



# Built. On insight.

A collection of industry insights from leaders  
in housing association development.

The NHBC logo consists of the letters 'NHBC' in a bold, white, sans-serif font. A red checkmark is integrated into the letter 'H', positioned above the 'N' and below the 'B'.

# Housing associations – looking to the future.



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# Introduction



**Charlie Ash**  
Sector Lead,  
Housing Associations

**Housing associations are facing more challenges than ever before. Rising house prices, the cost-of-living crisis and a shortage of good quality private rented housing stock have all contributed to increased demand on housing associations around the UK.**

Where we had cheap borrowing and easy availability of skills and materials, we're now seeing higher costs for financing and development, with shortages of ready labour. At a time when the need for housing associations is at its highest, these obstacles are slowing the development of new stock.

The sector is quite rightly focussing on decarbonisation and energy efficiency, worthy aims, but again, costly. Futureproofing new developments and bringing existing stock up to date is a huge commitment. Building safety standards are changing too, requiring investment in existing housing and new considerations needed for developments planned. These are for the benefit, health and safety of all those living in housing association homes, but present new challenges on tight budgets and complex planning regulations.

Despite these difficult truths, and an acknowledgment of the challenges which lie before them, our contributors are largely optimistic for the future; they look to Modern Methods of Construction, to the green agenda and to the continuous improvement of their housing stock. They recognise the social need for their services and aren't intimidated by the scale of the task ahead.

Our contributors understand the coming years will be demanding, with scrutiny from consumers and policy makers, but present new opportunities to build modern, high-quality, sustainable homes for their residents.

This collection of insights, gathered from some of the leaders of the sector, explores the state of affordable housing in Britain, the challenges faced by affordable housing and looks to the future of its development. It also details the journeys of the authors, with a broad mix of professional and personal experience leading them to their current roles.

I'd like to take this opportunity to thank everyone who contributed to this collection of insights. Housing associations remain an important part of the UK housing mix and their impact on the social fabric of Britain cannot be underestimated. The passion, dedication and purpose of everyone who supported this book is inspiring; they continue to work tirelessly on behalf of the communities they serve to provide quality, affordable housing for generations to come.

*Charlie*



The Chocolate Factory, Bristol

# Building better



## Nicola O'Rourke

Associate Director  
of Development  
(Programme Delivery)

Abri

**Social housing and renting is close to my heart. When I was growing up in the 1970s, my family always rented. We lived in a flat above a shop. There were fewer regulations back then and my parents never asked our landlord for anything in case he ended their tenancy. Plus, my mum would have had to go into the shop to ask, in front of all the customers.**

When I left college, I didn't have a clue what I wanted to do. I worked for a local authority in their works team organising repairs to homes and helping to get homes ready for re-letting after people moved out. I think that all struck a chord with me as it was rewarding to do something positive for people.

After that I moved to Swaythling Housing Society, a former entity of Abri, and moved to the development team in 1996. I was attracted by the commercial side and seeing people move into beautiful new homes after waiting so long to have a home of their own. I was fortunate enough to do a trainee project manager role and work my way up.

A career highlight was the first time I managed my own team. We had a big programme for our size, a diverse, multi-skilled team and built some amazing homes. I loved leading a team and dealing with the day-to-day challenges of development. We still believe in 'growing our own' at Abri and currently have five trainee

development apprentices. Doing a bit of everything, with coaching and support, is a great way to learn. My team are tired of hearing me tell them that I've done every role in the team - I'm looking forward to the day when I'm managed by them! We also take a tough line on quality at Abri, which I'm proud of.

Housing associations have always been naturally good at attracting people from different backgrounds and diversity is broad compared to the wider construction sector. There's always room for improvement, but I think housing associations value diversity in our people as this contributes positively to the work we do and the customers we serve. The industry and the world has moved on since I first started work. Back then, women were expected to make tea, put up with personal comments and defer to the men. Thankfully we've left those days behind. There's a good balance of women in the affordable housing sector and it's normal for women to be in senior roles. It's also great to see women with decades of experience flourishing in their roles and accelerating their careers in their 50s and 60s.

Abri, has always embraced Modern Methods of Construction (MMC) and the benefits it brings. Currently, the sector is not delivering enough to get the volumes needed to bring costs down. It's undeniable that the benefits are huge if it's done properly, it addresses so many construction challenges. We are a member of

Building Better (BB) that works to aggregate demand among housing associations to achieve scale and efficiency, but MMC needs time and investment from the entire construction sector. It's great to see the wider support from NHBC, the Buildoffsite Property Assurance Scheme (BOPAS) and the lending market.

Times are tough for the construction sector and we face many challenges such as rising costs, availability of materials and skilled labour, rising interest rates and sales uncertainty. But there is always a positive for housing associations in any market as we deliver a range of tenures and products to meet the diverse needs of our customers. We're financially prudent but not profit driven as what we deliver must be right for our long-term (and often life-long) customers. There is work to be done across our sector to ensure that customers come first in all that we do. For anyone who has been in the sector as long as I have, this is what we're here for.



Skylar View, Haslemere



Limewood Place, Hampshire

**“Housing associations have always been naturally good at attracting people from different backgrounds and diversity is broad compared to the wider construction sector. There’s always room for improvement, but I think housing associations value diversity in our people as this contributes positively to the work we do and the customers we serve.”**

# Delivering for communities in a challenging environment



## Richard Cook

Group Director  
of Development

Clarion Housing Association

**My journey in the industry started at a young age - my father had a construction company and from eight years old I'd go to work on Saturdays with him. He undertook a lot of housing projects and work for housing associations - I was only sweeping up and the like, but I was given an understanding of the sector from early on. I remember getting my first pay packet as a child - I think it was about 56p, but I felt like a millionaire!**

When I was older, I worked on sites in the summer holidays, by which point his company had about a hundred employees. I felt construction was a natural path for me to follow - I went to Technical College and completed a Building Tech and then to Nottingham Trent University for a degree in Construction Management.

My first role was as an engineer at Sir Robert McAlpine working on semiconductor factories and nuclear facilities, both providing fantastic experience. Then I joined George Wimpey PLC in 1997 as a site manager and worked my way up, becoming a director of their mixed-use business, before founding a new business for first time buyers called G2. In 2008, I left the UK with Mace Group to work in the Middle East and Baku in Azerbaijan and then came back to the UK to work for Lendlease. It was funny really given all the public limited companies (PLCs) I'd worked for that I've now ended up working for Clarion, a housing association. The PLCs are geared towards short term profits and paying dividends, but being on this side of the sector you're free from that short-termism and can focus on other goals driven around people, places and communities.

