Seymour Housing Co-operative

Governance & Operations Review

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Contents

Executive Summary

Problem Statement

Seymour Housing Co-operative requested Novo Property Management to complete an independent review due to growing concerns about the effectiveness, clarity, and robustness of its internal governance and operational systems. As a fully mutual housing co-operative operating across three sites in central London, Seymour relies on a voluntary Management Committee and a small staff team to manage housing services, finances, maintenance, and compliance activities. However, the co-operative is required to meet statutory and regulatory obligations under the Co-operative and Community Benefit Societies Act 2014 and the Housing Act 1996, as well as expectations set by the Regulator of Social Housing.

Preliminary discussions highlight uncertainties in current structures, including unclear decision-making pathways, gaps in financial oversight, inconsistent documentation, and a lack of streamlined operational processes. These issues create risks to governance effectiveness, regulatory compliance, and service delivery. Novo Property Management has undertaken a structured, independent assessment of governance arrangements, financial controls, maintenance systems, housing management functions, and staff accountability mechanisms. This review aims to identify weaknesses, and develop actionable recommendations to strengthen transparency, accountability, and organisational endurance.

Objectives

The purpose of this paper is to document key findings and offer recommendations that strengthen Seymour Housing Co-operative's governance, compliance, and operational effectiveness, providing a clear pathway for improvement and long-term organisational survival.

This Governance & Operations Review for Seymour Housing Co-operative provides an analysis of findings from the Management Committee (MC) survey and staff questionnaire. We had responses from eight of the thirteen committee members. All three members of staff completed a survey and were jointly and separately interviewed. The review confirms strong commitment from staff and active engagement by the MC but identifies critical weaknesses in governance structures, delegation, compliance, and operational systems that pose significant risks if left unresolved.

MC survey results highlighting governance gaps and priorities. Scores confirm weaknesses in delegation, meeting discipline, and risk management (average ratings 2–3), with transparency and member engagement emerging as top improvement areas. Financial oversight and compliance readiness also scored low, reinforcing the need for training, live risk registers, and adoption of governance codes. These insights validate the phased implementation plan and stress urgency for early actions on compliance, KPI dashboards, and policy updates.

Key Findings

- Governance & Delegation: Decision-making processes lack clarity, with no practical delegation for the Housing Manager and bottlenecks when officers do not respond.
- Meeting discipline and boundaries require urgent improvement.
- Risk & Compliance: Absence of a live risk register and gaps in health and safety compliance, including missing fire risk assessments, asbestos surveys, and internal door inspections.
- Finance & Oversight: Weak financial controls, unclear roles between officers and staff, and no standing orders in practice. MC members require finance training and improved oversight tools.
- Systems & KPIs: Manual processes dominate, with no integrated data systems or KPI framework. Resident communication logs and compliance trackers are missing.
- Housing & Maintenance: Allocations and lettings are strong, but planned maintenance is underdeveloped, with no stock condition survey or 5-year program.

Summary of Recommendations

The Governance & Operations Review identifies significant risks across governance, compliance, financial oversight, and operational systems. To address these weaknesses and build a resilient, compliant, and effective co-operative, the following recommendations are proposed:

1. Strengthen Governance Structures and Delegation

- Approve and implement a clear Scheme of Delegation to reduce bottlenecks and clarify decision-making authority.
- Improve meeting discipline through structured agendas, timely papers, and consistent recording of decisions, actions, and deadlines.
- Introduce regular governance self-assessments and adopt an appropriate governance code (NHF or CCH) to ensure alignment with sector standards.

2. Implement Robust Risk and Compliance Frameworks

- Establish a live corporate risk register with clear ownership and review cycles.
- Commission overdue statutory safety surveys, including fire risk assessments, asbestos surveys, and internal door checks.
- Embed compliance with the Housing Ombudsman's Complaint Handling Code and Awaab's Law as immediate priorities.

