success, but the extent to which their customers' experience is improved as a result of the work of those groups."

**For more information please contact Janet Hale, Executive Director for Organisational Development and Governance on 01695 583152 or janet.hale@consultcih.co.uk.**

# Homeowner Repossessions 'can be predicted'

**New research by ConsultCIH has produced a unique insight into the characteristics and circumstances of people faced with their homes being repossessed.**

The research is likely to make a major contribution to the prediction and prevention of repossessions in the future.

The research, for South West Councils and the Government Office in the South West, looked at 100s of repossession orders made in 2008.



ConsultCIH Director Richard Medley explained: "The findings identified valuable patterns of information around factors such as demographics, causes, lenders, court activity, advice services and support schemes.

"There were some clear financial similarities and patterns of household behaviour, which are particularly valuable to identify those at risk of repossession."

These include:

- Most borrowers are faced with repossession within four years of taking the mortgage out;
- Established homeowners who have re-mortgaged to access equity in the past five years - as opposed to first time buyers - are more likely to face re-possession;

- Almost all households facing repossession pay higher than average or unusually high rates of interest;
- Evidence suggests that most people getting into financial difficulty have borrowed right up to their limit;
- Households generally stop paying their mortgage altogether, rather than reducing or deferring payments;
- Repossession orders are dominated by banks that have received government assistance, specialist and non-prime lenders.
- The interest rates on loans subject to repossession have generally increased between start of arrears and court hearings; and
- Arrears of five months or more are likely to make it difficult to avoid repossession.

Richard added: "Our research suggests that it is now possible to predict when and where future rises in the number of home owner repossessions are most likely to occur.

"Whilst it is not possible to get much advance warning of a rise in repossessions - often between just four and eight months - local authorities, regional government and their partner agencies will now be in a much stronger position to take preventative action and target those households who fit the profile of those most at risk."

**A summary of the findings can be found at: [www.consultcih.co.uk/documents/summary-repossession-nov09.pdf](http://www.consultcih.co.uk/documents/summary-repossession-nov09.pdf) If you would like to discuss the report, its findings and recommendations then please contact Richard Medley on 0844 561 1758 or at [richard.medley@consultcih.co.uk](mailto:richard.medley@consultcih.co.uk)**



# Battle of the Bands

# THE WAR ON POVERTY

You are invited to a charity evening in aid of the **CIH Presidential charity Homeless International**

- Why?** To see a battle of the housing bands
- Where?** Arden Hotel, NEC, Birmingham
- When?** Thursday, January 28th 2010 7pm
- How much?** £30 a head (tables of ten)

With **Down-home food** and **Music Memorabilia Raffle**

**Contact:** Richard Clark on **07831 341879** or Jocelyne Fildes **07739 503304**

## WHICH SIDE ARE YOU ON?



## Success in TSA tender

ConsultCIH was delighted to be told recently that it had been chosen by the TSA to be member of both the governance and financial regulation panels within the TSA procurement framework.

Janet Hale, Executive Director for Organisational Development and Governance, said: "We were particularly pleased with our performance on governance where we were ranked 3rd out of 15 consultancies.

"We are still in the process of developing our offer in this new environment and have further developments planned for the coming year.

"Therefore to be placed third in the TSA rankings gives a major boost to our confidence in this area of expertise."

**ConsultCIH Ltd (Head Office)**  
Octavia House, Westwood Way,  
Coventry CV4 8JP  
T 02476 851775  
info@consultcih.co.uk

**ConsultCIH Ltd (Northern Office)**  
Suite 18,  
The Malthouse Business Centre,  
48 Southport Road, Ormskirk  
L39 1QR  
T 0844 561 1758  
info@consultcih.co.uk