Clarion is over one hundred years old and the way I describe working there is I'm a custodian of the development business; as long as I leave it better than I found it, I'll have fulfilled my mission as the business will be around long after I've finished my career.



High Definition, Media City, Manchester

Many towns and cities require some level of regeneration and affordable housing is a crucial part of that. When I was working for the PLCs I could never have envisaged working on some of the regeneration projects I get to shape at Clarion. The Colchester Garden Community, where we're building a new community, is a 30 to 40-year project, creating 8,000 new homes, 8,000 jobs and a new university campus, fundamentally changing people's lives. The concept of people before profit is not something you can prioritise in the for-profit sector, but we can.

The affordable housing sector is probably facing more challenges right now than it ever has previously. So many external factors can have a powerful impact on what we do and in the past few years we've had Brexit, two elections, Covid-19, the war in Ukraine and high inflation – it's no wonder that many housing associations have struggled in recent times.

These factors of course have an impact on development too but we strive to ensure they don't have an impact on quality. Quality is what it's all about – the Grenfell tragedy accelerated that, quite rightly, and we should all be looking to create places people really want to live and feel settled in. I believe this is the way the sector, both the for-profits and the traditional housing associations – must go. In some cases we all may have to concentrate on smaller projects when necessary.

Our Attleborough scheme with Hill Group for example got a lot of positive press because it's got a lot of green space and it's a beautiful development – it's only about

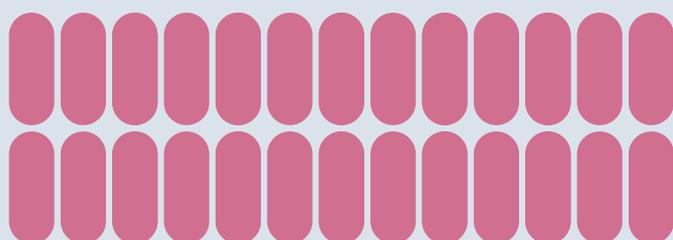
350 homes and reflects the idea of quality over quantity. What's the point in building dreary estates people don't want to be in, to care for, or grow up in?

The more challenging the external environment, the more affordable housing will be needed, and we absolutely must meet that social need in the coming years.



Ashmere, Dartford

**“Many towns and cities require some level of regeneration and affordable housing is a crucial part of that.”**



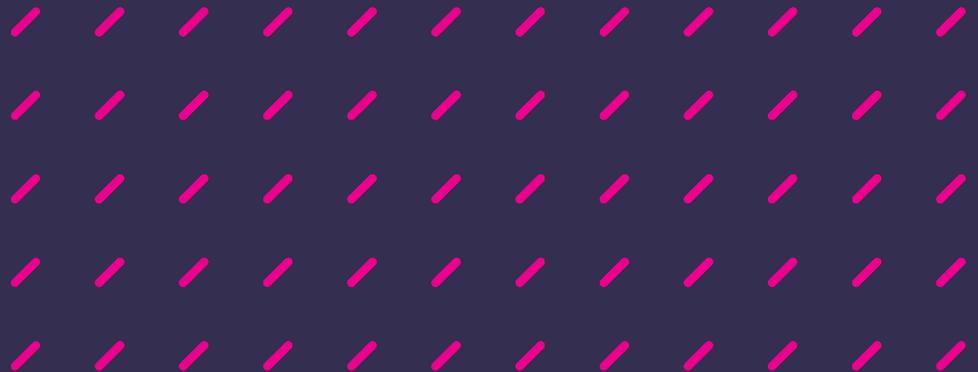


Richmond College, Twickenham

**“The more challenging the external environment, the more affordable housing will be needed, and we absolutely must meet that social need in the coming years.”**



Kirkstall Road, Leeds



The Cocoa Works, York



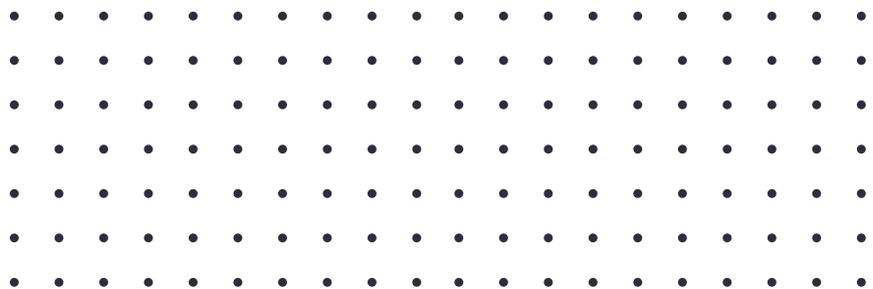
# Helping our people build better futures



## **Anette Simpson**

Director of Development and Partnerships

Legal & General Affordable Homes





The Berries, Paignton

**The journey to my current role started with choosing geography at A-Level and then going on to study Urban Planning and Management Studies at the University of Nottingham. I didn't have any family background in development or housebuilding – other than my mother's insatiable interest in house hunting and interiors – so I wasn't really looking at a career in planning and development. As it turned out, I was taught by a group of amazing architects and urban planners who focused heavily on urban regeneration and master planning.**

It was at a time when there was a refocus on the regeneration of towns and cities, with the launch of the urban taskforce chaired by Lord Rodgers and the publication of the report 'Towards an Urban Renaissance'. It was these years that got me interested in planning and the creation of great places, great homes and great cities. So much so, that after getting my undergraduate degree, I decided to do an MA in Urban Design at Oxford Brookes University.

I went on to work for EDAW, a consultancy specialising in master planning and regional urban strategies. In the years that followed I held a variety of roles working for St James Homes and Ballymore Properties, delivering large-scale regeneration projects to First Base, providing key worker housing in London. Prior to joining Legal & General Affordable Homes I worked on the regeneration of Earl's Court – each job I've had has focused on redeveloping challenging and complex sites delivering great places and much needed housing.

Affordable housing supply in the UK needs to be accelerated – this was the case even before the

current cost of living crisis, but the issue is even more acute now. Everyone has the right to a good quality home; however there isn't sufficient capacity within the existing housing association sector to deliver the homes needed. The sector is facing strong headwinds to development; urgent building safety works in the shorter term, the large-scale decarbonisation programmes required to meet pressing climate change targets. And that's before we start to look at increases in build cost inflation, a softening housing market and delays as a result of planning.

The big challenge, however, is the funding gap which needs to be filled to deliver the tens of thousands of homes that are needed. Institutional investors like Legal & General are essential to bringing additional capital into the market to assist in the delivery of great quality, affordable and sustainable homes. This must be done in partnership though – joining with housing associations, local authorities, the public sector and developers to enable the whole sector to do more.

