



# **GREENSQUARE GROUP CORPORATE PLAN**

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**2010-2013**

## **Introduction**

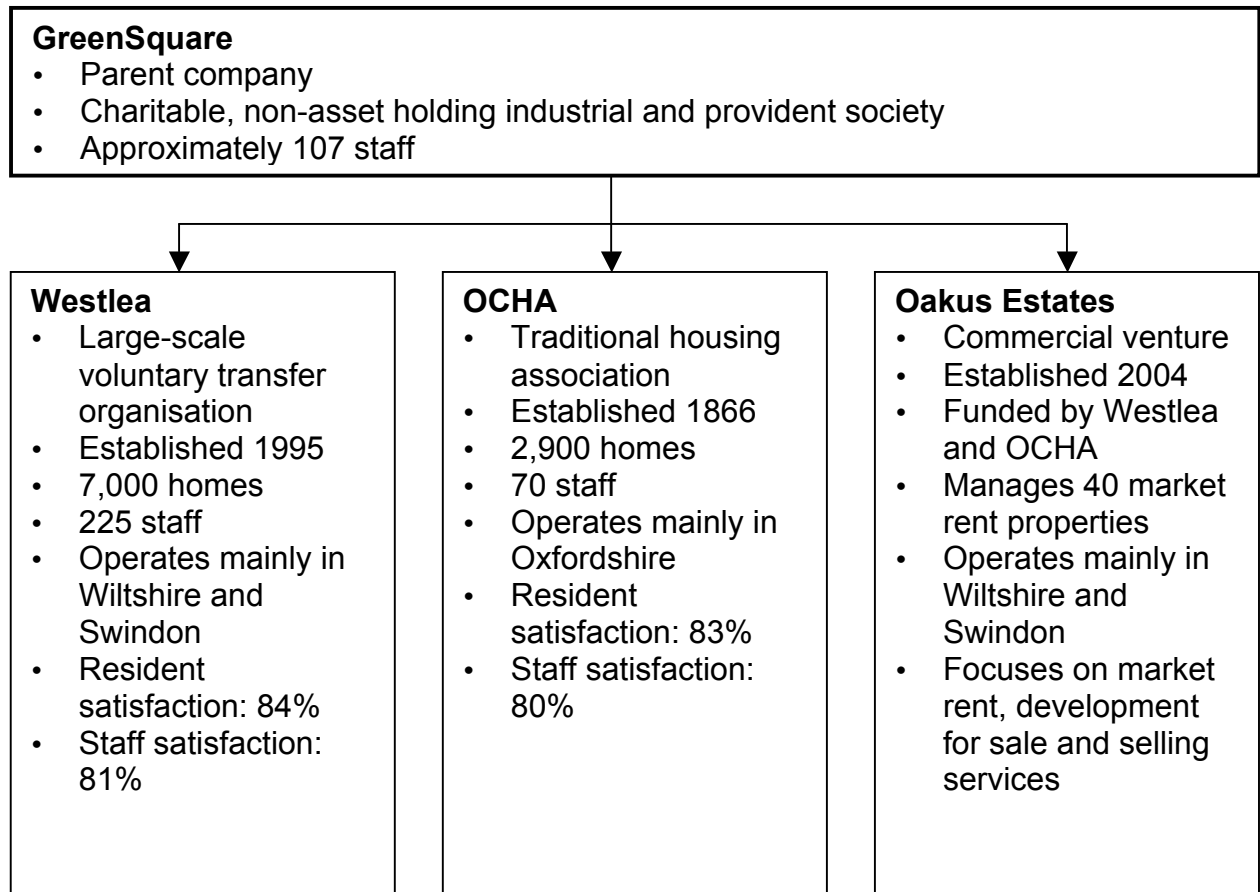
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Welcome to the corporate plan for the GreenSquare Group. The Group was formed in April 2008 and includes Westlea Housing, Oxford Citizens Housing Association and our commercial subsidiary Oakus Estates Ltd. We are a pioneering housing, regeneration and social investment agency working throughout Wiltshire, Oxfordshire and Gloucestershire and surrounding areas with offices in Swindon Oxford and Chippenham. We are committed to providing excellent services to the residents of the 10,000 homes we manage and the many partner organisations with whom we work. We are a lead development partner for the Homes and Communities Agency (HCA) and plan to provide nearly 800 new homes over the three years of this plan.