3. Improve Financial Oversight and Control

- Introduce and implement Financial Standing Orders, including authorisation limits and segregation of duties.
- Enhance the Finance Sub-Committee to strengthen scrutiny, forecasting, and budget monitoring.
- Deliver introductory finance training for Management Committee members to improve confidence and competence in oversight.

4. Modernise Systems and Introduce KPIs

- Develop integrated data systems to replace manual processes, improving accuracy, accountability, and efficiency.
- Introduce a KPI dashboard to monitor performance across compliance, finance, repairs, and resident services.
- Improve record-keeping systems, including communication logs, compliance trackers, and delegated decision records.

5. Strengthen Housing and Maintenance Planning

- Complete a stock condition survey to establish the true state of the housing stock and inform planned investment.
- Develop a 5-year maintenance plan based on evidence from surveys and financial capacity.
- Implement contractor compliance checks and tenancy audits to strengthen assurance.

6. Enhance Transparency, Engagement, and Culture

- Improve communication pathways with residents and members, ensuring decisions are shared promptly and clearly.
- Publish key governance information (rules, meeting calendars, decision summaries) to reinforce accountability.
- Strengthen organisational culture by supporting constructive challenge, ethical conduct, and inclusive decision-making.

Governance & Operations Review (Full Report)

1. Introduction

This Governance & Operations Review was commissioned to provide an independent assessment of Seymour Housing Co-operative's governance framework, operational controls, and compliance readiness. The review draws on multiple sources of evidence, including:

Management Committee (MC) Survey and interviews with officers/staff – capturing committee members' and staff perspectives on governance effectiveness, decision-making clarity, and oversight arrangements.
Staff Questionnaire – assessing operational processes, compliance practices, and communication protocols between staff and the MC.
Document Review – examining key governance and operational documents to benchmark against best practice and statutory requirements:

- Code of Governance – to confirm alignment with NHF or CCH principles and identify any gaps in compliance.
- Management Committee Terms of Reference – to evaluate clarity of roles, responsibilities, and decision-making authority.
- Job Descriptions – for the Housing Manager, Maintenance Manager, and Finance Officer, ensuring role definitions support effective delegation and accountability.
- Strategic Objectives – to determine whether the co-operative has a documented strategic plan and, if so, to assess its alignment with governance and operational priorities.
- Financial Standing Orders (FSO) – reviewing the general FSO and any separate FSO for maintenance to ensure robust financial controls and segregation of duties.

The review combines these inputs with a gap analysis against statutory obligations, including the Housing Ombudsman's Complaint Handling Code and Awaab's Law, and governance benchmarks such as the NHF/CCH Code of Governance.
This comprehensive approach enables Seymour to identify critical weaknesses, prioritise corrective actions, and implement a phased improvement plan that strengthens compliance, transparency, and operational resilience.

2. Integrated Findings (MC Survey + Staff Review)

The integrated findings from the Management Committee survey and staff review reveal significant governance and operational weaknesses that require urgent attention.

- Decision-making processes lack clarity, with no practical delegation for the Housing Manager, creating bottlenecks when officers fail to respond.
- Committee effectiveness is hindered by poor induction and training, limited strategic focus in meetings, and weak self-assessment.
- Risk management and assurance are inadequate, evidenced by the absence of a live risk register and incomplete health and safety compliance checks. Transparency and member engagement remain low, with governance information poorly published, while inclusive decision-making and Equity, Diversity, and Inclusion (EDI) monitoring are underdeveloped.
- Financial oversight suffers from delayed and inaccurate reporting, limited awareness of compliance costs, and a need for introductory finance training.

Figure 1 shows the average total score (1-5) per function. Overall governance is rated as effective but unsustainable, with critical gaps in KPI monitoring and compliance frameworks, including the non-adoption of governance codes and lack of annual self-assessment.

