

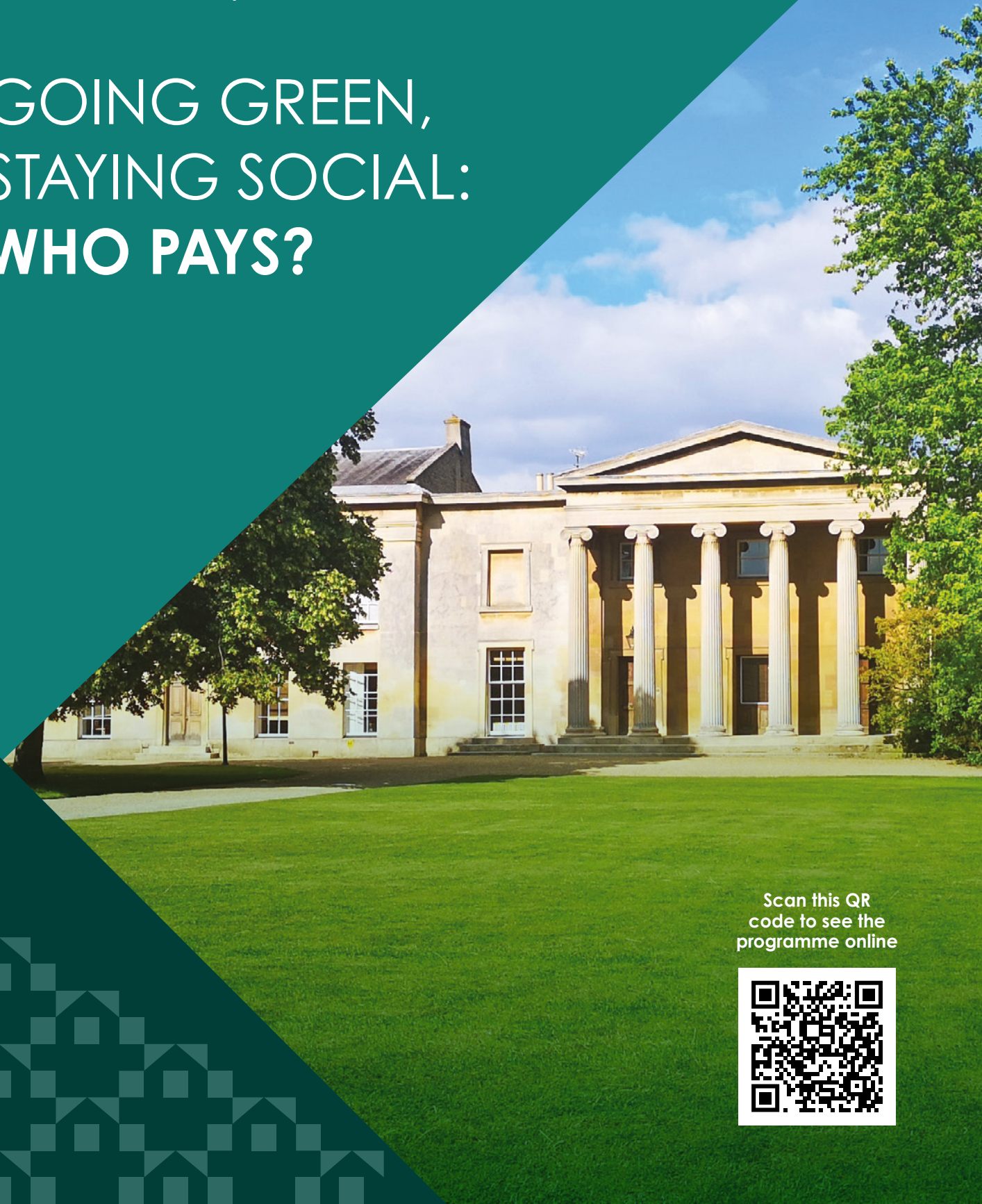


The Housing Finance Corporation Limited

## Cambridge Symposium

11th - 13th July 2022

# GOING GREEN, STAYING SOCIAL: WHO PAYS?



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code to see the  
programme online



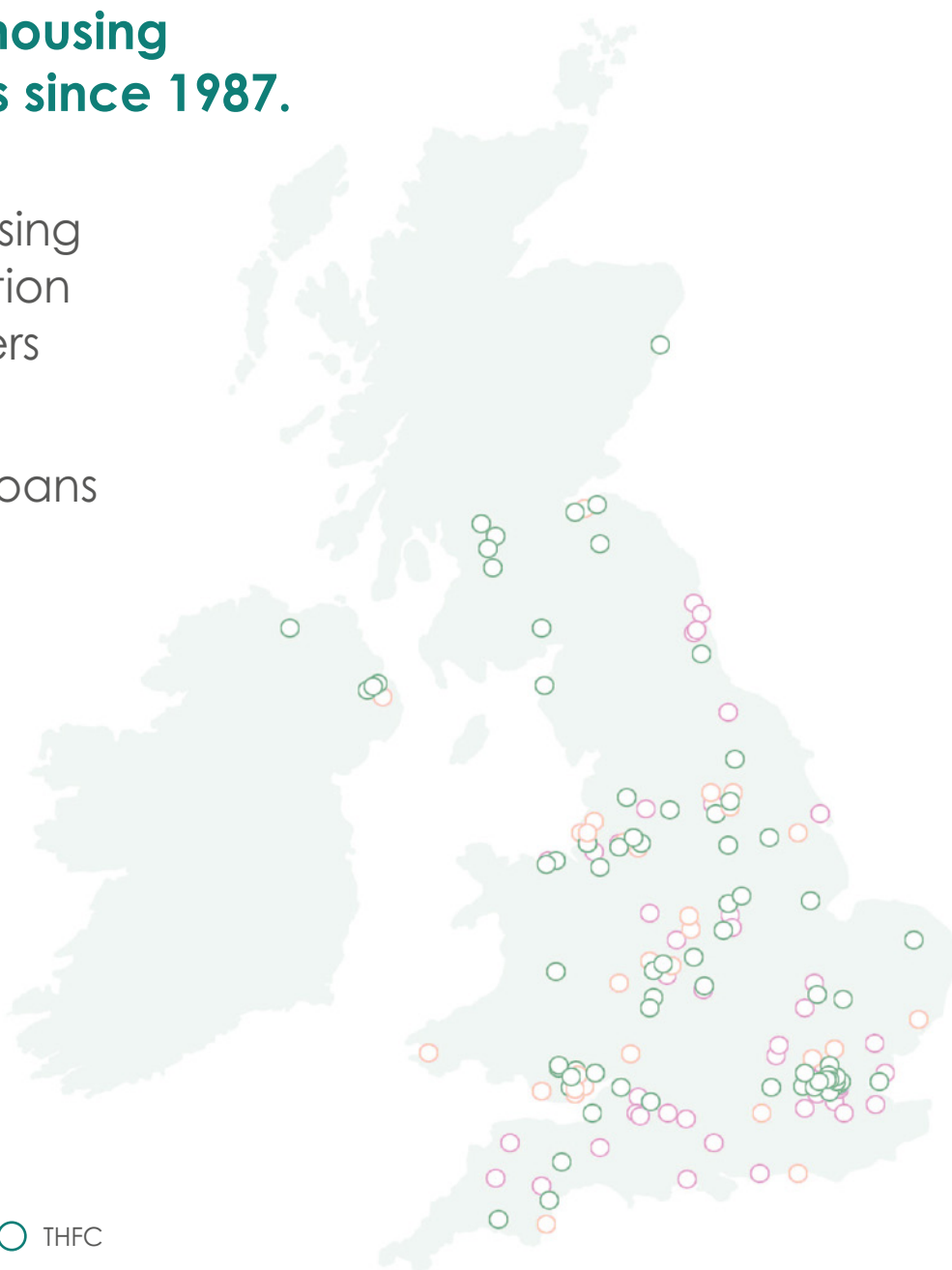
# The UK's leading affordable housing aggregator