As an industry we're embracing decarbonisation, but this comes at a cost at a time when profit margins are being squeezed. It's still the right thing to do, though. Delivering energy efficient homes with zero or low energy bills at a time when customers are struggling to pay for basic needs like food must be our number one priority. We know homes built with environmentally sound design are better for the resident as well as the environment, so we don't want to compromise on these ideals.

UK planning policy is one of our biggest challenges as a sector at the moment – it's in a terrible state. So much uncertainty on when or if a site will get planning permission significantly reduces productivity and investment coming forward in housing and local communities. Reform of this area is essential to improve supply and help solve the current housing crisis.

The next few years may be tough for all areas of house building but I believe affordable housing will grow in scope and remit. Nothing beats the thrill of seeing residents moving into a development or a home that you have worked on. At the end of the day, the customer is at the centre of what we do. It's certainly what drives me and the majority of those working in this industry. Despite the challenges, it's knowing we're contributing to helping people build better futures from great homes.



Acer Apartments, White City



Little Cotton Farm, Dartmouth



**“The next few years may be tough for all areas of housebuilding but I believe affordable housing will grow in scope and remit. Nothing beats the thrill of seeing residents moving into a development or a home that you have worked on.”**

**“At L&Q we believe passionately that people’s health, security and happiness depend on where they live.”**



# Working for social ambition



## Vicky Savage

Group Director,  
Development and Sales  
L&Q Group

**Ever since I was a very small child, I've loved buildings and the built environment. I grew up in public housing, on a council estate, and was always interested in urbanisation and how cities worked. I know the difference good quality public housing made to me and my siblings – that great start in life led to us all going to university and getting good jobs. We came from an ordinary working-class family, but good social housing was a springboard for us all.**

I have always believed in the concept of levelling up and a good deal for all – the traditional housing association model isn't just about working for profit to drive further development, but for social ambition, by making changes to local communities. That's what drew me to a career in affordable housing and my current role at L&Q.

At L&Q we believe passionately that people's health, security and happiness depend on where they live. Last year we delivered over 4,000 homes, which is a terrific achievement given the challenges we're seeing in the industry, but it's not all about the numbers; quality is a key metric for us too and that starts at the development stage. We undertake multiple checks and inspections during construction, and we don't compromise on build quality at any point.

We're also less likely to develop a site immediately now – before we just wanted to get started, but now we're better at assessing all possible options and are completely satisfied with design and specification before we break ground. We take a very considered approach at every development and recognise there isn't a one size fits all solution.

Another way we operate differently is through the care and long-term consideration we give all our homes. When people get a home with L&Q, they want a home with us for life so we must provide homes that will last. Unlike the private housing sector, the end product is ours to keep, and our stocks must last for fifty or sixty years. This means we won't compromise on workmanship, standards or design. Nor can we take a risk with experimental housing schemes.



Citroen, Brentford



Groundbreaking at Citroen, Brentford

Our industry is male dominated. I worry, given a lot of men are at the top of our industry, they're more likely to appoint men to senior roles. But why? Development is about negotiation, and women are great negotiators – and we understand the practicalities of places and homes. Young women out-perform young men at school and university, so should be rising to the top, yet we see an unfair weighting towards men in senior roles.

When I was G15 Development Directors Group chair, I did some work examining the progression of women in development. We found largely equal numbers of men and women up to the 'head of' level, but that jump to 'director of' saw a massive dip and when you got to executive director level, it was appalling. I suspect women being responsible for a large share of managing homelife comes into this – I think some feel they can't take that next step due to family concerns. There have been studies showing female-led organisations have more female representation generally, which is why I champion women in our industry.

I take great pride in helping the next generation pursue careers in affordable housing – I'm a huge advocate for apprenticeships and L&Q offers some wonderful opportunities for young people looking for a pathway into the sector. We offer coaching and mentoring as part of our apprenticeship programme which I think is key – there's a lot of experience and knowledge they can access.

I'd say to any young person starting out in social housing, make sure you're seen as somebody with a good attitude. Technical competency and skills-based knowledge will only take you so far – people respecting you and recognising your value as a good colleague will accelerate your career.

This career has been, and continues to be, very rewarding for me and I'd recommend it to anyone wanting to make a positive social change.



Plumstead, Greenwich

**“We take a very considered approach at every development and recognise there isn’t a one size fits all solution.”**



Plumstead, Greenwich

# Bringing a commercial mindset to affordable housing



## Russell Baldwinson

Executive Director  
of Development  
LiveWest

**As a young man I had a real interest in architecture but didn't feel my artistic ability lent itself well to a career in that field. So, I looked at other related areas and surveying became an obvious path for me to explore. After making a decision to pursue a career in surveying, my training and studies led to becoming qualified as a Chartered Surveyor.**

Shortly after becoming professionally qualified, I moved into a role that focused on residential development advising clients and selling land. This was not planned but nevertheless I really enjoyed the role finding it very interesting. This led me into housebuilding which can often be a natural evolution when working in this field.

Working in the area I developed an understanding of affordable housing due to the connection between housebuilders and the affordable housing sector. I felt a lot of the skills I had cultivated through my experience with commercial house builders were transferable to the affordable housing sector and believed, as cliched as it might sound, I could make a difference, adding value and performing well.

Working for commercial housebuilders is very much about maximising returns which in turn drives shareholder value. The big difference when you're providing affordable homes is that once you meet the people you're providing homes for, you then realise the huge difference this makes to their lives. It's really rewarding and far more enjoyable than providing homes for customers who usually have very different drivers.



Silver Birch View, Barnstaple

It is very clear to me that housing associations have evolved and become more commercially astute over the last decade or so, and I'd count myself as one of the many individuals who has moved into the sector enabling this to happen. When I first came to LiveWest some colleagues were perhaps a little wary of me, given my housebuilder background - on the face of it, it's at odds with the core aims of a housing association. I would like to think that during my time with LiveWest the passion and commitment I have shown - along with the approach we have taken to development despite the many challenges we have faced as a sector - has demonstrated the advantages of having private sector experience in the organisation.

Given the ongoing challenges we are facing I believe there does need to be some level of government intervention to support the continued delivery of new affordable housing. A backdrop of high inflationary cost increases impacting both planned and cyclical maintenance as well as the development of new homes, alongside increased borrowing costs, (up to two-and-a-half times higher than the beginning of 2021), have impacted associations' ability to develop new affordable housing at previous business plan

levels. Fortunately, LiveWest is in a strong financial position but that doesn't mean we are immune and have had to take some tough decisions including reducing the number of new affordable homes we will develop over the next five years from just over 6,000 to 5,200.