## About us

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This section is to tell you a bit more about GreenSquare and its subsidiaries.



Our strengths are in:

- our focus on the needs of residents and other customers;
- community investment and 'quality of life' initiatives
- community development and regeneration;
- supported housing;
- sustainable housing development; and
- our commitment to investing in our people; who are motivated, customer focussed and passionate about what they do.

## Achievements

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2009/10 has been a busy year for GreenSquare, running the day-to-day business while keeping at the forefront of a changing sector. Some recent highlights include:

- developing 637 new homes since we formed the GreenSquare Group in April 2008;
- setting up a Group-wide Asset Management service, with a direct works team due to deliver responsive maintenance services in Oxford from July 2010;
- taking over 152 homes in West Oxfordshire as part of Riverside Housing Group's stock rationalisation project
- running our sector-leading residents' scrutiny panel, who hold GreenSquare to account for achieving excellent service delivery;
- offering a range of other innovative methods of resident involvement, such as resident business planning and training resident advisors to get involved in the design of new homes;
- setting up an in-house construction scheme. The two development schemes they are working on at the moment will save the Group about £400,000;
- reviewing how the Group is governed, which has identified a number of ways to improve and further strengthen the role of residents in running the business;
- supporting local labour and training, offering 25 placements through the Forward2Work scheme and securing funding for another 30 through the Future Jobs Fund; and
- continuing to work with TV's Kevin McCloud's Hab Homes on high profile developments in Swindon.

## **Our environment**

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Since 2008, there has been a great deal of change, both within GreenSquare Group and in the outside world. The downturn in the housing market and the effects of the credit crunch have presented many challenges. At the same time, the housing sector has been getting to grips with a changing regulatory regime and the introduction of short notice inspections. Locally, a new unitary authority for Wiltshire means changes to the ways that all public services are delivered in the county.

### **The credit crunch and rising fuel costs**

This has an impact both on GreenSquare as an organisation and on the people who we house. We have been carefully reviewing and managing our development programme and financial arrangements. We had put our development for sale and market rent programmes on hold, but are now looking to resume activity in these areas as the market improves. The external funding regime is changing, and we are watching this closely to make sure that we can access funds for development. We are looking at ways to help our residents lessen the impact of rising food and fuel costs on their quality of life and level of debt.

### **New regulation and investment**

Since the Homes and Communities Agency and Tenant Services Authority took over the Housing Corporation's investment and regulatory functions, they have been working through changes to the running of the sector. The TSA have now published their new regulatory framework, putting the onus on housing associations to be much more transparent with their residents about performance, and to set clear local standards to reflect local priorities. The HCA are pursuing different funding and investment models. The Audit Commission will now be focusing on short notice inspections, and will be reviewing their methodology in light of the new regulatory framework. We will continue to engage with these agencies to maintain our good working relationship.

### **Political changes**

In the run-up to and following the general election, we will keep a strong watching brief on the manifestos of the main political parties, to anticipate change, and assess the options for dealing with it.

### **Resident involvement and empowerment**

This continues to be a key theme, underpinning the work on local standards, and a continuing drive for resident-led self-regulation. We pioneered our Resident Scrutiny Panel, and will build on this to empower residents to play an even more active role in the way that we run the organisation.