Lending to housing associations since 1987.

161 housing association borrowers

£8.1bn loans

AHF bLEND THFC





The Housing Finance Corporation Limited

# Going Green, Staying Social: Who Pays?

## Welcome from THFC's CEO

Hello,

Welcome to this year's Cambridge Symposium.

With the immediate crisis of the pandemic receding, the true scale of the UK's journey to net zero carbon by 2050 is becoming clear.

The sustainable finance boom is a reminder that every sector will be expected to play a part in ensuring that the green transition is also a socially just one. Housing associations stand at the juncture of the two crises we face today of inequality and climate change. They are expected to do more with less, to implement costly fire safety and decarbonisation works while continuing to develop as many new homes as possible without compromising on affordability. The question of how the social housing sector is to go green while staying social poses a significant challenge.

We're delighted to be back with the fourth Cambridge Symposium, gathering board members and executives from across the sector to grapple, under Chatham House rules, with these crucial questions which will determine the future success of social housing in the UK.

How do we pay for retrofit and sustainable development? What will the impact be on tenants and residents? What is the ideal size for associations to balance economies of scale with quality customer care? How should associations engage with new innovative investment partnerships?

As the sector's largest mutual lender, we're pleased to welcome the best and brightest from across the sector here in Cambridge, where we'll be taking a glimpse into what the future holds for social housing.

**Piers Williamson**  
CEO, THFC



# Programme

## Day 1

16.00	Registration
	Registration and refreshments
17.45	Welcome
	<b>Welcome overview</b>  Speakers: George Blunden, Chair, THFC Piers Williamson, CEO, THFC
18:00	Session 1 - Opening Plenary
	<b>Going Green, Staying Social: Who Pays?</b>  Speakers: Paul Johnson CBE, Institute for Fiscal Studies, Member of Climate Change Committee
19:00	Drinks and Dinner

## Day 2

09:00	Session 2 - Plenary: Taking the plunge
	<b>Competing investment needs: how to prioritise and balance competing funding demands while going green.</b>  Speakers: Matthew Bailes, Chief Executive, Paradigm Housing Group Richard Hill, Chief Executive, One Housing Geeta Nanda OBE, Chief Executive, MTVH
10:00	Session 3 - Plenary: Funding retrofit
	<b>Assessing the importance and impact of the Social Housing Decarbonisation Fund, and exploring the broader context of funding retrofit.</b>  Speakers: Ben Pringle, Programme Manager, BEIS



**10:45      Coffee Break**

**11:15      Session 4 - Q&A: Policy perspectives on building better**

**Developments in policy landscape around planning and competing priorities**

Speakers: Richard Blyth, Head of Policy, The Royal Town Planning Institute  
Mary Parsons, Regeneration & Partnerships Director, Lovell Partnerships

**12:15      Session 5 - Panel: Development in the time of zero carbon**

**Delivering the homes; how to achieve sustainable and social developments.**

Speakers: Joanna Hills, Director of Assets and Services, Raven Housing Trust  
Stephen Devine, Director of Assets and Sustainability, Wheatley Group  
Matt Forrest, Executive Director Operations, Home Group  
David Armstrong, Chief Financial Officer, Flagship Group

**13:15      Lunch**

**14:15      Session 6 - Breakout 1: Ideas from continental Europe**

**Sharing best practice on retrofit from Europe**

Speakers: Ad Hereijgers, Director Business Development, Ritterwald Consulting

**14:15      Session 7 - Breakout 2: Growth and renewal for urban and rural housing associations**

**Achieving green and social regeneration and development:  
- Urban and rural challenges**

Speakers: Ulrike Maccariello, Development Director, Hastoe HA  
Noel Sharpe, Deputy Group Chief Executive, Bolton at Home

## 15.00 Session 8 - The Debate: Making it work for residents

### **Protecting the interests and voice of residents while tackling decarbonisation.**

Speakers: Fayann Simpson OBE, Group Board Member and  
Senior Independent Director, L&Q  
Simone Abram, Professor, Durham Energy Institute, Durham University  
Kate Dodsworth, Director of Consumer Regulation, RSH  
Jenny Osbourne, Chief Executive, Tpas

## 16:00 Tea Break

## 16:15 Session 9 - Plenary: Innovative financing partnerships

### **Opportunities for direct institutional investment in housing:**

- Enabling HAs to grow social impact
- Challenges for HAs to secure development land and funding

Speakers: David Montague CBE, Non-Executive Director, THFC  
Simon Century, Managing Director, Housing, Legal & General Capital  
Catherine Raynsford, Director of Investment and Partnerships, The Hyde Group