In the coming years, as the market tightens and we adapt to doing more with less, I think we could well see more mergers and partnership work within the sector. I believe there's a place for this with some associations benefitting from aligning. Two organisations joining must however equal more than the sum of their parts. There needs to be a clear objective beyond simply the size of stock or combined financial strength.

Even in my role, I recognise it's not all about development; first and foremost, housing associations are landlords that should be providing great services and safe homes for our customers. All housing associations should keep this front of mind. A commercial mindset with a socially responsible viewpoint, is how housing associations should be run. This way we can remain financially viable and true to our cause, securing quality affordable housing for generations to come.



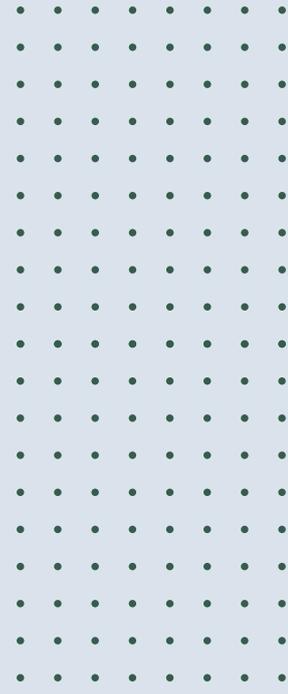
**“Even in my role, I recognise it’s not all about development; first and foremost, housing associations are landlords that should be providing great services and safe homes for our customers. All housing associations should keep this front of mind.”**



The Stirling Project, Plymouth



# Pushing the boundaries



## Nick Worboys

Director of Growth,  
Development and Sales  
Longhurst Group

**When I was young, I wanted to be a cowboy but that probably wasn't realistic! I ended up working something like 13 different jobs, from croupier to kitchen designer, before landing in the affordable housing sector as a council Homelessness Officer in Norfolk.**

I later joined Longhurst Group as a Housing Assistant and worked my way up the ranks. Development and Sales are where my heart now lies, and I have just completed 30 years with the Group. We only had around 2,500 units when I started but now we're up to around 24,500 and still growing.

I can't say I've never been tempted to cross the divide and move into the commercial side of development, but I'm very happy working in this part of the sector. I never get bored and I like the ethos of what we do. I don't really



Ashvale Road, Tuxford

think about my career having highlights as such; it's more the cumulative achievement, having seen both my career and Longhurst Group grow and progress over the years. It's been extremely rewarding.

Every day is challenging in the affordable housing arena. We're experiencing new obstacles and difficulties, with budgets and resources stretched more than we've ever seen. We're teetering on the edge of a recession, and as some say, recessions are boom times for housing associations with greater demand on our services, private sector standing stock availability and the resulting acceleration of affordable development.

It's still a strong market for Rent to Buy and Shared Ownership. I don't think that intermediate market will see a drop in interest or valuations any time soon. Unfortunately, high land prices remain static, which is a challenge everyone is facing in the sector.

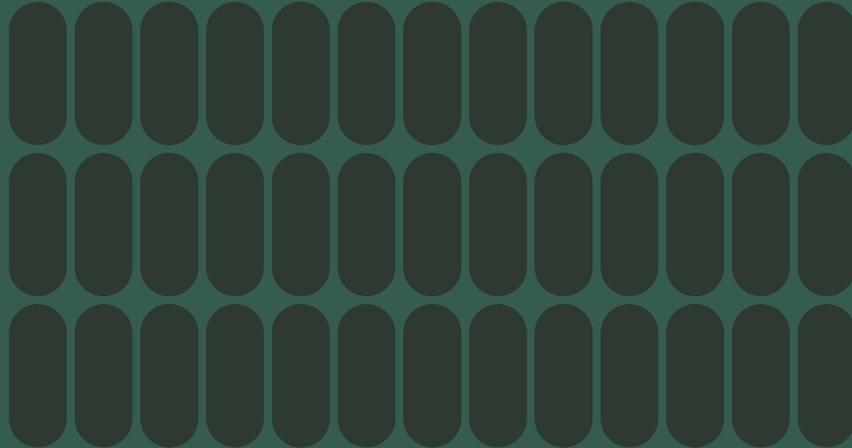
We've also been challenged in terms of the availability of materials and skill sets which slows development massively. The skills shortage also affects the ongoing

maintenance and repair of existing stock, which I don't think is talked about as much as the development of new homes.

Covid-19 saw us unable to gain access to or maintain many properties as we would usually for over two years. And getting on top of that backlog is a priority but a lack of skilled people to undertake that work is a real obstacle, not to mention the inflated cost and materials shortage.

I've heard all kinds of horror stories from female colleagues and peers over the years, about the challenges of being a woman in a male-dominated sector, but fortunately for me it's never been an issue. In fact, I've probably found it a benefit – it's helpful being able to navigate things differently being a woman. But I recognise sadly that's not the case for all my peers.

I wouldn't hesitate for a second to encourage someone to join the sector. We have our challenges certainly and things are changing fast but it remains a very



rewarding field. I think we're going to see more players enter the arena in the coming years outside the current model. I believe associations like ours, particularly the commercial face of the organisation, offers a level of efficiency and professionalism that's harder to achieve in the public sector as we can push the boundaries so much more. Performance has to be managed and ultimately we have to deliver a quality product to budget and time under extensive financial scrutiny.

Our core purpose is much more clearly defined. Our customers are at the centre of everything we do at Longhurst Group and I'm tremendously proud of everything we've achieved. Tighter budgets don't have to mean low standards and I think everyone in the sector is going to have to work smarter as we navigate the years ahead.



**“I wouldn't hesitate for a second to encourage someone to join the sector. We have our challenges certainly and things are changing fast but it remains a very rewarding field.”**



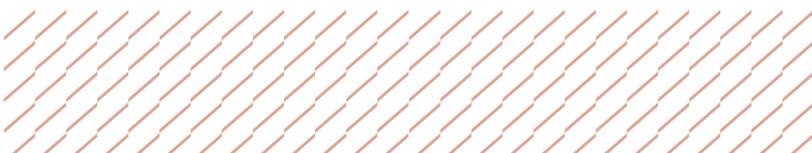
California Road, Huntingdon



The Spires, Great Gonerby



Heron Park, Boston



# Using finance to create positive social outcomes



## Shamez Alibhai

Head of Community Housing  
and Managing Director

Man GPM

**I was raised in Canada and didn't know what I wanted to do when I grew up. I didn't plan my career – I've always just followed what I found interesting. I moved into my current role after building a successful real estate business at my previous employer. I was looking for my next challenge and asked myself 'how can finance be used to create a positive social outcome as well as creating attractive financial returns?'. This was the challenge I set myself, and what led me to the affordable housing sector.**

My role as Head of the Community Housing team at Man GPM allows me to show first hand how sustainable solutions can be delivered in the UK housing sector, whilst also generating returns for the pension funds whose money we manage. My role is very entrepreneurial, as I am able to explore unique investment opportunities and ideas. The Man Group is a company where good ideas are grown and harvested, which is essential for the much-needed expansion within the affordable housing sector – a static environment doesn't lend itself to the kind of innovation we need.

