



GreenSquare

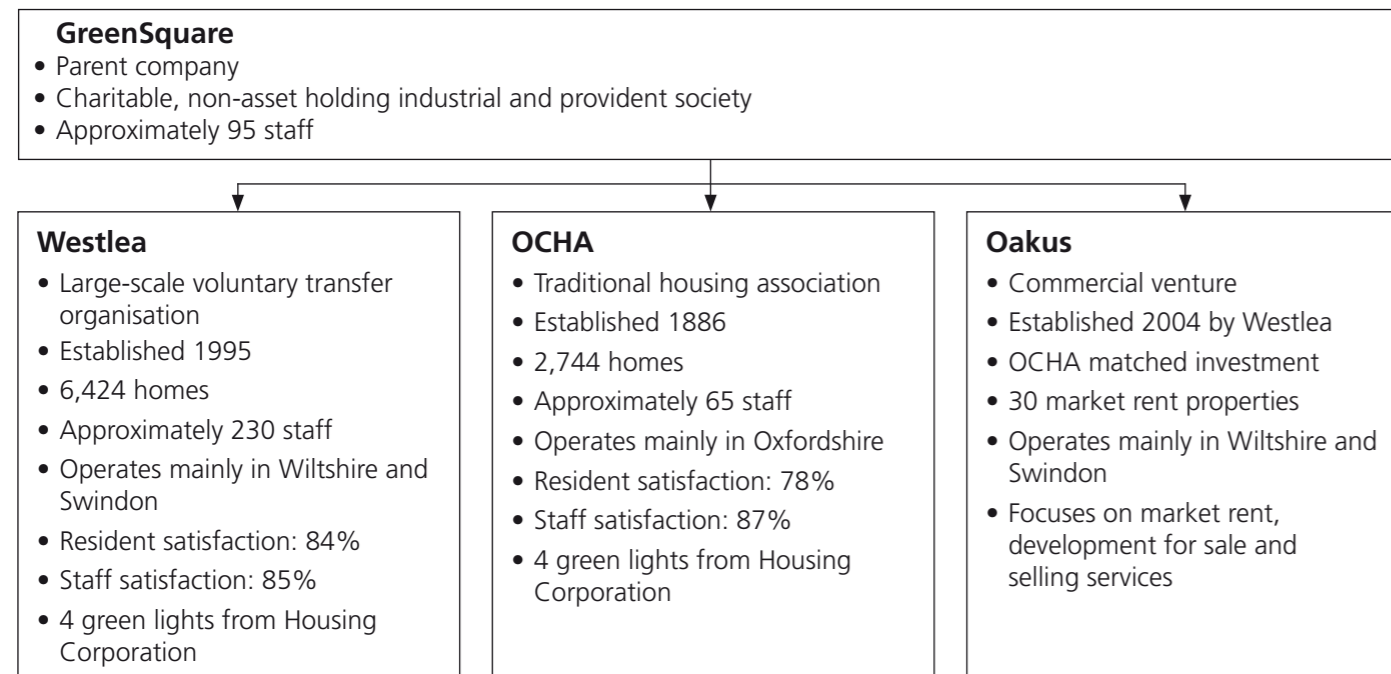
GREENSQUARE GROUP  
CORPORATE PLAN  
2008-2011

# introduction

This partnership is a partnership of equals. While OCHA and Westlea differed in many practical ways, we discovered that we were the same where it mattered. Culturally, we hold the same things dear, and we concluded that we were as good a fit as it gets. This is a meeting of minds and aspirations.

We don't want to grow for the sake of it. We are driven by quality service delivery to our residents; while being large enough to improve, develop and compete in a changing marketplace. By 2012, we aim to have over 10,000 homes in management.

We will operate across Wiltshire, Oxfordshire, Gloucestershire and surrounding areas. Both Westlea and OCHA will continue to use their strong existing local reputations and identities; while we develop a stronger presence in Swindon, a major new area of operation for the Group. We intend to open a local office in Swindon shortly.