## 17.15 Session 10 - Plenary: Going green, staying social

### **Tacking inequality, poverty and zero carbon: social and political context.**

### **How do you get there, how to involve consumers?**

Speakers: James Smith, Research Director, Resolution Foundation

## Close

## 18:30 Pre dinner drinks

## 19:30 Dinner

## Session 11 - After dinner speaker

### **The politics of levelling up and zero carbon**

Speakers: George Parker, Political Editor, Financial Times

## Day 3

### 09.00 Session 12 - Plenary: Bumpy road to 2050

#### **Establishing a net zero carbon strategy:**

- Carbon offset and emissions reduction
- Costing retrofit and ethics of disposals

Speakers: Pat Snowdon, Head of Economics and Woodland  
Carbon Code at Scottish Forestry  
Duncan Price, Partner, Global Sustainability & Climate Lead, Buro Happold

### 09.45 Session 13 - Plenary: Attracting investment

#### **Making ESG real; how to attract investment as ESG becomes the 'new normal'.**

Speakers: Iain Richards, Head of Global Responsible Investment Policy,  
Columbia Threadneedle Investments  
Sarah Forster, Chief Executive, The Good Economy  
Craig MacDonald, Global Head of Fixed Income, abrdn

### 10.30 Coffee Break

### 10.45 Session 14 - Closing Plenary: Squaring the Circle

#### **Going green, staying social: is it possible? How will HAs balance emerging pressures on funding while addressing tenant needs and expanding social housing provision?**

Chair: Catherine Raynsford

Speakers: David Orr, Chair of Clarion Housing Association  
David Cowans, former CEO, Places for People,  
Senior Strategic Advisor, Regis Plc

### 11.30 – 11.45 Close and depart - Piers Williamson

# Have you had a chance to read our Symposium blogs and articles?

Here are some extracts...



“ The housing association model is rightly considered to be one of the most successful public-private partnerships in Europe. A combination of index-linked rents, housing benefit support, capital subsidy and effective regulation has to date leveraged in £80bn of private finance to support investment in new and existing homes.

The model has been damaged in the past 10 years by a combination of reduced capital subsidy, rent cuts and welfare reforms. However, the sector has proved remarkably resilient – thanks in large part to very low interest rates and reliable profits from sales.”

**Matthew Bailes**  
**CEO, Paradigm Housing Group**

[Read more](#)

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“ Homes will cost more to retrofit than a new block. These properties present a challenge of being difficult to insulate and therefore very expensive to retrofit to bring up to EPC C, let alone achieving net-zero. We need to have honest conversations with government about the challenge of retrofitting these older homes, and the cost of doing so, as there is a real risk these properties could be lost from the social sector.”

**Geeta Nanda OBE**  
**CEO, Metropolitan Thames Valley Housing (MTVH)**

[Read more](#)

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“ From what I see, residents have an expectation that HAs are doing something about ESG issues so there should be an opportunity to meet halfway.

There is so much interest there and some of the things that residents are doing in their communities is amazing, especially to do with the environment. Residents aren't bystanders – they are leading the way in their communities. The sector has a powerful story to tell and residents can tell that story on how it impacts their lives and the difference they are making.”

**Fayann Simpson OBE**  
**Board Member, L&Q Group and Sustainability for Housing**

[Read more](#)



“ Since capital started talking environmental, social and governance (ESG), housing associations and for profit registered providers are communicating their contribution to a better world by enhancing and demonstrating their ESG credentials.

This includes making the first, rightly tentative, 'no regret steps' to net zero, providing and developing good quality secure affordable housing, building attractive communities, and showing leadership in sustainability through the sectors Sustainability Reporting Standard. And this is only the beginning.”

**Ad Hereijgers**

**Business Development Director, RITTERWALD Consulting**

[Read more](#)

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“ Housing associations have a great opportunity now to work in innovative partnerships with institutional investors. They can consider which models work best for the delivery of additional affordable housing and assist in achieving their other organisational goals. Partnership with institutional investors could be a great way for housing associations of all size to scale up, and now needs to be considered side by side as a productive alternative to merging two capital constrained entities together.

Government policy can support and facilitate private capital to drive the step-change needed in supply. Growth in the number of FPRPs exploded in recent years, with an exponential rise in homes owned. However, there is room to do more to encourage further private capital to enter the sector.”

**Simon Century**

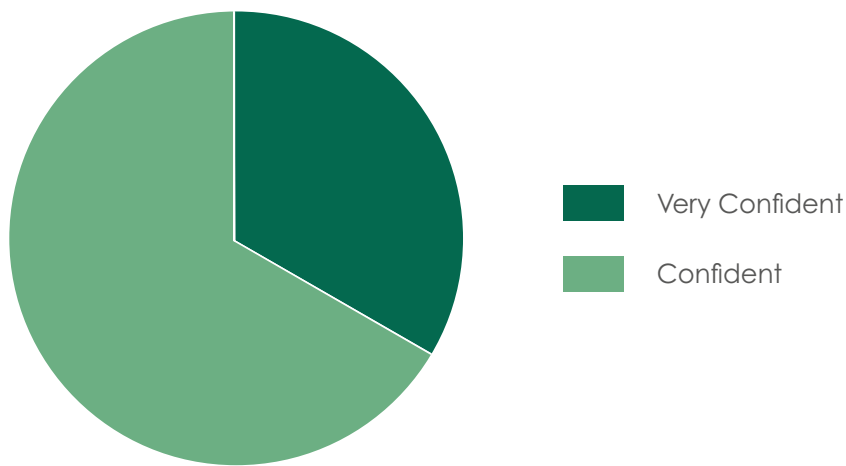
**Managing Director, Legal & General Capital**

[Read more](#)

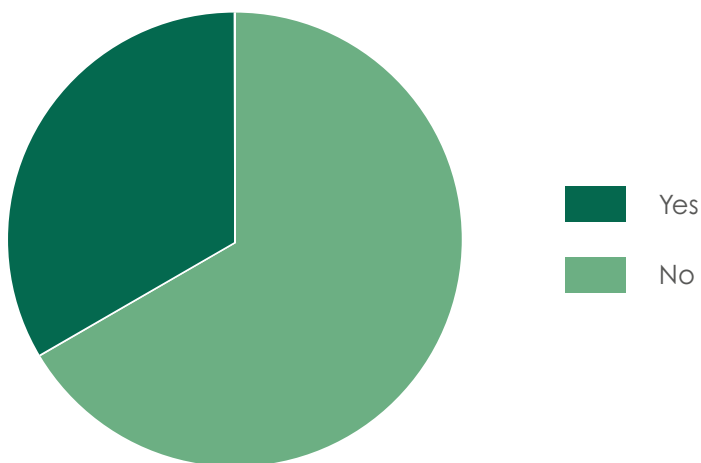
# Poll Results

Over the past couple of months, we have been running a quick poll ahead of the symposium to gauge sentiment and lead conversations around retrofit and ESG, energy prices and fuel poverty. Here are the results...