The affordable housing sector is under the spotlight more than ever – we're seeing so many different demographics feeling the pinch as the cost of living rises and increasingly we are finding households unable to keep up with rising housing and rental prices.

There's no silver bullet when it comes to solving the affordable housing supply issue in the UK. The sector of course needs to invest more in the building of new homes, but there are many calls on the capital available, which go beyond this. There are multiple challenges around the maintenance of older stock, whether that's cladding, energy efficiency, the building fabric or just general updating. The for-profit sector is in a fortunate position as it can dedicate more of its capital towards delivering new affordable homes, but it also puts us in a position of responsibility to make sure we're delivering the right homes.



Campbell Wharf, Milton Keynes

For us at Man GPM, Environmental, Social and Governance (ESG) is embedded in our DNA. The social outcomes we engineer can change the lives of whole communities, and we believe responsible investment can create social and environmental outcomes that positively change the lives of whole communities. Our recent investment in a new affordable and zero carbon housing community at Old Malling Farm, Lewes is an example of this. The project will deliver 226 new affordable homes, that are 0% net zero operational carbon and produce 82% less embodied carbon than the traditional home. This development underpins my belief that it is possible to achieve sustainable and financial outcomes in unison.

I believe the affordable housing sector does amazing work and the efforts being made in the industry have been somewhat overlooked in recent years. Whilst it's important that the sector continues to learn from mistakes made in the past, I believe it's also important to celebrate the successes achieved and learn from what's gone well.

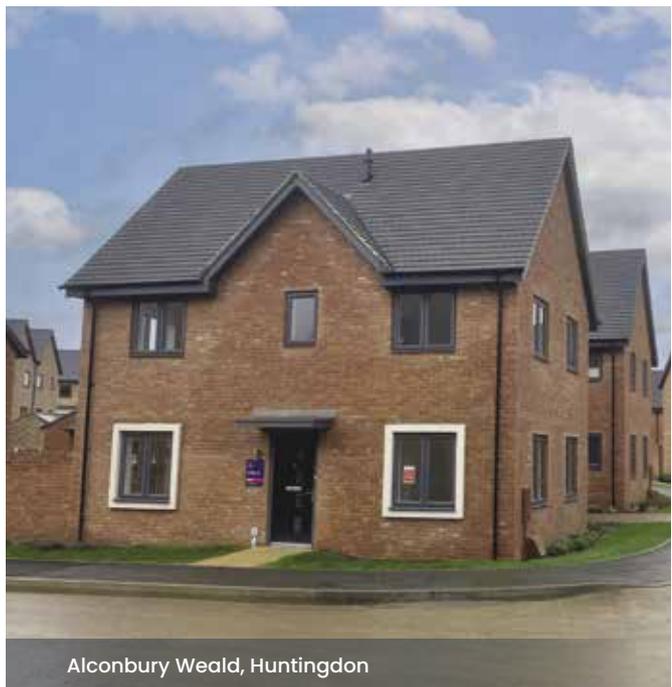
**“The affordable housing sector is under the spotlight more than ever – we’re seeing so many different demographics feeling the pinch as the cost of living rises and increasingly we are finding households unable to keep up with rising housing and rental prices.”**



Coombe Farm, Lewes



Alconbury Weald, Huntingdon



Alconbury Weald, Huntingdon





I think for-profit affordable housing providers are more agile than their traditional counterparts and can be more pragmatic around financial sustainability. We don't have to be afraid of generating profits when delivering quality homes and that allows us to be more creative when developing. Even the not-for-profits make profits though - they just call it reserves. I do think there's a place for us both in the sector, however, and that we're complementary rather than in competition. We all have the same ultimate goal but achieve it in different ways which brings variety and experimentation to the sector.

**“I believe the affordable housing sector does amazing work and the efforts being made in the industry have been somewhat overlooked in recent years.”**

# Always striving to create great places



## Helen Moore

Group Director  
Orbit Homes

**I came into the property sector by chance. I did a business studies degree with a marketing specialisation and had no ambitions in housebuilding, despite it now having been my entire career! I was lucky enough to be introduced to Alan Cherry, chairman of Countryside Properties and he said they were always looking for bright graduates to join the business and suggested I come in for an interview.**

Alan was a leading light in the sector - fascinating and inspiring. When I arrived for interview at Countryside House, I was captivated by all the literature and information in reception, which I read as I waited. I'd never even considered building as a career, but I was immediately hooked.

I moved on from Countryside after 16 great years. I'd worked my way up from a graduate to Sales and Marketing Director and had learned so much. I'd been involved in creating brilliant new communities such as Great Notley Garden Village and Beaulieu Park but it was time for a new challenge. I took a role at Crest Nicholson as Sales Marketing Director and in 2008 set up my own consultancy. City & Country, a family-owned company, was my first client. It specialises in the restoration and conversion of historic and listed buildings, so that was very different, creating high-end apartments. After 18 months I was asked if I'd like to join as their first Managing Director from outside the family.

After ten years, having grown the business and built a brilliant team, I felt it was time for another challenge. I thought I could use my experience to deliver good quality tenure-blind, affordable homes. This part of my career has been more about giving something back; when you get older that's what drives you - feeling you've done something worthwhile during your career.

The sector is facing a multitude of challenges; decarbonising our existing portfolio, maintaining homes to a high standard and providing services to customers to assist them with the cost-of-living crisis. These require



Orbit Homes kitchen

significant investment and there's always a challenge around where to prioritise spending; you might want to build considerably more homes but you have a significant responsibility to those living in your existing homes too. If the sector doesn't spend enough on delivering more new homes though, it's a bit like moving the deckchairs around on the Titanic; we need to address the root cause which is the acute shortage of quality, affordable homes.

While we're hearing more about joint ventures in the sector there's no one panacea. Having experienced joint ventures in the private sector, I think it's important not to enter them with rose-tinted spectacles on - it's all about finding the right partner, with shared vision and values. While there's a place for joint ventures - many housing associations don't have development expertise within the organisation, for example, and can gain this by joining another - you must remember, while you're only taking on half the risk, you're also only enjoying half the reward! I think such partnerships are a great way to mitigate risk, but I don't think it's the only solution. At Orbit Homes we have a direct build capability within our own team, so we have greater freedom to design what we really want and keep control over production quality.