# about us

## Both Westlea and OCHA are strong in:

- their focus on residents' needs;
- community investment and development;
- community regeneration;
- supported housing;
- human resources;
- equality and diversity; and
- financial planning.

## They also have their own strengths and specialisms, which we can bring together to learn from each other and share good practice, for example to:

- grow our range and scope of supported housing projects;
- combine our community investment and regeneration expertise;
- develop more new homes – at least 2,000 units over the next five years; and
- combine our asset management function, including extending Westlea's Direct Labour Organisation into Oxfordshire.

## Together we can also:

- offer more choice for residents;
- be stronger financially and organisationally;
- have more influence with stakeholders;
- compete more effectively;
- manage risk better;
- achieve economies of scale; and
- receive better borrowing rates.

# our environment

## GROWTH AREAS

There are opportunities for GreenSquare in four identified growth points across Oxfordshire, Gloucestershire and Swindon which together will provide over 28,000 homes in the next nine years, of which between 30% and 50% would be affordable.

- Swindon Borough Council: around 17,700 homes by 2016.
- Oxford City Council: around 5,692 homes by 2016.
- South Oxfordshire District Council: around 5,000 homes by 2016.
- Gloucestershire: the four Gloucestershire councils are currently bidding for growth point status

## DEMAND FOR HOUSING

Official statistics show that there are at least 51,336 households in some kind of housing need across our area of operation. 2,390 are in temporary accommodation.

Area	Total on waiting list 2006	Total in temporary accommodation at March 2007
Oxfordshire	14,550	1,020
Gloucestershire	16,782	345
Swindon	6,944	695
Wiltshire	13,060	330
<b>TOTAL</b>	<b>51,336</b>	<b>2,390</b>

Additionally, between 38% and 68% of working households in all our local authority area are in the "broad" intermediate housing market – those households who are in work but who cannot purchase a two or three bedroom home at lower quartile house prices. The following areas have the largest proportion of such households:

1. Oxford: 67%
2. Salisbury: 66%
3. West Oxfordshire: 53%

## HOUSING SUPPLY

In all our areas of operation, there is a gap between the housing needed by people in the area and the amount that is being provided:

- North Wiltshire: shortfall of 780 homes per year (approximately 2,500 across Wiltshire)
- Swindon: shortfall of 857 homes per year
- Oxfordshire: shortfall of 5,503 homes per year
- Gloucestershire: shortfall of 7,721 homes per year

## HOUSE PRICES AND AFFORDABILITY

The table below shows average house prices in our areas of operation at December 2007, in comparison to a year ago.

	Wiltshire		Oxfordshire		Swindon	
	Dec 07	Dec 06	Dec 07	Dec 06	Dec 07	Dec 06
<b>Detached</b>	£350,589	£300,539	£395,318	£360,695	£242,860	£229,236
<b>Semi detached</b>	£184,532	£172,991	£232,147	£211,815	£151,722	£143,211
<b>Terraced</b>	£154,640	£144,969	£213,880	£195,147	£122,971	£116,072
<b>Flats</b>	£113,974	£106,846	£170,683	£155,734	£88,544	£83,577
<b>Overall</b>	£205,426	£192,578	£252,922	£230,770	£152,290	£143,747

Source: Land Registry

# our environment

The following table shows average earnings in the area, and how this impacts on the affordability of even lower priced homes in the area - bearing in mind that usually it is not recommended to borrow more than 3.5 times your income.