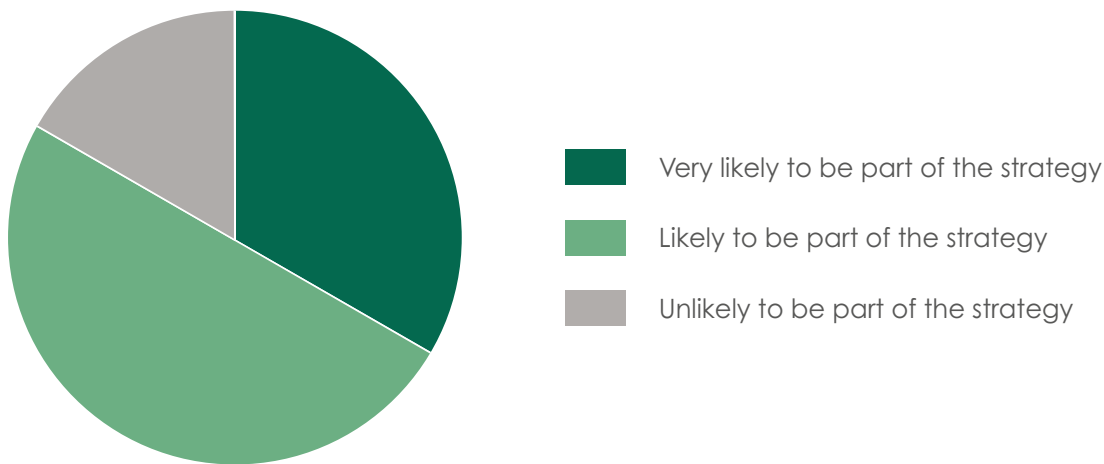
How confident are you of getting all your social homes to EPC C or above by 2035?



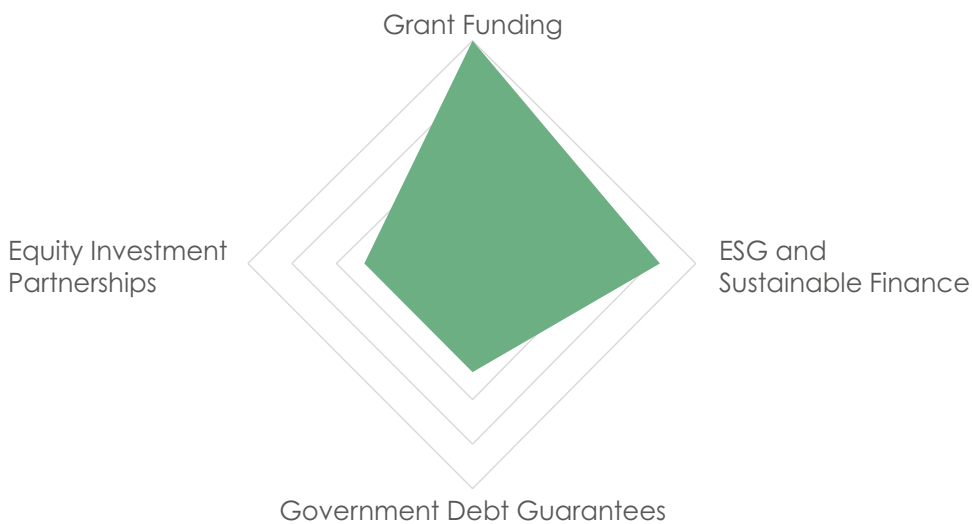
Is your organisation expecting to deliver fewer new homes than planned over the next 5 years as a result of net zero?



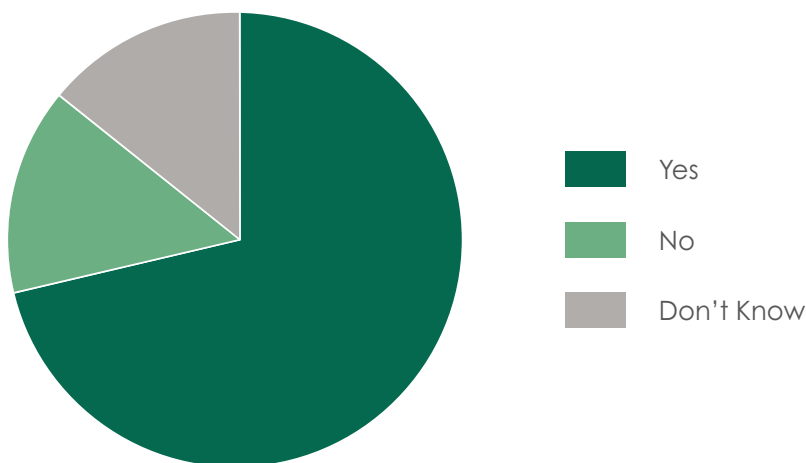
How likely are you to make asset disposals as a consequence of net zero requirements?



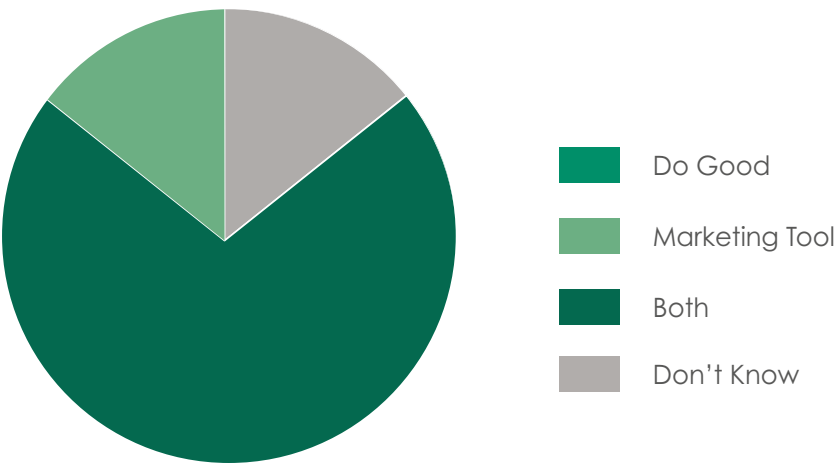
What do you see as the 'must have' ingredients to fund retrofit?