While it's not all about development, we must always strive to create great places, from regenerating existing stock, to creating new ones. Establishing attractive and safe places is important because when you create a lovely space people tend to respect it, enjoy living there

and put down roots. If you create a safe place where families and children can go out and play, you build a stronger and better community. Affordable doesn't need to feel cheap or mean compromising on standards or aesthetics - it's about consistently doing the right thing for your customers, as everyone deserves a safe, warm, decent place to call home.



Hanwood Park, Kettering



Micklewell Park, Daventry

38 Built On insight.



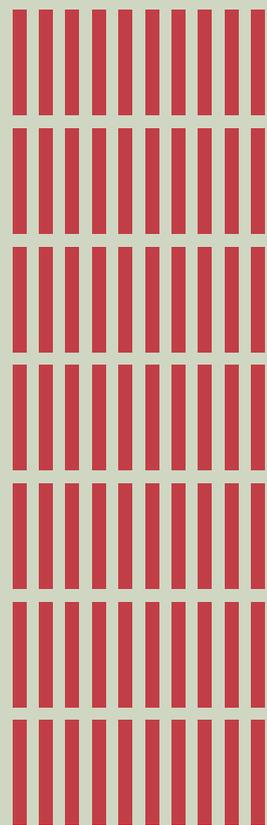
**“If you create a safe place where families and children can go out and play, you build a stronger and better community.”**



Orbit Homes bathroom



# A tapestry of experience



## Philip Jenkins

Executive Director  
of Development  
Peabody Trust

**Property and development weren't in my blood – no one else in the family worked in these areas. I considered going into law at one point and thought it would be fun to become an airline pilot too, even though I knew little about either career. By the time I was doing my A-levels though, I'd settled on a career in architecture.**

I was interested in building design and had done some technical drawing as part of my schooling, so it seemed a logical choice. I realised I was going to struggle to get the grades I needed to study architecture at university, however. Instead, after I'd finished school, I joined Gleeds – at the time the largest quantity surveying practice in the UK – as a trainee quantity surveyor.

If I'm honest, I didn't know what a quantity surveyor did and had never heard of Gleeds! I was fortunate because it was a great business, giving me an excellent foundation. That job allowed me to merge the technical with the creative, which is something I love about my current role.

I've worked extensively in retail property and development but more recently on high-end and affordable residential development. While it might seem they're poles apart, there are some important similarities between high-value and affordable development: you need to find a way of taking control of land; you need to secure planning consent; you need to know what product you want to develop. Most importantly, although it's for different reasons, you're essentially doing the same thing – creating great places for people.

Housing associations are now more commercial in their approach to development, partly thanks to people with broader experience joining. Housing associations have grown in ambition and want to shape the places they create, rather than buying a small percentage of affordable units from the builders of large schemes. To operate as true land-led developers, a different skill set to negotiate and manage is needed. These specialisms often come from the private sector, albeit we're now able to 'grow our own' talent now as the skills mix in our teams matures.



Morpeth East View, Hackney

**“Housing associations are now more commercial in their approach to development, partly thanks to people with broader experience joining.”**



Friary Park View, Acton

40 Built. On insight.



It's been beneficial to employ people with different backgrounds to complement those with a long history in the sector. For example, 20 years of my career were in retail businesses such as the John Lewis Partnership and Crabtree & Evelyn, helping me develop a skillset useful in affordable housing, particularly around programme management, scheduling and efficiency. This cross-sector perspective is helpful and retail instils a drive for quality, value and, most of all, putting the customer first. We're fortunate at Peabody having a growing, varied tapestry of experience and I'm immensely proud of my team. Everyone brings valuable experience to help us deliver exceptional quality homes.

The housing association sector must be business-like, even though we aren't commercial businesses in the traditional sense. It's not just about finances though; building a variety of housing types in mixed tenure neighbourhoods is the right thing to do to ensure diverse communities where everyone can thrive. One of the major differences between us and private sector housing developers is we take a long-term view – we're stewards of the places we create and invest with that in mind. Quality – of homes, buildings and neighbourhoods – is something we won't compromise on.

While we create a surplus, Peabody is a non-profit and shouldn't be confused with the for-profit registered providers that are driven to deliver for shareholders. We develop some homes for market sale and create a cross subsidy which helps us deliver on our core purpose of creating more truly affordable homes. About 80% of our programme in recent years and about 80% of our pipeline will provide affordable homes.

Housing associations must look beyond their own world to bring in new skills that can, when needed, go toe-to-toe with the businesses they're in partnership with. With an outward, open approach to the future, housing associations will thrive and serve their communities more effectively in the long term.



East Wick & Sweetwater, London

**“Our name says it all really – we want to make sure the homes we develop are exactly what our customers want.”**

# What it takes to be a great housing provider



## Jon Cook

Chief Executive Officer  
- Developments  
Places for People

**I left school at 16 and became a surveyor – mainly because my father was one and he'd always been very complimentary about the industry, recommending it as a career. I can't say I'd cherished a dream of becoming a surveyor since I was a boy, but I knew I didn't want to be permanently behind a desk, knew I enjoyed negotiating and if I worked hard I could progress in the field.**

Most of my career has been in the private sector – a combined thirty years at Willmott Dixon, Crest Nicholson and Cala before I came over to focus on building social and affordable housing and mixed-tenure communities. Having that commercial background is a definite advantage; the financial viability of developments is key to the longevity of our business. I believe the registered provider sector has recognised the wealth of untapped talent available on the private side and is harnessing that now. It's more likely to welcome commercial experience than distrust it.

When I came to Places for People, we had a number of different businesses operating separately, which we've pulled into one unified group. We're now a national developer, making great places and really contributing to communities. We're a business managing more than 230,000 properties with a social as well as a commercial purpose, which has always appealed to me – we make a profit so we can make a difference, investing in our developments and work. We also have a huge leisure operation, some of the UK's leading property management companies, and a property investment management business, amongst others. This blend of business-like operation, coupled with a drive for social good is a powerful mix and, for us, an extremely effective one.