## **A bit about where we work and who we house**

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### **Wiltshire**

- 6.2% of households on waiting list (11,591)
- 204 households in temporary accommodation
- Average income £21,070
- Average house price £192,000
- Lowest quartile house price is 8 times the lowest quartile income
- There is a shortfall of 799 affordable homes per year in North Wiltshire, 454 in Kennet and 275 in West Wiltshire

### **Oxfordshire**

- 6.1% of households on waiting list (15,561)
- 562 households in temporary accommodation
- Average income £24,250
- Average house price £226,850
- Lowest quartile house price is 8.5 times the lowest quartile income
- There is a shortfall of 1,900 affordable homes per year, rising to 3,900 by 2026
- Oxford and South Oxfordshire are growth points, where the aim is to build 5,692 and 5,000 new homes respectively by 2016

### **Swindon**

- 13.1% of households on waiting list (10,440)
- 462 households in temporary accommodation
- Average income £22,248
- Average house price £145,000
- Lowest quartile house price is 5.7 times the lowest quartile income
- Growth point – aim to build 17,700 new homes by 2016
- There is a shortfall of 857 affordable homes per year

### **Gloucestershire**

- 6.4% of households on waiting list (15,991)
- 168 households in temporary accommodation
- Average income £21,706
- Average house price £180,000
- Lowest quartile house price is 7.2 times the lowest quartile income
- There is a shortfall of 2,421 affordable homes per year

## Our residents

<b>Westlea</b>	<b>OCHA</b>
50% of households contain at least one person over 60	27% of households contain at least one person over 60
26% of households contain at least one child under 16	46% of households contain at least one child under 16
49% of residents have lived in their home for over 10 years	29% of residents have lived in their home for over 10 years
49% of households contain someone with a disability	36% of households contain someone with a disability
3% of residents are from a black or ethnic minority background	15% of residents are from a black or ethnic minority background
56% of households have an income of less than £200 per week	45% of households have an income of less than £200 per week

Source: Westlea and OCHA tenant surveys 2009 (social housing residents)

## Our vision and values

### Housing people and building communities

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GreenSquare Group is a pioneering housing, regeneration and social investment agency working throughout Wiltshire, Oxfordshire, and Gloucestershire.

#### Values

**Pioneering:** working at the forefront of the housing sector by aiming to be innovative and excellent in all that we do

**Including:** involving and valuing residents and staff in the way we run our business; promoting equality and diversity; openness and accountability; professionalism and integrity.

**Delivering:** keeping our promises by doing what we say we will and making decisions that ensure good value, and long-term sustainability for our business, our communities and our environment.

#### Vision

GreenSquare Group is a major provider of housing, regeneration, care and support and commercial services across Wiltshire, Oxfordshire and Gloucestershire. Our core business is building, managing and maintaining homes as well as helping build strong and cohesive communities.

GreenSquare, as the parent company, will support and enable its subsidiaries to deliver excellence: as housing providers, partners and employers. This will be driven by:

- **Value for Money**

It is key for us to use our resources carefully and effectively to provide high quality services to our residents at a fair price that they feel is good value for money.

We embed the principles of achieving value for money into every aspect of the business, by:

- comparing our costs with those of similar landlords;
- seeking feedback and suggestions from our residents;
- improving our procurement practices;
- working more efficiently;
- managing our contractors efficiently; and
- continually monitoring how we are improving.

- **Equality and diversity**

Valuing and respecting others is at heart of everything we do. We have a strong track record in this area to build on, and can promote good practice in this area to the people that we work with. We will:

- treat people fairly and as individuals;
- make sure that everyone has fair access to our services and decision-making processes;
- keep the focus firmly on the customer and tailoring our services to meet the different needs of different customers;
- value the differences between people;
- make sure that our Boards, workforce and resident population reflect our communities;
- promote this culture to everyone we work with; and
- take a zero tolerance approach to discrimination and harassment.

- **Continuous improvement**

We continually learn from ourselves and others in the sector, to help us achieve the best possible outcomes for our residents and partners. We have a framework for continuous improvement based on:

- feedback from customers (surveys, focus groups, complaints etc);
- benchmarking, comparison and peer review;
- regulatory guidance such as the Key Lines of Enquiry;
- feedback from partners;
- risk management;
- trends in performance;
- achieving value for money; and
- ideas and initiatives from staff and Boards.

We regularly evaluate both where we are and where we want to be. This allows us to set targets for the future, and to focus on delivering the services that meet our customers' needs. We will keep having a dialogue with residents on how we are doing, and how well we are keeping our promises.