Area	Median annual income (individual)	Income to house price ratio (terraced property)
<b>Wiltshire</b>	<b>£20,042</b>	<b>7.7</b>
North Wiltshire	£21,779	
West Wiltshire	£21,088	
<b>Swindon</b>	<b>£21,308</b>	<b>5.8</b>
<b>Oxfordshire</b>	<b>£23,148</b>	<b>9.2</b>
Cherwell	£22,236	
Oxford	£21,336	
South Oxfordshire	£25,585	
Vale of the White Horse	£25,220	
West Oxfordshire	£22,469	

Source: ASHE 2007

## OUR RESIDENTS

	Oxford Citizens Housing Association	Westlea Housing Association
<b>Age and Gender</b>		
Households with at least one member over 60	21%	57%
Families with child/ren under 16	51%	27%
Average age	43.7 years	58.7 years
Average length of tenure	6.5 years	12.4 years
Male	38%	38%
Female	62%	62%

<b>Disability</b>		
With a disability or long term illness	62%	54%
% of tenants limited by disability or long term illness	25%	45%
Disabled people using a mobility aid	N/A	48%
<b>Ethnicity</b>		
White British	85%	95%
White Irish	1%	1%
Other White	2.7%	3%
Mixed	2.8%	<1%
Asian	3.65%	0%
Black or Black British	4.5%	<1%
<b>Employment</b>		
Retired	N/A	41%
In work	N/A	26%
Permanently sick or disabled	N/A	12%
<b>Household Income</b>		
Average income	£10,700	£12,417
No benefits	N/A	16%
Receive Housing Benefit	54%	62%
Housing benefit covers whole rent	35%	43%
Have a bank account	89%	95%
<b>Internet</b>		
Access to internet	N/A	30%

Source: Westlea tenant survey 2007 and OCHA tenant survey 2006. Figures relate to the main tenant unless otherwise indicated.

# our vision and values

We will be a major and pioneering housing group focused on residents, neighbourhoods and communities; building homes and places where people want to live.

## VALUES

**Pioneering:** working at the forefront of our sector by proactively pursuing excellence and innovation in all that we do.

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

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

## VISION

GreenSquare Group aims to be 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, but beyond this we want to help build strong and cohesive communities. We aim to be a social investment market leader; delivering innovative and high quality services.

We aspire to be excellent – as a housing provider, as a partner and as an employer. GreenSquare, as the parent, will support and enable its subsidiaries to deliver this, driven by excellent:

- customer care;
- growth;
- equality and diversity;
- value for money;
- sustainability;
- organisational development; and
- accountability and governance.

The parent will respect the identities of the subsidiaries, and their local situations; and offer them a quality and responsive service to help them deliver the group objectives.

## EQUALITY AND DIVERSITY

Valuing and respecting others lies at the heart of everything we do. It is fundamental to how we do business and work with each other. 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.

Our core principles are:

- treating people fairly and equally;
- making sure that everyone has equal access to our services and decision-making processes, including “hard to reach” groups;
- tailoring our services to meet the different needs of different customers;
- valuing the differences between people;
- making sure that our Boards, workforce and resident population reflect our communities;
- promoting a culture of equality and diversity to everyone we work with; and
- a zero tolerance approach to discrimination and harassment.

There are differences in our local demographic profiles – Westlea, for example has an older resident population, while OCHA's is more ethnically diverse – but we can use these differences to learn and grow stronger.

## VALUE FOR MONEY

It will be key for us to provide a high quality service to our residents at a fair price. To do this we must use our resources innovatively and effectively.

We need to embed the principles of achieving value for money into every aspect of the business. Some key elements of this will be to:

- compare our costs with those of similar landlords;
- seek feedback from our residents;
- improve our procurement practices;
- make our processes more efficient;
- manage our contractors more efficiently; and
- continually monitor how we are improving.

# our vision and values

## SUSTAINABILITY

Delivering is one of our core values. We want that delivery to be sustainable; whether that is through the development of our business, supporting the communities in which we work or our impact on the world in which we all live.

We want to define our current carbon footprint and set targets to reduce it. We have a comprehensive Sustainability Policy, driven by the Group Board of Management. All staff will be supported to make sustainability a key factor in their decisions.