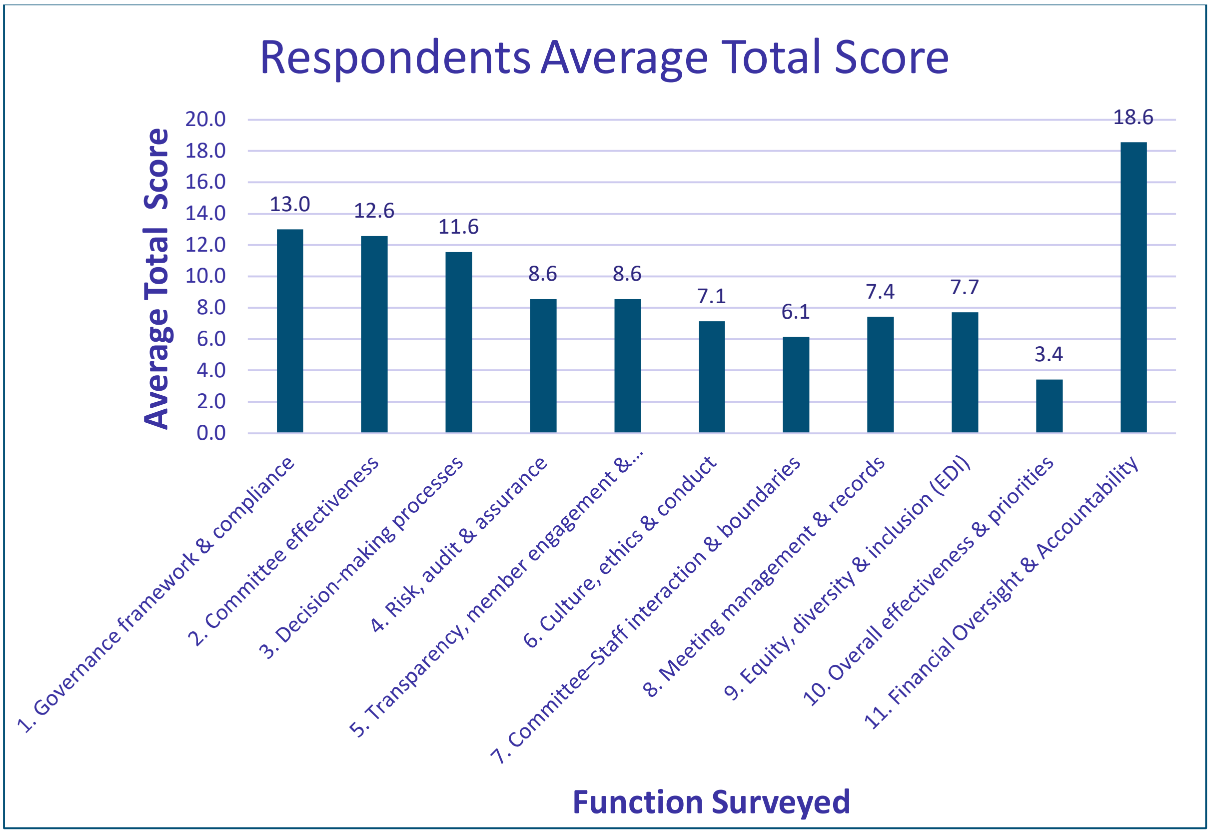

Figure 1: Management Committee Survey Results

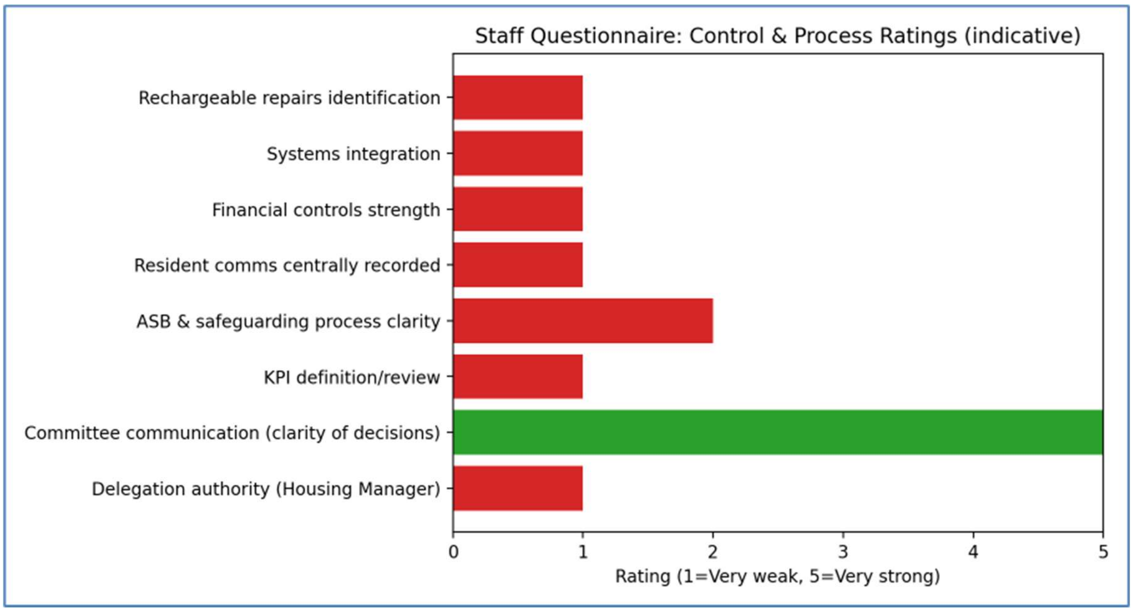

Figure 2. Staff Questionnaire – Control & process ratings (indicative)

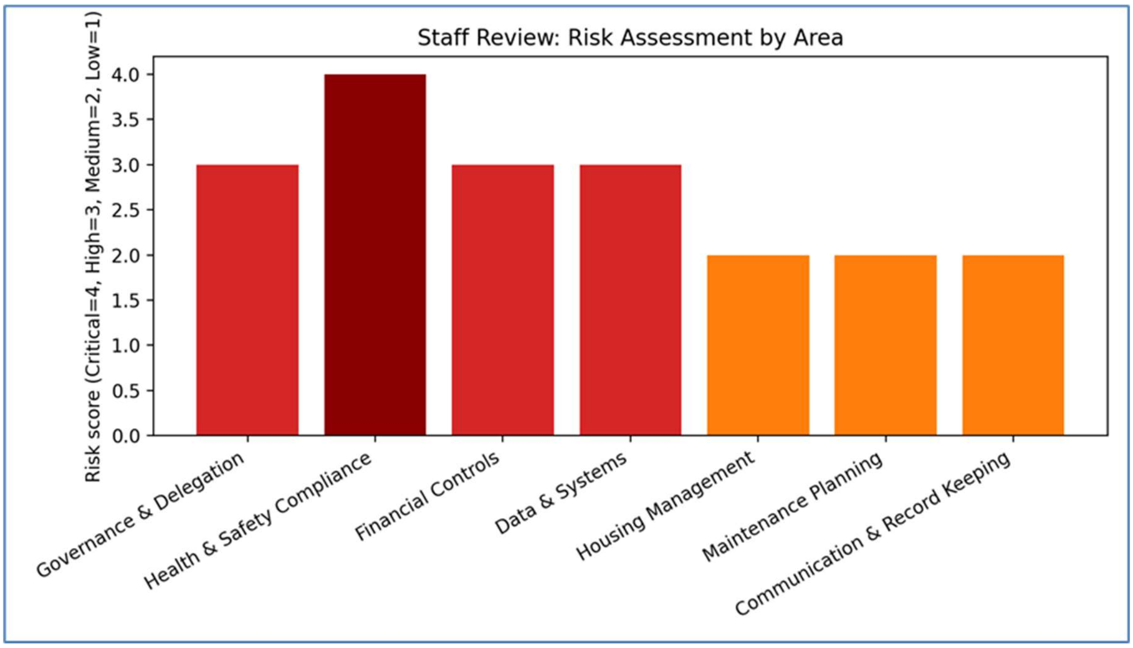

Figure 3. Staff Review – Risk assessment by area (Critical/High/Medium)