- **Sustainability**

**Delivering** is one of our core values. We want to do this sustainably; whether that is through the development of our business, the quality of our homes, supporting the communities in which we work or our impact on the world in which we all live.

We have set targets to reduce our impact on the environment. We have a comprehensive sustainability policy, and staff are supported to make sustainability a key factor in their decisions. Some of our ambitions and achievements in this area are to:

- to reduce travel, water usage, lighting and heating and waste;
- use more sustainable materials;
- build all our new homes to Sustainable Homes code 4 standard;

- promote a work life balance that recognises our staff needs both at home and at work and enabling them to play an active role in the communities in which they live; and
- raise the average energy efficiency rating of our homes.

- **Risk management**

Our risk management strategy sets out how we will deal with the opportunities and threats facing us. Good, embedded risk management means that we can improve our strategic, operational and financial management; and make informed decisions.

We undertake risk assessments on risks in five key areas:

- strategic;
- financial;
- legal and regulatory;
- reputational; and
- impact on residents and staff.

We regularly review the risks, and prioritise, manage and monitor them, from Board level right down to individual staff members in their day to day work.

- **Health and safety**

We take our health and safety responsibilities very seriously: in relation to our employees and offices; to the residents who live in our homes; and to everyone involved in our construction operations. We are committed to getting this right and making sure that we provide safe places to live and work.

## Strategic objectives

Our strategic objectives are set out below together with how we intend to measure our progress against them.

We want to...	How will we know when we've got there?
<b>Customer care</b>	
Provide excellent services to our residents	We will: <ul style="list-style-type: none"> <li>• have achieved top quartile performance in appropriate benchmark groups across all areas of the business by 2011/12; and</li> <li>• be performing at the level of “three stars with excellent prospects for improvement” by 2010/11.</li> </ul>
Actively and inclusively involve our residents in service design and decision making at all levels of the business	We will: <ul style="list-style-type: none"> <li>• have achieved top quartile performance in terms of resident satisfaction with the opportunities to participate and how we take account of their views by 2010/11;</li> <li>• have three completed Resident Scrutiny Panel inquiries during 2010/11</li> </ul>
Provide an excellent level of service between the parent company and its subsidiaries	Those who receive services and support from GreenSquare will confirm that they are satisfied with both quality and value for money.
<b>Growth</b>	
Use our joint strength and preferred partner status to deliver pioneering and sustainable development to meet local housing need	We will: <ul style="list-style-type: none"> <li>• aim to deliver around 720 new affordable homes over the next three years;</li> <li>• continue to evaluate a wide range of tenure and ownership options; and</li> <li>• achieve a positive assessment of development performance from the Homes and Communities Agency each year.</li> </ul>
Consider a wide range of non-grant funded development and new ways of delivering housing and services to new customer groups	By 2012/13, we will have: <ul style="list-style-type: none"> <li>• grown our market rent portfolio, subject to market conditions;</li> <li>• developed 50 new homes for outright sale;</li> <li>• continued to work with partners within local frameworks to deliver better services for people with support</li> </ul>

	<p>needs; and</p> <ul style="list-style-type: none"> <li>developed our commercial services in terms of managing public open spaces and selling services.</li> </ul>
<b>Equality and diversity</b>	
Offer services that are fair, accessible and equal to all, reflecting the diverse needs of the communities we serve	<p>We will:</p> <ul style="list-style-type: none"> <li>let properties in proportion to local housing need; and</li> <li>monitor the satisfaction of different groups of customers and work to address inequalities and inconsistencies by 2011/12.</li> </ul>
Understand and engage with our changing resident population and design services that meet their personal and collective needs	<p>We will:</p> <ul style="list-style-type: none"> <li>be able to successfully profile our neighbourhoods and be able to demonstrate change as a result by 2011/12;</li> <li>engage successfully with potential residents from minority groups and show how this has shaped our approach by 2011/12; and</li> <li>know the impact of all our services on different groups of residents by 2010/11.</li> </ul>
Create a workplace that offers equal access to employment and values and promotes diversity	Our workforce will be representative of the local community at all levels of the organisation
<b>Value for money</b>	
Maximise our income from commercial operations to reinvest in social housing and services.	Each year, our commercial operations (market rent and selling services and expertise) will deliver budgeted profit levels.
Achieve improved value for money across the organisation to deliver as efficient a service as possible, including improving procurement.	<p>We will:</p> <ul style="list-style-type: none"> <li>see an increase in the percentage of residents who believe that our rent offers good value for money by 2010/11;</li> <li>be in the second quartile or better for costs by the end of 2010/11;</li> <li>keep the cost of GreenSquare to the subsidiaries at no more than inflation, subject to growth of the Group; and</li> <li>restrain core cost increases to no more than inflation per unit over the life of the plan.</li> </ul>
<b>Sustainability</b>	
We will measure and improve our sustainability, working towards becoming a market leader in environmentally friendly policies	<p>We will</p> <ul style="list-style-type: none"> <li>reduce our business mileage and office energy consumption during the life of this plan;</li> </ul>