Some of our ambitions and achievements in this area are to:

- set targets for reduction in travel, water usage, lighting and heating and waste;
- use more sustainable materials;
- build all our homes during 2008-2011 to Sustainable Homes code 3 standard and make sure all new homes from 2016 are carbon neutral;
- adopt the principle of “One Planet” (currently the world is using resources at a rate equivalent to three planets, we aim to reduce our draw on resources down to ‘One Planet’ equivalent);
- 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 SAP (energy efficiency) rating of our stock.

## CONTINUOUS IMPROVEMENT

The partnership between Westlea and OCHA is a real chance to improve the two organisations. We can learn from each other's strengths and weaknesses to build a strong group that is committed to achieving the best possible outcomes and value for our customers.

Both organisations have a culture of continuous improvement, and a drive to be innovative and do things better. We have a framework for continuous improvement based on drivers such as:

- 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
- staff and Board.

We use this information to help us evaluate both where we are and where we want to be. This allows us to set stretching and aspirational targets for the future, and to focus on delivering the services that meet our customers' needs.

We will keep “closing the feedback loop” by reporting back on how we are doing, and how well we are keeping our promises. This holds us fully accountable to our residents for our performance; and allows us to educate them about some of the constraints that we face. It creates a culture where customers are not afraid to ask for what they want, and are able to help us drive the organisation forward.

## 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 calculated and informed decisions.

- We will undertake risk assessments on risks in five key areas:
  - strategic;
  - operational;
  - financial;
  - compliance (legal and regulatory); and
  - external.

We will identify the risks, and then prioritise, avoid all control and monitor them. The GreenSquare Board will take overall responsibility for making sure that we have an adequate and appropriate risk management framework in place; but all staff have a responsibility to proactively consider risk during their day-to-day work. We have a risk champion who will advise on, coordinate and promote risk management throughout the organisation.

# our objectives

## 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 have achieved top quartile performance in appropriate benchmark groups across all areas of the business by 2009/10.
Actively and inclusively involve our residents in service design and decision making	We will: <ul style="list-style-type: none"> <li>• have achieved top quartile performance in terms of resident satisfaction with the opportunities to participate by 2010/11; and</li> <li>• be delivering the promises in our residents' business plan each year.</li> </ul>
Provide an excellent level of service between the parent company and its subsidiaries	We will be delivering against our service level agreement, as measured in our annual review.
<b>Growth</b>	
Use our joint strength and build on Westlea's position as a newly approved Housing Corporation lead partner to deliver pioneering and sustainable development to meet local housing need	We will: <ul style="list-style-type: none"> <li>• aim to deliver around 400 new homes per year; and</li> <li>• achieve a green light for development in our Housing Corporation Assessment 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 2010/11, we will have: <ul style="list-style-type: none"> <li>• a development programme of at least 80 homes a year for outright sale;</li> <li>• grown our market rent portfolio to 66 homes subject to market conditions;</li> <li>• five new supported housing contracts within GreenSquare Group; and</li> <li>• entered three new markets (eg. selling maintenance services to owner occupiers).</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	We will: <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 2010/11.</li> </ul>
Understand our resident population and design services that meet their personal and collective needs	We will: <ul style="list-style-type: none"> <li>• achieve the maximum return on our resident profile questionnaires by the end of 2010/11; and</li> <li>• start assessing the impact of our services on different groups of tenants from April 2008.</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. This will include selling our services and expertise	By 2010/11, our commercial operations will deliver: <ul style="list-style-type: none"> <li>• Market rent: revenue growth of 3.5% and capital gain in line with the market.</li> <li>• Commercial services: at least 15% profit margin.</li> <li>• Homes for sale: minimum profit of 10% of sale value per home.</li> </ul>
Embed value for money across the organisation to deliver as efficient a service as possible	We will: <ul style="list-style-type: none"> <li>• achieve top quartile performance in terms of the number of residents who believe that our rent offers good value for money by 2010/11;</li> <li>• deliver on-going non-cashable efficiency gains from the partnership of £225,000;</li> <li>• be in the second quartile or better for costs by the end of 2010/11; and</li> <li>• restrain cost increases to no more than RPI per unit over the life of the plan.</li> </ul>