3. Implementation Plan

The Implementation Plan provides a structured roadmap for addressing the governance, compliance, and operational gaps identified in this review. It translates strategic priorities into actionable steps, ensuring Seymour Housing Co-operative moves from reactive processes to a proactive governance model. The plan is phased to deliver early wins on statutory compliance and delegation clarity, followed by medium-term improvements in financial oversight, risk management, and maintenance planning. Each action is assigned clear ownership and timelines, supported by a RACI matrix (Responsible, accountable, consulted and Informed) to reinforce accountability and transparency. By following this plan, Seymour will strengthen its governance framework, embed regulatory obligations such as the Housing Ombudsman's Complaint Handling Code and Awaab's Law, and introduce practical tools like KPI dashboards and risk registers to enhance assurance and resilience.

3.1 The report proposes a phased plan to address these issues:

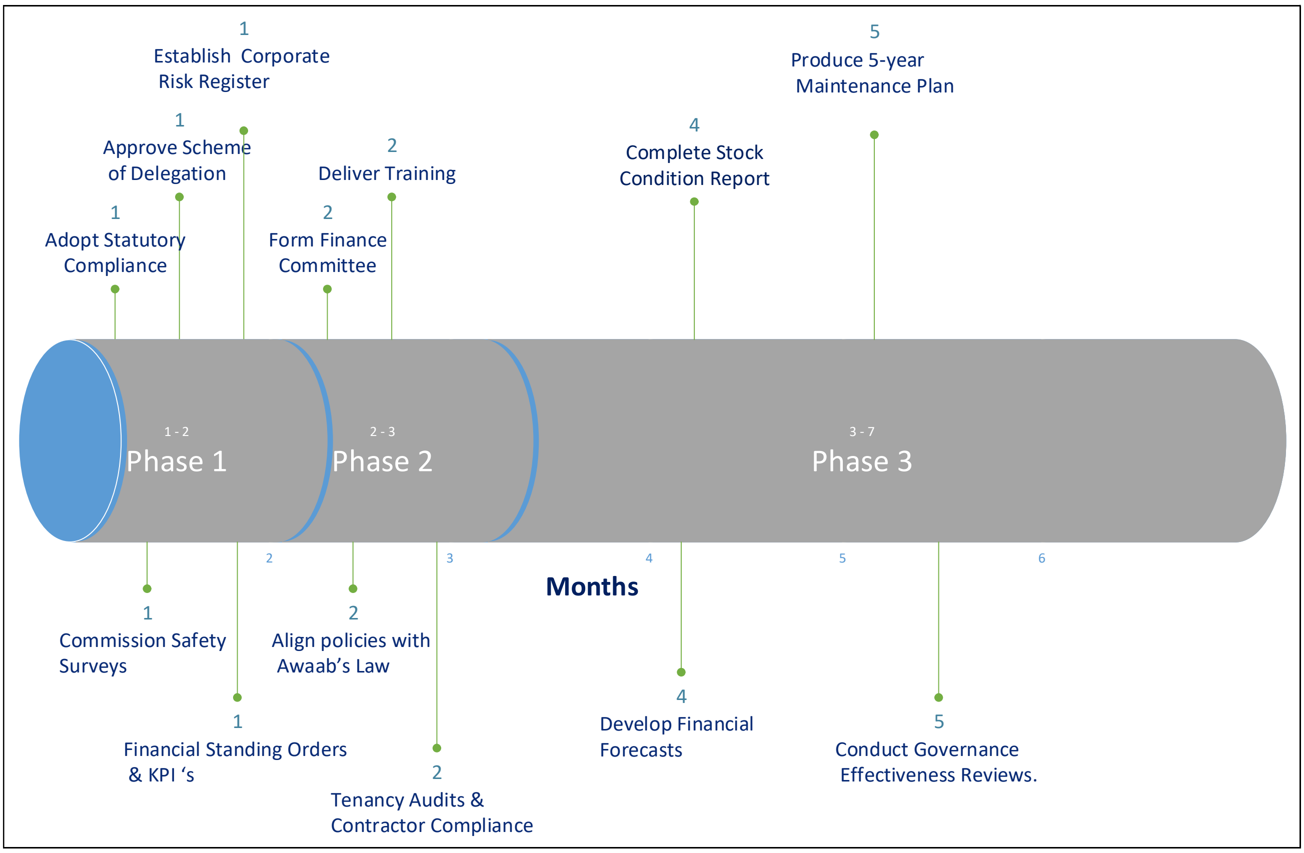

Figure 4 – Proposed Implementation Phases

- **Phase 1 Weeks 0–6**
    - Adopt statutory compliance measures (Complaint Handling Code, Awaab's Law)
    - Approve Scheme of Delegation
    - Establish corporate risk register
    - Commission safety surveys
    - Introduce financial standing orders and KPI dashboards.

- **Phase 2 Weeks 6–12**
    - Enhance Finance Sub-Committee
    - Delivery of training
    - Align policies with Awaab's Law
    - Implement tenancy audits and contractor compliance tracking

- **Phase 3 Weeks 12–24**
    - Complete stock condition survey
    - Produce 5-year Maintenance Plan
    - Develop financial forecasts
    - Conduct governance effectiveness reviews.

3.2 RACI Matrix (Key Themes)

Theme	Responsible	Accountable	Consulted	Informed	Target Date
Scheme of Delegation & MC–Staff Protocol	Governance Lead	Chair	HSM, Treasurer	All staff, MC	Week 6
Complaint Handling Code alignment	Governance Lead	Member Responsible for Complaints	Chair/Secretary, HSM	All residents (published)	Week 6