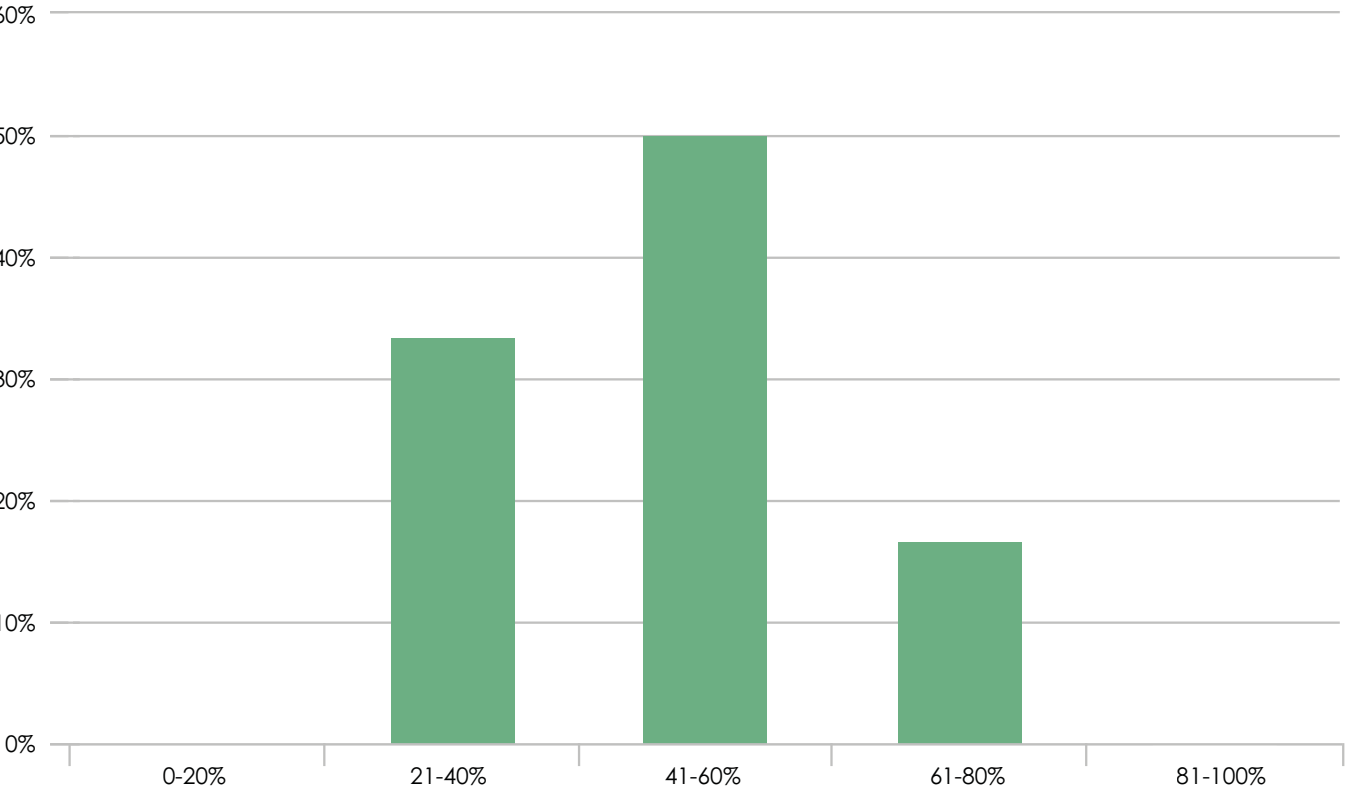
Do you see ESG having a material positive impact on the HA sector's ability to raise finance at competitive prices?



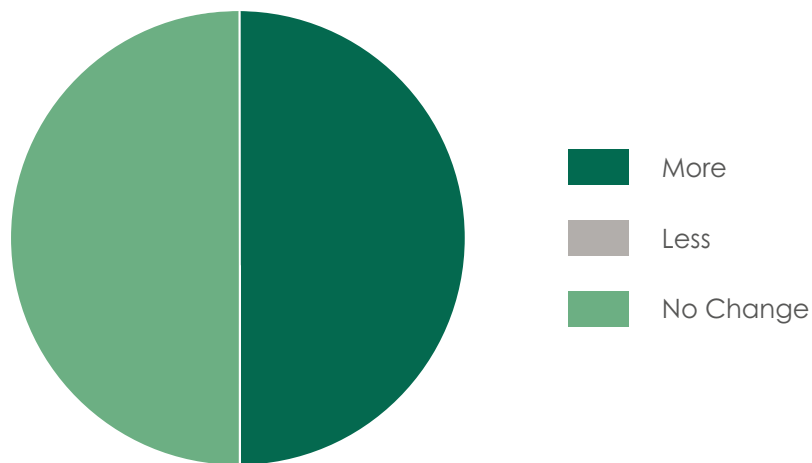
Do you believe funders are using ESG as a marketing tool or a genuine way to 'do good'?