# our objectives

Improve the value for money of our existing services and improve our procurement practices	We will deliver the target efficiency gains from our 2007/08 Annual Efficiency Statements and achieve year on year improvements.
<b>Sustainability</b>	
We will measure and improve our sustainability, working towards becoming a market leader in environmentally friendly policies and practices in every area of the business. This includes reducing our reliance on scarce resources and adopting new technology and approaches	We will <ul style="list-style-type: none"> <li>• define our current carbon footprint within the first year of the partnership and set active targets to reduce it;</li> <li>• maintain our upper quartile SAP ratings; and</li> <li>• work towards exceeding the minimum development environmental standards of code level 3 from 2008; level 4 by 2010; and level 6 by 2013.</li> </ul>
Offer a comprehensive package of community investment activities designed to improve quality of life and social cohesion	We will achieve upper quartile performance in terms of our resident satisfaction with their neighbourhood by the end of 2010/11.
Offer high quality regeneration services to partners	Westlea and OCHA will each identify and secure one significant regeneration scheme by the end of 2010/11.
<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>• bring Westlea and OCHA's HR functions together, converging essential policies by April 2009;</li> <li>• maintain staff satisfaction of 85.6% by 2008/09 and increase to 87% by 2009/10;</li> <li>• spend 2.7% of our salary budget to provide learning and development opportunities that meet the needs identified of our staff, including annual leadership development training; and</li> <li>• achieve Investors in People "Profile" accreditation and be a Sunday Times top 100 employer by 2011.</li> </ul>

Be self-aware, proactive and flexible; learning from ourselves and others to provide excellent services	We will: <ul style="list-style-type: none"> <li>• be performing at the level of "two stars with excellent prospects for improvement" by the end of 2008/09; and "three stars with excellent prospects for improvement" by 2010/11; and</li> <li>• each have achieved a recognised external accreditation for our services by 2010/11.</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 from April 2008; and</li> <li>• achieve a green light for governance in our Housing Corporation Assessment in 2008.</li> </ul>
Our Boards will be independent and accountable	Our internal audit will provide this assurance in quarter four of 2008/09.
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	Our residents' scrutiny panel will be satisfied with our performance and feedback.

# our financial plan

## OUR FINANCIAL PLAN

This section sets out the financial position and objectives for GreenSquare.

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 the business. 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 any loans borrowed to fund our activities.

Overall, our strategic objectives are to remain a business that is financially strong by making the most of our group asset base and turnover and by putting quality, value and accountability to our stakeholders at the forefront.

We want to:

- Provide an excellent level of service between the parent company and its subsidiaries.
- Embed value for money across the organisation to deliver as efficient a service as possible.
- Improve the value for money of our existing services and improve our procurement practices.

We will:

- be delivering against our service level agreement, as measured in our annual review;
- achieve top quartile performance in terms of the number of residents who believe that our rent offers good value for money;
- save our target of £1,534,000 from the partnership, including delivery of on-going non-cashable efficiency gains of £225,000;
- be in the second quartile or better for costs by the end of 2010/11;
- restrain cost increases to no more than RPI per unit over the life of the plan; and
- deliver the target efficiency gains from our 2007/08 Annual Efficiency Statements and achieve year on year improvements.

The GreenSquare financial plan is prudent in its approach with reasonable and realistic financial forecasts to deliver an ambitious business plan. The group consolidates the results of three subsidiary undertakings; Oxford Citizens Housing Association, Westlea Housing Association Ltd and Oakus Wiltshire Ltd. All assets and liabilities are held within the main housing association companies.

The group budget fully reflects the ambitions of the business plan. The budget and monitoring processes identify areas of savings and enable improved delivery of frontline services by shifting resources where they are most needed. The financial plan has got the capacity to deliver the group development programme.