Risk Register (incl. damp & mould; fire/gas)	Governance Lead, Maintenance Manager/HSM	Chair	HSM, Finance Officer	MC & residents (summary)	Week 6; quarterly review
Fire/Asbestos/ Door Checks	Maintenance Manager	Chair	Contractors, HSM	MC	Week 6
Finance Controls & Standing Orders	Finance Officer/ Treasurer	Treasurer	Chair, Secretary	MC	Week 6
KPI Dashboard (manual)	Finance Officer, HSM, Maintenance Manager	Chair	MC subgroup	MC & staff	Week 6 then monthly
Finance Committee & Training	Treasurer	Chair	Finance Officer	MC	Week 12
Stock Condition & 5-year Plan	Maintenance Manager/sub-committee	Chair	MC/Finance Officer	MC & residents (summary)	Month 6

3.3 KPI Dashboard – Core Set

Finance:

Cash days on hand; arrears % of debit; former tenant arrears £ and trend; void loss %; budget variance % (YTD and forecast).

Housing:

Tenancy audit completion %; ASB cases opened/closed with SLA; complaints by stage and resolution time; resident comms logged % (target: 100%).

Asset & Compliance:

Gas/electric/fire compliance %; damp & mould cases within statutory timeframes; responsive repairs completed in target %; planned vs reactive spend mix.

3.4 Compliance Context

Immediate priorities include meeting statutory obligations under the Housing Ombudsman's Complaint Handling Code and Awaab's Law, embedding NHF/CCH governance principles, and introducing robust assurance mechanisms through risk registers, KPI dashboards, and external benchmarking.
By implementing these measures, Seymour can transition from reactive processes to a proactive governance model that safeguards residents, strengthens compliance, and reinforces co-operative values of integrity, inclusivity, and member engagement.

4. Conclusion

This review verifies that Seymour Housing Co operative demonstrates a committed workforce and an engaged management committee yet faces critical governance and operational challenges that must be addressed to ensure compliance, resilience, and long-term sustainability. Weaknesses in delegation, meeting discipline, and financial oversight, combined with gaps in health and safety compliance and the absence of integrated systems, present significant risks if left unresolved.