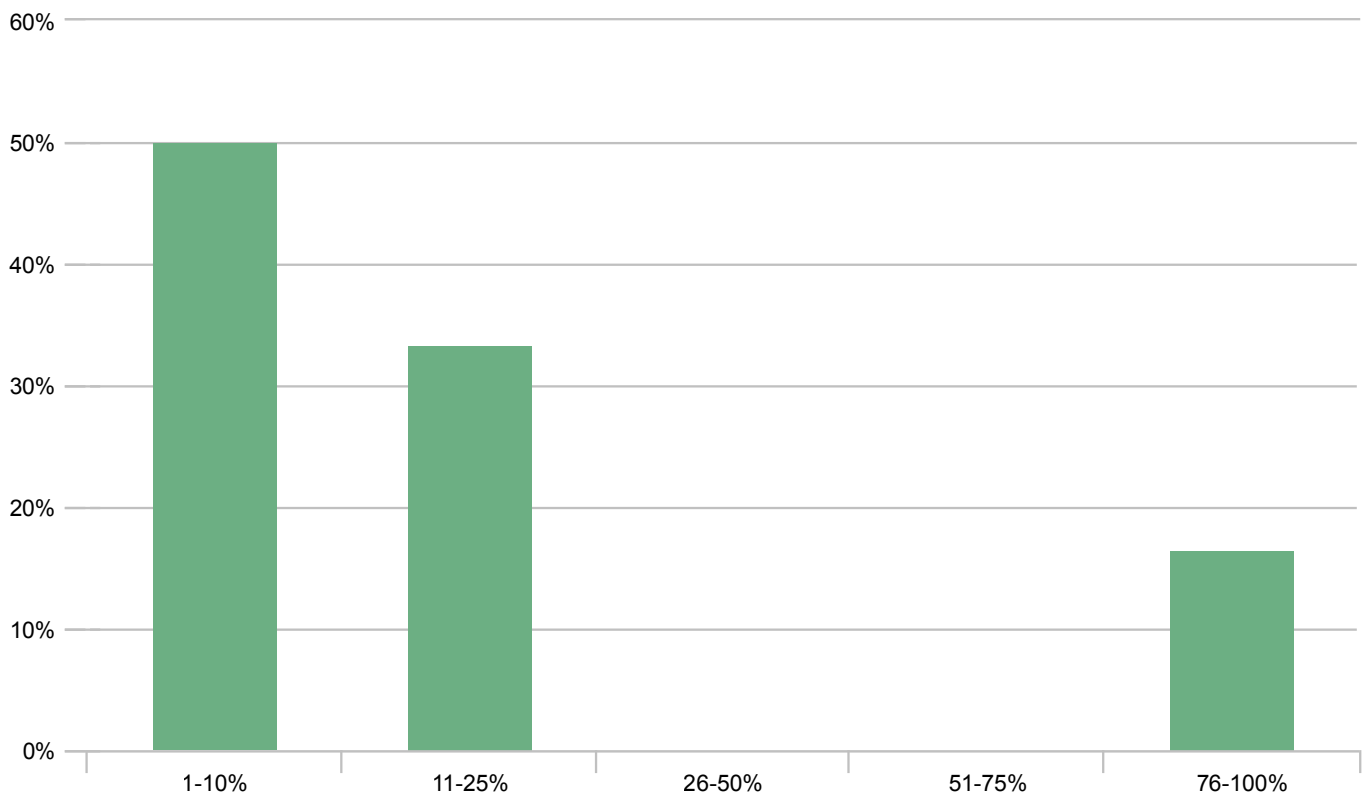
What proportion of your tenants would you estimate are at risk of being in fuel poverty?



**Does the imminent hike in energy prices mean you are likely to do more or less retrofit in the next 5 years?**



**What level of retrofit cost inflation are you expecting/planning for in 2022?**



Polls results were correct at the time of print (6th June 2022), these may have changed since, as the poll was still open.

# Meet the speakers



**Ad Hereijger**  
Business Development Director  
RITTERWALD

Ad Hereijgers is Business Development Director of RITTERWALD Consulting. He leads the Amsterdam office and the RITTERWALD Sustainability Team with colleagues from Berlin, Frankfurt and London. He is the initiator of the pan-European Certified Sustainable Housing Label. He has extensive experience with public and private sector clients in social and affordable housing and urban regeneration in the Netherlands, UK and USA.

He is a housing economist and urban development planner and studied at the University of Amsterdam and City University of New York.

He teaches masterclasses on housing and urban growth strategies and is an author of several books, papers and articles.



**Craig MacDonald**  
Global Head of Fixed Income  
abrdn

Craig MacDonald is Global Head of Fixed Income at abrdn. Craig's role encompasses credit, EMD and aggregate bond investing, money markets and rates.

Craig joined the company in 2002 from Standard & Poor's where he was a director and team leader responsible for non-local government European public finance. This encompassed areas such as the Private Finance Initiative and other project finance, and structured bonds in areas such as healthcare, housing, education and social housing.

Craig graduated with a BA from University of Durham. He also holds an MBA from London Business School and is a member of The Chartered Institute of Public Finance and Accountancy (CIPFA).



**Catherine Raynsford**  
Director of Investment and Partnerships  
Hyde Group

As Director of Investment and Partnerships for the Hyde Group, Catherine is responsible for securing the investment and delivering the new partnership models that enable Hyde to grow its development pipeline. Since joining Hyde in 2020 she has led a team to identify, develop and enhance long-term relationships with a broad range of partners including institutional investors.

Catherine is an advocate for sustainable design and development and has led on the production of Hyde's ESG reporting and the development of a social and environmental impact framework to evaluate how new partnerships can enhance the impact that Hyde delivers.

Catherine has worked in the residential sector for 18 years. Prior to joining Hyde she spent 9 years at JLL, specialising in public private partnerships, and working with public sector landowners to bring forward major development and regeneration projects.

Catherine is a member of the BPF's Affordable Housing Committee, the IPF Residential Special Interest Group, and was part of the Governance Steering Group that helped establish the Sustainability Reporting Standard.



**David Armstrong**  
Chief Financial Officer  
Flagship Group

David joined the Flagship Group in 2009 following a 20-year career in a variety of roles in the IT and financial services industries. David was appointed Chief Financial Officer in 2012. In addition to his responsibilities for finance, treasury and business planning, David's remit includes IT, development, legal and governance, and procurement.

He has a particular interest in how innovation and technology can transform services and help communities.

David is a member of the NHF Finance Policy Advisory Group, Chair of the East of England Finance Directors and a Board Member and Treasurer for the Norfolk Chamber of Commerce.



**David Cowans**  
**Senior Strategic Adviser,**  
**Regis Plc**  
**Former CEO, Places for People**

David was appointed Chief Executive of North British Housing Association in July 1997 and became the Group Chief Executive of Places for People Group when it was formed in 1999.

He developed the group to be a unique business, committed to placemaking, developing, building and managing mixed-income neighbourhoods and creating communities where people want to live, work and spend leisure time.