and practices in every area of the business. This includes reducing our reliance on scarce resources and adopting new technology and approaches.	<ul style="list-style-type: none"> <li>• achieve our target energy efficiency (SAP) rating of 70; and</li> <li>• develop new homes to the Code for Sustainable Homes level 4 by 2011.</li> </ul>
Offer a comprehensive package of community investment activities designed to improve quality of life and social cohesion	We will achieve a 5% increase in satisfaction with the neighbourhood in the areas where we have targeted community investment activities.
Offer high quality regeneration services to partners	By the end of 2010/11, we will secure: <ul style="list-style-type: none"> <li>• one significant regeneration project within our stock;</li> <li>• one significant local labour and training scheme; and</li> <li>• two significant regeneration schemes within the Group.</li> </ul>
<b>Organisational development</b>	
Be an outstanding employer, with a vibrant and dynamic workforce where creativity and innovation are encouraged and commitment to excellent customer service comes first.	We will: <ul style="list-style-type: none"> <li>• achieve staff satisfaction of 85% in the 2010 staff survey for each subsidiary and by 2011 for the parent company;</li> <li>• increase satisfaction with internal training courses;</li> <li>• achieve 75% satisfaction with being encouraged to develop skills and knowledge in 2010; and</li> <li>• achieve Investors in People “Profile” accreditation and appropriate diversity accreditations (e.g. Positive about Disability)</li> </ul>
Be self-aware, proactive and flexible; learning from ourselves and others to provide excellent services.	We will, during 2010/11: <ul style="list-style-type: none"> <li>• run customer service training for all frontline staff in the Group, leading to improved customer satisfaction ratings;</li> <li>• improve leadership through our Edge development programme for all managers; and</li> <li>• continue to improve internal communications, with improved results in the staff survey.</li> </ul>
<b>Governance and accountability</b>	
Our governance arrangements will reflect the needs of the community and best practice	We will: <ul style="list-style-type: none"> <li>• have Boards that reflect the local community by 2010/11;</li> <li>• have Board members whose skills match the needs of the organisation; and</li> <li>• maintain a positive assessment for</li> </ul>

	governance from the Tenant Services Authority
Our Boards will be independent, accountable and cost-effective.	We will use the findings from the recent governance review, and feedback from residents to improve the way that GreenSquare is governed.
Use our residents' feedback to design services that meet their needs, and give them the opportunity to hold us to account if we don't deliver on our promises	We will see positive and improving feedback from resident involvement activities, such as our resident inspectors and mystery shoppers
We will ensure that all health and safety requirements are correctly implemented and followed across the Group	We will maintain our health and safety audit rating

Where we set “upper quartile” targets, this is based on the performance achieved by the top 25% of landlords nationally. Before now, we had been comparing our performance to local groups of landlords.

## Financial information

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This section sets out a summary of GreenSquare's financial approach and objectives for the medium to longer term.

GreenSquare is a not-for-profit Industrial and Provident Society with charitable status and does not distribute profits to stakeholders. Any surpluses we make are put back into our work. We need to make sufficient surpluses to ensure that the business is sustainable over the longer term, to provide a buffer against adverse financial events and future liabilities, and to demonstrate we can repay loans borrowed to fund our activities.