The implementation plan outlined in this report provides a clear, phased roadmap to strengthen governance structures, embed statutory compliance—including the Housing Ombudsman's Complaint Handling Code and Awaab's Law—and introduce practical tools such as a corporate risk register, KPI dashboard, and standing financial orders. These measures will improve transparency, accountability, and decision making while reducing operational bottlenecks.

By adopting the recommended actions and monitoring progress through the RACI matrix and KPI framework, Seymour can transition from reactive processes to a proactive governance model. This will not only safeguard residents and assets but also reinforce the co-operative's values of integrity, inclusivity, and member engagement. Timely execution and continuous review will be essential to achieving compliance, operational excellence, and confidence among stakeholders.

Appendix A - Questionnaire Responses

Figure 5 – Average Score for Function Management Committee Survey

1. Governance framework & compliance	
1.1 Our governing documents (rules/constitution, standing orders, scheme of delegation) are up-to-date and accessible to members and staff.	2.1
1.2 Roles and responsibilities of the Committee, Chair, Treasurer and staff are clearly defined and understood.	2.7
1.3 There is an approved scheme of delegation and clear lines of accountability between Committee and staff.	2.3
1.4 We regularly review compliance with the Regulator of Social Housing's Governance & Financial Viability Standard and other relevant legal requirements.	1.9
1.5 Conflicts of interest are declared, recorded and managed effectively.	4.0
2. Committee effectiveness	
2.1 The Committee has the right mix of skills, experience and diversity to govern effectively.	3.1
2.2 Induction and ongoing training are provided to Committee members and refreshed annually.	2.1
2.3 The Committee receives timely, accurate and relevant information to make decisions.	3.1
2.4 Meetings are well-chaired, follow an agenda, and stay focused on strategic issues.	2.1
2.5 The Committee regularly assesses its own effectiveness and acts on lessons learned.	2.0
3. Decision-making processes	
3.1 The decision pathway (proposal → analysis → recommendation → decision → implementation → review) is defined and consistently followed.	2.0
3.2 Significant decisions are supported by proportionate evidence (options analysis, risks, financials, stakeholder input).	2.4
3.3 Delegated decisions by staff are documented and reported to the Committee as per policy.	3.1
3.4 We record decisions, rationales and actions in minutes with clear owners and deadlines.	2.6
3.5 Post-implementation reviews (PIRs) are carried out for major decisions or projects.	1.4
4. Risk, audit & assurance	
4.1 There is a live risk register with clear owners, controls and review dates.	1.4
4.2 Financial monitoring and internal controls are documented and tested regularly.	2.0
4.3 We have proportionated internal/external audit arrangements and act on recommendations.	3.0
4.4 Health & safety, safeguarding and compliance risks are monitored and reported routinely.	2.1
5. Transparency, member engagement & communications	

5.1 Decisions that affect tenants/members are communicated clearly and in good time.	3.1
5.2 There are effective channels for members/tenants to raise issues and contribute to decisions.	3.0
5.3 We publish key governance information (e.g., rules, meeting schedule, summary decisions) appropriately.	2.4
6. Culture, ethics & conduct	
6.1 Our values and code of conduct are known and reflected in behaviour.	2.3
6.2 Disputes or misconduct are handled fairly and in line with policy.	2.7
6.3 The organisational culture supports constructive challenges and inclusive decision-making.	2.1
7. Committee–Staff interaction & boundaries	
7.1 The boundary between governance (Committee) and operations (staff) is respected in practice.	2.0
7.2 The Chair/Treasurer have clear protocols for interacting with staff outside formal meetings.	2.3
7.3 Performance objectives for staff are agreed by the Committee and reviewed at least annually.	1.9
8. Meeting management & records	
8.1 We have an annual meeting calendar aligned to key decisions (budget, repairs, compliance returns).	2.7
8.2 Papers are concise, with clear recommendations and impact (financial, risk, tenant).	2.3
8.3 Minutes capture decisions, actions, owners, deadlines and are approved promptly.	2.4
9. Equity, diversity & inclusion (EDI)	
9.1 Our governance reflects the diversity of our membership and community.	2.6
9.2 Decision-making considers impacts on different member/tenant groups.	3.0
9.3 We monitor EDI metrics for governance participation and address gaps.	2.1
10. Overall effectiveness & priorities	
10.1 Overall, governance enables Seymour to deliver its purpose effectively and sustainably.	1.9
10.2 The Committee focuses on strategic priorities and monitors delivery through KPIs.	1.6
11. Financial Oversight & Accountability	**18.6**
11.1 Financial reports to the Committee are timely, accurate, and include variance analysis against budget.	2.4
11.2 The Committee understands key financial indicators (cash flow, reserves, arrears) and monitors them regularly.	2.7
11.3 There is a documented financial control framework (authorisation limits, segregation of duties, reconciliations).	2.4
11.4 Budget-setting and approval processes are transparent and involve appropriate consultation.	2.7