Furthermore, he has expertise in facilities management, all tenures of property management, specialist housing services, supported and retirement housing, master planning, economic regeneration, fund management, financial management, property acquisition and housebuilding.



**David Montague CBE**  
**Non Executive Director, THFC**  
**Former Chief Executive, L&Q**

David served as the Chief Executive of L&Q between 2008 and 2021. For over 32 years, he oversaw the organisation's growth and success through mergers, acquisitions, major regeneration schemes and development partnerships with smaller associations.

A leading figure in the sector, David has been Chair of the G15, served on the board of the National Housing Federation, and has worked with successive London Mayors. In 2013 David was awarded a CBE for services to housing in London. David was appointed to the board of THFC as a non-executive director in March 2020. He also holds several non executive director roles at other registered providers.



**David Orr CBE**  
**Chair, Clarion Housing Association**  
**Former Chief Executive, National**  
**Housing Federation**

David is a hugely experienced leader in both executive and non-executive roles. He has over 30 years' experience in chief executive roles, most recently at the National Housing Federation, having previously been Chief Executive of the Scottish Federation of Housing Associations and of Newlon Housing Trust.

David is Chair of The Good Home Inquiry, Clarion HA Board, ReSI Housing and a board member of Clanmil HA and the National Communities Resource Centre. He is a previous President of Housing Europe and previous Chair of Reall, an international housing development charity.

In June 2018 David was awarded a CBE.



**Duncan Price**  
**Partner and Global Head of**  
**Sustainability and Climate Change**  
**Buro Happold**

Duncan is a Partner and Global Head of Sustainability and Climate Change for Buro Happold, delivering consultancy services for a wide range of clients including city authorities, investors, developers, asset owners and occupiers in the built environment.

He has delivered a series of successful projects with C40 Cities demonstrating the business case for the zero-carbon transition including a major two-year programme of technical assistance to 25 global cities to access the air quality, health, and economic benefits of climate action, Multiple Benefits of Deep Retrofits and Making the Case for Clean Construction.

He is currently supporting Aviva Investors to embed ambitious sustainability targets in a UK-wide portfolio of forward-funded and direct development projects and co-authored a funding roadmap with The Housing Finance Corporation to enable mass retrofit of social housing.

Duncan sits on the Members Advisory Group for UK Green Building Council and leads the company's partnership on the Advancing Net Zero and Resilience programmes.



**Fayann Simpson**  
Group Board Member and Senior  
Independent Director  
L&Q

Fayann, who joined the Group Board in 2018, has devoted nearly 20 years to working as an involved resident. For two decades she has worked tirelessly with L&Q and the wider social housing sector to drive continuous improvement in the quality of homes and services. Following the Grenfell tragedy, she has also taken a place on Dame Judith Hackitt's Industry Safety Steering Group. Fayann is also a board member at Sustainability for Housing. Her expertise sees her taking part in various high-profile debates with stakeholders and industry experts, and she is a regular media commentator.



**George Blunden**  
Non-Executive Director  
THFC

George joined THFC as a Non-Executive Director in March 2019. His full-time career has ranged from adventure playgrounds to investment banking and fund management. For nine years George was Chair of Charity Bank, retiring in May 2019. He has also just completed his term of office as the Senior Independent Director of the insurer, Beazley Plc. He has also been deeply involved in social housing Chairing Southern Housing Group from 1993 to 2006 and Stonewater, one of the UK's largest housing associations since 2010. George stood down as Chair of Stonewater in October 2019.



**Geeta Nanda OBE**  
CEO  
Metropolitan Thames Valley Housing

Geeta is Chief Executive of Metropolitan Thames Valley Housing. Across a career of nearly 30 years, she has held a variety of leadership roles in the housing sector. She established the highly successful market rent subsidiary, Fizzy Living, in 2012.

Geeta has served on the boards of a number of other housing organisations and is Chair of the G15 group of London's largest housing associations. Geeta is a Board member of the National Housing Federation, a Non-Executive member of PRS REIT plc, and an ambassador for the charity World Child Cancer.

In 2013, Geeta was awarded an OBE for achievements in social housing, and in 2021 received the 'Outstanding Individual' award at the EG Awards in recognition of her achievements and position as a 'role model' within the sector.



**George Parker**  
Political Editor  
Financial Times

George Parker has been the Political Editor of the Financial Times since 2007 and has covered major events including the financial crash, the coalition government, the Scottish referendum, Brexit referendum and the rise of Boris Johnson. He is a regular commentator on television and radio and in 2020 he was highly commended in the Press Awards for Political Reporter of the Year. He is a presenter of BBC Radio 4's Week in Westminster. Previously George was the FT's bureau chief in Brussels and started his career on the Western Morning News in Devon. He supports Crystal Palace FC and is a keen cyclist.



**Iain Richards**  
**Head of Global Responsible  
Investment Policy**  
**Columbia Threadneedle Investments**

Iain is the Head of Global Responsible Investment Policy at Columbia Threadneedle Investments. As part of the investment department's management team, Iain leads Columbia Threadneedle's multi-award winning responsible investment activities.

Iain has worked in the financial markets for 24 years and is a member of various UK investment industry and capital markets groups. He has participated in and led a range of major collaborative public policy initiatives within the industry and has appeared as an expert witness before several UK Parliamentary Select Committees.

A former policymaker, legislator and regulator, he has written papers on a range of issues, including accounting and auditing and, in 2006, on the impending risk of a systemic banking crisis.

He has twice been included in the UK's top 50 Financial Power list as a result of his work.



**Jackie Rigby**  
**Head of Affordable Housing Strategy  
and Place Co-ordination Lead**  
**Homes England**

Jackie has worked at Homes England (and previously the HCA) since its inception in 2008, and heads up the Affordable Housing Strategy team, working with the Government and housing sector to identify ways of increasing affordable housing supply. She is also supporting the agency in its place co-ordination role, by developing an effective interface between Government, the agency and partners.

Jackie's achievements include leading negotiations with DLUHC and HMT to agree a new £7.4bn affordable housing fund; and designing and implementing the Strategic Partnership model between affordable housing providers and Homes England.



**James Smith**  
**Research Director & Head  
of Macroeconomic Policy**  
**Resolution Foundation**

James Smith is Research Director and Head of Macroeconomic Policy at the Resolution Foundation.