Overall, our financial aims are to:

- Grow our asset base and turnover
- Increase our efficiency and operating margins
- Keep the cost of financing our business as low as possible over the longer term.

We will manage the group finances to support and deliver our business plan. Our key objectives are to:

- Get the money in: raising and receiving finances
- Manage the money, for example treasury management
- Have policies that maximise income and efficiency and minimise debt costs
- Account for the finances: reporting against budget, compiling annual accounts, corresponding with the regulator.

The GreenSquare Group financial plans are prudent in their approach with reasonable and realistic financial forecasts to deliver an ambitious business plan. This is fully reflected in our budgets. We monitor budgets closely to identify areas of savings and enable improved delivery of frontline services by shifting resources where they are most needed.

NOTE: DETAILED FINANCIAL FORECASTS AND OTHER SUPPORTING MATERIAL AVAILABLE SEPARATELY ON REQUEST

## Board and management team

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### Board

The GreenSquare Board has ten members:

- one independent Board Member from each of Westlea, OCHA and Oakus;
- one Resident Board Member from each of Westlea and OCHA;
- four Independent Board Members; and
- one co-opted member.

#### **James Williamson (Chair)**

*Independent board member*

James was Chair of OCHA's Board since February 2006 until the creation of GreenSquare and prior to that was Chair of Audit Committee. He has been a Board member since 2003. James worked 23 years for Black and Decker in various positions including Director of Business Services, and European Finance and Commercial Operations Director. He has spent the last 14 years working as part time Finance Director for small businesses across several different sectors. James is a chartered accountant.

#### **Derek Cash (Vice Chair)**

*Independent board member*

Derek has been involved in providing social housing and improving services to residents for 34 years – for 14 years as a town and district councillor and then professionally in social housing for the past 20 years. Having started three successful housing associations from scratch in South West England and South Africa, Derek then carried out housing inspections for the Audit Commission before joining the National Housing Federation where he headed up their operation across the South of England. He is currently a self-employed housing consultant working with a wide range of social housing providers to improve their services and capacity.

#### **Derek Day**

*OCHA independent board member*

Derek retired as a solicitor with over 27 years experience in local government, including 14 as Chief Executive of the London Borough of Enfield. Derek also has extensive experience of the NHS at a national level. He has been a non executive member of two NHS Trust Boards - currently the Nuffield Orthopaedic Centre NHS Trust, Oxford. Prior to moving to Oxford he was chair of a housing association in North London.

#### **Bill Fishlock**

*Chair of Oakus*

Bill had been a partner in a firm of Chartered Accountants for 31 years, and retired at the end of 1995. For six years he was Chair of the Prospect Foundation (which runs a specialist palliative care service from a hospice in Swindon) and remains a Vice President with that organization. He is a charity trustee of "The Green Hut" (a drop-in centre in Swindon) and Swindon

charities who provide Almshouse accommodation. Bill has been a member of the Wiltshire Police Authority for a number of years. He is also a non-executive board member of the Swindon Primary Care Trust, and a Governor at Great Western Hospitals NHS Foundation Trust.

### **Wendy Hall**

*Independent board member*

A qualified auditor, Wendy's career has been in management and quality work, in both local government and the not for profit sector. She has also worked as a consultant. She is currently Chief Executive of Family Mediation, a North Wiltshire charity which works with children and families. She is also a member of the Wiltshire Probation Board. She is also a member of Swindon Borough Council's Local Remuneration Panel, recommending councillors allowances, and the Swindon Community Safety Partnership Executive Board. In the past, she has been a non-executive of an NHS Trust and chaired the Audit Committee and the Clinical Governance and Risk Management Committee.