11.5 Financial risks (e.g., liquidity, compliance, major repairs) are identified and reviewed at least quarterly.	2.6
11.6 External audit findings are acted upon promptly and tracked to completion.	2.9
11.7 Procurement and major expenditure decisions follow policy and demonstrate value for money.	2.9

Figure 6 Staff Questionnaire Summary of Responses

1. Executive Summary

Across Housing, Maintenance, and Finance, the responses reveal a consistent pattern:

- Strong operational commitment from staff
- Weak governance structures, unclear delegation, and inconsistent processes
- Significant compliance gaps, particularly in health & safety
- Lack of KPIs, data integration, and performance management
- Over-reliance on individuals, with limited cross-checks or documented procedures

The organization is functioning due to staff effort rather than system strength. This creates risk exposure, inefficiency, and inconsistent service delivery.

2. Key Themes Identified

Theme 1: Governance & Delegation

- Housing Services Manager reports no delegated authority (rating 1).
- Committee decisions are communicated well (rating 5), but officers do not respond, creating bottlenecks.
- No clear scheme of delegation in practice.
- KPIs are not defined or reviewed (rating 1).
- Staff lack confidence in arrears enforcement and legal processes.

Impact:
Slow decision-making, inconsistent tenancy enforcement, and operational unresponsiveness.

Theme 2: Housing Management Processes

- Allocations and lettings are strong (rating 5).
- Tenant onboarding is good but uses an outdated handbook.

- ASB/safeguarding processes are unclear (rating 2).
- Tenancy audits are not completed.
- Resident communication is not centrally recorded (rating 1).
- Staff cite lack of direction from the committee as a major failure point.

Impact:

Inconsistent service, weak safeguarding, and limited evidence trails.

Theme 3: Maintenance Operations & Compliance

- Repairs performance and contractor KPIs are strong.
- Compliance is good for gas/electrical but critical gaps exist:
- No fire risk assessment
- No internal door inspections
- No communal asbestos survey
- Planned maintenance is weak; work is ad hoc.
- No stock condition survey.
- Void standard outdated.

Impact:

High regulatory risk, potential safety breaches, and inefficient repairs.

Theme 4: Finance & Rent Management

- Strong reconciliation and budget monitoring.
- Financial controls are weak (rating 1).
- Finance officer unaware of standing orders.
- Treasurer engagement is poor, unclear understanding of processes.
- Nominal codes need refining.
- No recharge process.
- Former tenant arrears not written off.
- Systems do not integrate (rating 1).
- KPIs not defined (rating 1).

Impact:

Financial governance risk, inefficiencies, and lack of assurance for the Committee.

Theme 5: Cross-Team Interfaces

- Housing & Maintenance coordination is generally positive.
- Rechargeable repairs not identified (rating 1).

- Resident communication around repairs is inconsistent.
- Arrears workflow is clear but dependent on Housing Manager, who lacks arrears background.

Impact:
Gaps in accountability and missed income recovery opportunities.

Theme 6: Performance, Risk & Controls

- No risk register.
- No formal performance cycle.
- Health & safety procedures not documented.
- Contractors spoken to “as and when required”.