Our name says it all really – we want to make sure the homes we develop are exactly what our customers want. That benefits everyone – our customers because they love where they live and want to stay, and us because it means we've built a good, solid home that meets people's needs first time. We modified our standard house type to ensure we deliver what



Chalgrove, Oxford



Tornagrain, Inverness

**“What makes us successful is that our business isn’t really about homes, it’s about people. Creating stable, mixed tenure communities is at the heart of our purpose.”**

people need in a home – we commissioned a 10,000-person survey to explore how we could offer more of what people wanted, and less of what they didn’t. This led to some fundamental changes in our designs regarding light, storage and the flexibility of spaces. We’re now creating house types around the needs of customers, and that’s what it takes to be a great housing provider – listening to your customers and responding to their needs.

I think any provider creating lasting homes is a good thing, whether they’re a for-profit or not. I certainly don’t see them as a threat to the sector and we see many as partners working towards many of the same goals we are. As long as they’re building quality developments I have no concerns about their presence in the affordable sphere – at present the for-profits represent only a small part of the sector anyhow, so I don’t think we’ll see a huge shift in the balance any time soon.

Sadly, I don’t believe there’s a silver bullet solution to the housing shortage we’re facing in the UK. I think we need to embrace any means we can to create good quality homes and explore new thinking and innovation around construction, but always mindful of the end result. It shouldn’t be based on knocking up houses quickly and cheaply but considering what’s right for the needs of the customer.

What makes us successful is that our business isn’t really about homes, it’s about people. Creating stable, mixed tenure communities is at the heart of our purpose. We’re striving to be the UK’s leading developer of whole communities, rather than just individual homes.



Chapelton, Aberdeenshire

Built. On insight. 45

# Taking a long-term view

## Jim Dyer

Director for the Built Environment  
Sovereign Housing Association



**I've been fortunate in my career to have enjoyed a varied and stimulating journey from practising architect through construction, development, regeneration and housebuilding before finally arriving in the affordable housing sector.**

In my final year at Robert Gordon's School of Architecture, a friend and I won a competition to design a house on a remote island on the West Coast of Scotland. What we hadn't realised was the prize was the opportunity to build it! With no experience of building and living on a remote Scottish island, this experience was Grand Designs meets Castaway with a wee bit of Whisky Galore thrown in for good measure! As today in Scotland, timber frame was the construction method of choice and our house arrived in panels and cassettes on the ferry. 30 years on, these methods are now being celebrated as Modern Methods of Construction! The build lasted a year and ignited my passion for high quality residential design and construction – it was a unique and character-forming experience.

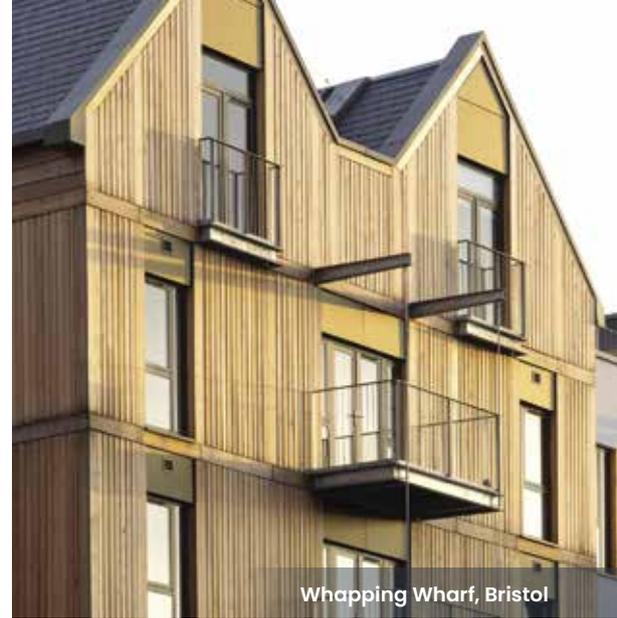
I later moved to Hong Kong and practiced as an architect on commercial projects before returning to London five years later. I worked with Grimshaw Architects on Wapping Pumping Station and Paddington Station, but followed my instinct and left architecture to explore the wider construction and development industry; taking a leap of faith – I joined Kajima Construction, a global Japanese contractor as a Design Manager working on prestigious office buildings in London.

My passion for residential development was re-ignited when Kajima was appointed main contractor to deliver the highly acclaimed Stirling Prize-winning project Accordia in Cambridge. I was a project manager on this high-quality residential and landscape-led placemaking development.

Thereafter I moved to client-side as Design and Technical Director at Crest Nicholson and worked on large mixed-use regeneration schemes in Bristol and traditional housing across the southwest. I also spent three years with Kevin McCloud's HAB Housing.



Springfield Meadows, Southmoor



Whapping Wharf, Bristol



Chapel Lane, Oxfordshire



Whapping Wharf, Bristol

**“I have enormous pride in the work we do and the vision and culture that exists within Sovereign to deliver lasting and positive outcomes for our customers, society and the planet.”**

As the impact of Covid-19 and market slowdown began to bite I was attracted by the launch of Sovereign Housing Association’s ambitious new land-led investment and development strategy and it was this that drew me into the affordable housing sector.

The business models of commercial housebuilding and land-led housing associations are similar, but also very different. The former is driven by city investors, profit cycles and annual share price protection, while the latter must still deliver a profit (surplus) but that surplus is reinvested into the business with investment returns measured over a 30 year period. Social purpose and the customer lie at the heart of Sovereign’s decision-making where strategic investment decisions can be taken earlier in projects.

The pandemic, coupled with the climate emergency, could be considered the inflexion point of residential design and procurement of our time. Covid-19 had a significant detrimental impact on the most vulnerable in society due to the poor quality, badly ventilated state of the nation’s housing stock. Covid-19 was a stark reminder that space, light, ventilation, private and public amenity space and a thriving community are critical components for a healthy and happy society.



**“Covid-19 was a stark reminder that space, light, ventilation, private and public amenity space and a thriving community are critical components for a healthy and happy society.”**



Tadpole Farm, Swindon



Sovereign

Overlay this with climate change, a cost of living crisis and the energy crisis, it's not difficult to appreciate the scale of the challenge and the urgency.

Sovereign's response to this was the creation of a strategic asset management, investment and development strategy for its 60,000 existing homes and nearly 2,000 new homes each year, underpinned by our new Homes and Place standard. Co-created with customers, Homes and Place is a qualitative and science-based design and energy performance guide. For new and existing homes, it informs investment decisions and future-proofs delivery while addressing the holistic sustainable outcomes on a pathway to net zero.