### **Helena Taylor-Knox**

*Westlea independent board member*

Helena is a business psychologist who runs her own company promoting the sustainable creation of personal wellbeing and successful positive workplaces. She has worked in both the social housing & social care sectors for the last 17 years, the last four as an independent consultant and supported housing specialist. She is an Associate member of the Chartered Institute of Housing,

Helena has A BSc in Behavioural Sciences from Leicester University and a Masters in Mental Health (Organisational Psychology & Psychiatry) from King's College, London. After completing her clinical training in New York, Helena moved to Wiltshire which is now home to her and her business.

### **Ivor Williams**

*Westlea resident board member*

Ivor lives in Wootton Bassett. He has been a Westlea tenant for ten years, and a board member for six. He and his partner have two teenage sons. After leaving the Armed Forces, Ivor worked for the Post Office and then ran his own newsagents. Most of his time is now taken up with voluntary work, and he has been active in local and nation tenant participation for the several years.

### **David Ashmore**

*Group Chief Executive and co-opted board member*

See below

### **Hilary Gardner (Designate Chair)**

*Independent board member*

Hilary is a highly experienced and skilled housing professional with over 25 years experience in the housing sector, and over 10 at Senior Executive level. She worked for the Sanctuary Group for over 22 years with involvement in

most areas of the housing business, most recently as commercial director. She also worked as a Regional Director and set up and ran Sanctuary's subsidiary in Scotland. Hilary has a well developed understanding of organisational dynamics and change management. She has had previous board member experience with several other housing associations. Hilary will take over the role of Chair during 2010/11.

## **Management team**

GreenSquare's executive team is made up of:

### **David Ashmore FCIH, MBA – Group Chief Executive**

David has over thirty years housing experience including twenty six years at management level. He is a Fellow of the Chartered Institute of Housing and gained a Masters Degree in Business Administration in 2000. He has worked in various senior roles in local government and housing associations in London and Liverpool. Prior to joining Westlea in September 2002 he was Chief Executive of Oxford Citizens Housing Association for fourteen years. David was elected Chair of the National Housing Federation's South West Regional Committee in October 2009.

### **Tim Jackson BSc (Hons), FCA – Group Director of Finance and IT**

Tim joined Westlea in November 2002 and is a chartered accountant, who qualified with KPMG in London in 1989. He has since been Financial Controller for Tarmac Properties, Finance Director for Central and Cecil Housing Trust, and spent nearly nine years at the Housing Corporation where he was Assistant Director for Regulation in the London region, and Assistant Director for Financial Regulation at the Corporation's headquarters. He is currently a member of the Wiltshire Pension Fund Committee.

### **Vic O'Brien BSc (Hons), M. Soc Sci, PG DHA, MCIH – Group Development Director**

Vic has 23 years experience of working for registered social landlords; of which 16 have been spent managing development teams with large development programmes both in London and the South West. He gained a Masters degree in Urban and Regional studies from the University of Birmingham in 1984 and is a corporate member of the Chartered Institute of Housing. Vic joined Westlea in November 2004.

### **Lisa Whordley-Hughes, ACCA – Group Corporate Services Director**

Lisa was appointed as OCHA's Director of Finance in July 2000 and has 17 years' financial experience in the public, private and charity sectors. She has also performed many additional roles (for example as a board member and trustee) with a variety of public sector and voluntary organisations.

### **Ann Cornelius BSc (Econ), MCIH – Managing Director (Westlea)**

Ann graduated from Swansea University with a degree in Social Policy and Administration, and after jobs in research and in welfare advice, began a career in housing associations in 1985. She became a member of the Chartered Institute of Housing in 1988. She has worked in associations in the Welsh Valleys, Swansea, and Cardiff. Her last job was the chief executive of Oxbode Housing Association in Gloucester, before moving to Westlea in March 2004 as Executive Director (Operations). She was appointed Managing Director (Westlea) when the GreenSquare Group was formed. As well as managing Westlea, she is a member of the GreenSquare executive team and a co-opted Board member for Westlea.

**Andrew Smith, BArch, DipArch, MBA – Managing Director (OCHA)**

Andrew joined OCHA in 2000, with 20 years' experience in housing associations, including Circle 33. He also chairs the Oxfordshire Rural Housing Partnership and sits on the National Housing Federation's Rural Alliance. Before this he was an architect in private practice.