## ACTIVITY LIMITS

### Development:

- Up to 2,618 new units of social housing accommodation across the group in the first 7 years.
- Up to 130 new development for sale units per annum in Oakus Wiltshire Ltd.
- Up to 10 market rents per annum in Oakus Wiltshire Ltd.
- Expansion of services generated from income or efficiency savings.

### Front-line services:

- Increase of services to be funded from re-allocation of resources and efficiency savings.

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

# board and management team

## MANAGEMENT BOARD

The GreenSquare Board will initially have nine members:

- one Board Member from each of Westlea and OCHA, plus up to four co-optees;
- one Resident Board Member from each of Westlea and OCHA;
- four Independent Board Members (initially recruited from the current OCHA and Westlea Boards); and
- another Board Member, initially proposed as the chair of Oakus.

In the longer term, this will increase to ten, with one further Board member who would be the best candidate for the work needed. We can have up to 12 members, should any further housing association join the Group.

The OCHA resident board member is yet to be nominated, and two independent board members are to be recruited by 1st April 2008. The other Board members are:

### **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.

### **Helena Taylor-Knox, Westlea Independent Member**

Helena is a business psychologist running her own company promoting the sustainable creation of personal wellbeing and successful positive workplaces. She began her career in the supported housing world and has continued to work in both the social housing and social care sectors for the last 15 years. A member of the Chartered Institute of Housing, she has previously been a senior manager for SOHA Housing, heading up their Supported Housing Team. Helena is also the specialist Social Housing Advisor to PACT, a charity focused on promoting the life chances for children. She also co-ordinates training for a project for service users and carers at Mental Health Matters in Oxford. Helena is a member of the British Psychological Society and sits on their regional committee. She is also a member of the Special Group for Coaching Psychology and the Association of Business Psychologists. 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 Swindon which is now home to her and her business.

### **John Holden, Independent Member**

John was appointed to the Board in September 2004. He has lived in the Bristol / Bath area for 10 years and has recently moved to Lechlade. He has worked in the City of London, during which time he was involved in raising capital for housing associations, and in the venture capital industry, investing in growing companies. He has a BA from Durham University and a MBA from Cranfield University.

### **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. He still does some consultancy work for his old firm, and is a Director of a house building company in Newbury. For six years he was Chair of the Prospect Foundation (which runs a specialist palliative care service from a hospice in Swindon). He is a Trustee of "The Green Hut" (a drop-in centre in the middle of Swindon) and Director of Taurus Ltd. (a company that endeavours to help young people with learning difficulties to obtain qualifications and employment). During the last three years Bill has become a member of both the Wiltshire Police Authority and the Wiltshire Probation Board and a non-executive board member of the Swindon Primary Care Trust

### **Derek Day, OCHA Independent Member**

Derek is retired. He is a solicitor with over 27 years' experience in local government, including fourteen 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.

### **James Williamson, Independent Member (Chair)**

James has been Chair of OCHA's Board since February 2006 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 is now the Group Finance Director of a local manufacturing company and Finance and Operations Director for a company in the leisure sector. James is a chartered accountant.

### **David Ashmore, Group Chief Executive**

See overleaf

# board and management team

## MANAGEMENT TEAM

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GreenSquare's executive team is made up of:

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

David has over 30 years' housing experience including 26 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 14 years.

### **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 and a Non Executive Director of Swindon and Marlborough NHS Trust.

### **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. Vic joined Westlea in November 2004, and is a member of the Chartered Institute of Housing.

### **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.

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

Andrew joined OCHA in 2000, with 17 years' experience in housing associations, including Circle 33. He also chaired the Oxfordshire Rural Housing Partnership from 2003 to 2006. Before this he was an architect in private practice.

### **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 Oxboode Housing Association in Gloucester, before moving to Westlea in March 2004.