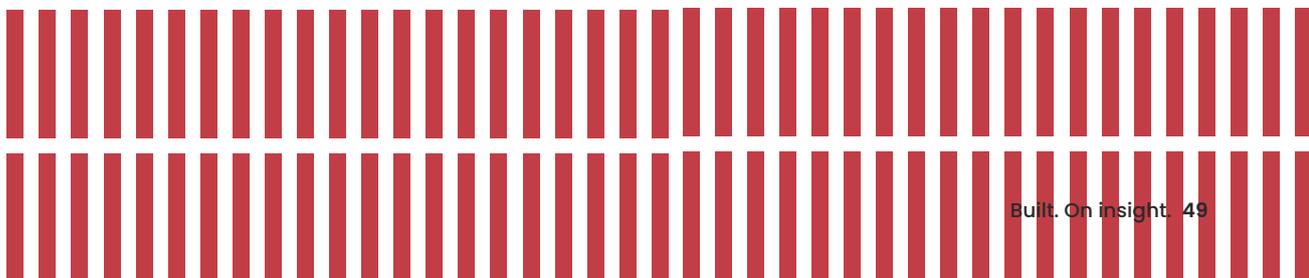
I have enormous pride in the work we do and the vision and culture that exists within Sovereign to deliver lasting and positive outcomes for our customers, society and the planet.



Hanham Hall, Bristol



Blackberry Hill, Bristol



# Improving lives with affordable housing



## Anna James

Group Head  
of Development  
Torus



**When I was younger, I did not know what I wanted to do as a career, but I have always wanted to make things better – working in the affordable housing sector has allowed me to realise that ambition. This sector also helped me get a great start in life as I grew up in social housing and it is just one of the many reasons why I truly value what I do.**

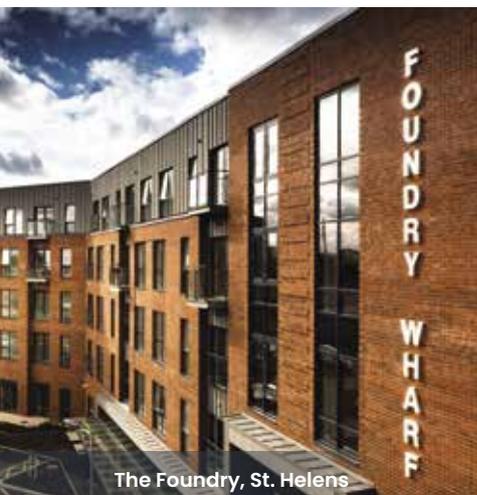
My first exposure to affordable housing as a business was at university where I worked with a social enterprise which had a link to a registered provider. From there I went on to shadow the development team and was immediately engaged by the social impact of their work.

One of my biggest achievements is the first development I worked on. I am lucky enough to drive past it often and I feel a huge sense of pride that the development is still having a positive impact on people's lives.

Affordable housing certainly is a sector where you can grow and develop, with an array of career options available. But, like the housebuilding industry, I do not think most people get much exposure to it.

It is also a sector working hard to address equality and diversity. Affordable housing has a more balanced ratio of men to women than you might expect as construction is perceived as a male-dominated industry. I have always found the affordable housing sector welcoming and been fortunate enough to work with inspirational women who have shared their knowledge and experience to help me develop in my own career.

At Torus we are also working hard to ensure that we have a diverse workforce so we can reflect the people and the neighbourhoods we serve – we want to understand the needs and aspirations of our customers and develop homes to fit that.



The Foundry, St. Helens



Notre Dame, Walton

That is why we have Tenant Panels and strive to put listening to our customers at the heart of our work and design homes with residents in mind. Recently we heard from them about their lived experiences. As you would expect there were issues to resolve and this feedback will become part of our policies and aims to ensure we are transparent and fair, and that we keep continuously improving.

We also heard about the beneficial effects a good quality home can have on people's lives – the difference I can make by working in affordable housing is something that motivates me every day.

And during my career I have certainly seen some big changes in the sector, particularly as we are seeing budgets under pressure at a time when providers need to meet increasing demand. That is why other options such as partnerships, mergers, and joint ventures (JVs) may prove vital to how the sector develops.

In terms of the outlook for affordable housing, demand is growing and customer needs are changing and will keep evolving. We need to keep pace with this, keeping customers at the heart of our decision making.

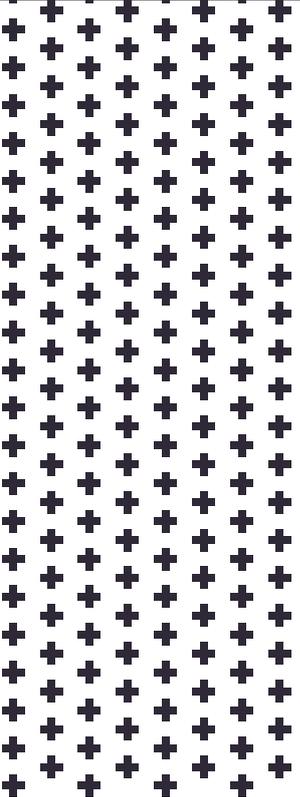
Reacting to external factors whether it is amendments to building regulations, shifts in governmental direction or practicalities like material costs require us to be more innovative in how we deliver.

However, I think we are in a strong position here at Torus. I know we will keep adapting to deliver our long-term plans, and our ability to listen to and act on the feedback and insight our customers share with us will ensure our offering goes from strength-to-strength.

**“In terms of the outlook for affordable housing, demand is growing and customer needs are changing and will keep evolving.”**



Edge Lane, Liverpool



Egerton Street, St Helens



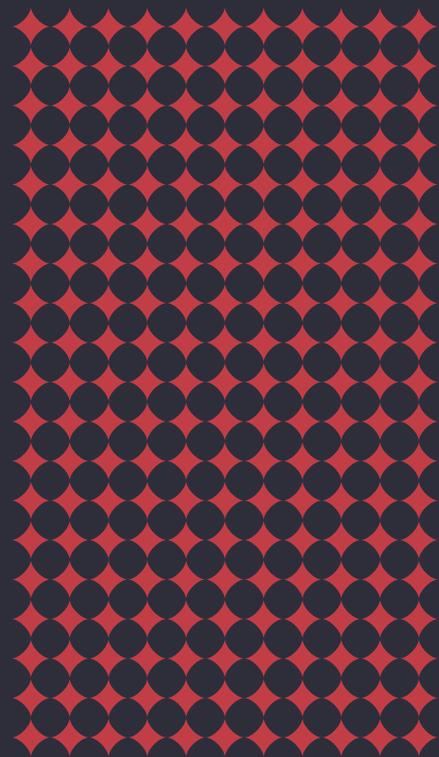
Maples, Liverpool

**“At Torus we are also working hard to ensure that we have a diverse workforce so we can reflect the people and the neighbourhoods we serve – we want to understand the needs and aspirations of our customers and develop homes to fit that.”**





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