Prior to this he worked in a range of roles at the Bank of England and in the civil service, leading analysis of economic issues for policy. His work focuses on wealth, debt and housing as well as leading the Foundation's work on macro policy.



**Jenny Osbourne MBE**  
**Chief Executive**  
**Tpas**

Jenny Osbourne is Chief Executive at Tpas – the tenant engagement experts - and has been in this role since 2014. Her previous role was Head of Corporate Services with specific responsibility for membership and governance matters.

She is an English Graduate from Leeds University. Prior to working for Tpas Jenny worked for the Post Office on their management programme in the branch network.

Jenny is also the Chair of Stockport Homes Group and is a board member of the National Federation of ALMOs.

Jenny is passionate about the tenant engagement agenda and is a strong advocate for effective partnership working between tenants, providers, contractors and government.



**Joanna Hills**  
**Director of Assets and Services**  
**Raven Housing Trust**

Jo is a chartered engineer, and fellow of both the Institution of Civil Engineers and the Chartered Management Institute. She is an experienced sustainability professional, having worked across a range of sectors. She is a member of the National Housing Federation's Quality of Existing Homes National Group and has served as non-executive director for several organisations.



**Mary Parsons**  
**Regeneration & Partnerships Director**  
**Lovell Partnerships**

Mary has over 25 years' experience in the development, construction and regeneration industry; working across the private, Housing Association and consultancy sectors. She has been involved in some of the largest housing-led regeneration programmes in the UK. She was with Places for People Group for 15 years and was a Group Main Board Director for a decade where, as Group Placemaking & Regeneration Director, she was responsible for their large scale developments and joint ventures.

She joined Lovell in 2020, a major national housebuilder and part of the Morgan Sindall Group as national Regeneration & Partnerships Director and Divisional Board member. Her current responsibilities include a number of strategic joint ventures with public sector partners including Hertfordshire, West Sussex and Suffolk County Councils.

Mary is a Trustee and current Chair of the Town & Country Planning Association, was a Commissioner for the National Housing Federation's national Great Places Commission and for the Government's Building Better Building Beautiful Commission and the 'No Place Left Behind' Commission into levelling up. She is a member of the University of Cambridge's Property Board, a Trustee of Design South-East and Chair of MOBIE, an educational charity founded by TV Presenter and Architect, George Clarke to promote innovation in housing design and construction.



**Kate Dodsworth**  
**Director of Consumer Regulation**  
**Regulator of Social Housing**

Kate started her career in housing 30 years ago in homelessness, working with rough sleepers in Birmingham and Brighton. After completing a master's degree in Housing, she worked at the National Housing Federation for ten years.

She was Executive Director of People and Communications at Amicus Horizon and, post-merger, as Optivo. Kate was Chief Executive of Gateway Housing Association for three years until starting her current role as Director of Consumer Regulation at the Regulator for Social Housing in July 2021. She was an external examiner for Westminster University until 2019 and a co-founder of the charity, Leadership 2025, which aims to increase representation of black housing professionals in senior roles and address structural inequality.



**Matthew Bailes**  
**CEO**  
**Paradigm Housing Group**

Matthew has been chief executive of Paradigm Housing since September 2015. Paradigm is based in Buckinghamshire and manages 15,000 homes across London and the South East.

Matthew was formerly the executive director of regulation at the Homes and Communities Agency, before the quango was separated into the Regulator of Social Housing and Homes England.

He is a former director of regulation at the Tenant Services Authority, and head of the affordable housing division at the Department for Communities and Local Government. His career in the Civil Service also included roles in corporate finance, regional government, regeneration, the Office of the Deputy Prime Minister and at the Ministry of Defence.

More recently, he has become the chair of the CASE group (Consortium of Associations in the South East).



**Matt Forrest**  
Executive Director of Operations  
Home Group

Matt first joined Home Group as Executive Director for Business Development before moving to his current role. As Executive Director of Operations Matt oversees the delivery of Customer Promise and is passionate about developing services and providing great homes for customers. He has innovated the delivery model to make it more local and more customer led. His approach of pilot, test, and learn, puts a great focus on Customer Engagement as a guide for what success looks like.

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**Noel Sharpe**  
Chief Executive Officer  
Bolton at Home (BH)

Noel is Deputy Group Chief Executive Officer at Bolton at Home (BH) and has worked in social housing in the North West of England at a senior level for over 20 years. Her experience spans all aspects of general needs and supported housing management, property asset maintenance and investment, regeneration and community investment and new homes development.

Noel has spearheaded the development of the group's "Greenworks" project aimed at upskilling the association's existing workforce, to meet the challenges of retrofit and the carbon reduction agendas, but also the wider community to support the provision of new skills and employment opportunities for its customers.



**Dr. Pat Snowden MICFor FIEMA**  
Head of Economics and Woodland  
Carbon Code  
Scottish Forestry

Pat has worked in forestry and land-use for 25 years. He joined the Forestry Commission in 2002, heading its economic team and leading the FC's climate change work. He was an author of the 2009 Read Report on the role of UK forestry in helping to tackle climate change, and chairs the team which has developed the UK Woodland Carbon Code. In April 2019, Pat transferred to Scottish Forestry.

His team delivers economic advice and management of the Woodland Carbon Code on behalf of all the forestry authorities in the UK.

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**Paul Johnson CBE**  
Director  
The Institute for Fiscal Studies

Paul has been Director of the IFS since January 2011. He is also currently visiting professor in the Department of Economics at University College London. Paul has worked and published extensively on the economics of public policy, with a particular focus on income distribution, public finances, pensions, tax, social security, education and climate change. He was awarded a CBE for services to the social sciences and economics in 2018. As well as a previous period of work at the IFS his career has included spells at HM Treasury, the Department for Education and the FSA. Between 2004 and 2007 he was deputy head of the Government Economic Service. Paul is currently also a member of the committee on climate change and the Banking Standards Board. He was an editor of the Mirrlees Review of the UK tax system.



**Piers Williamson**  
Chief Executive  
THFC

Piers has been the Chief Executive of The Housing Finance Corporation (THFC), an £8bn not-for-profit lender to UK Housing Associations, for the last 20 years, working extensively with government and government agencies and viewed as a sector expert on all aspects of housing finance. He has also advised the Australian Federal Treasury on setting up an equivalent bond aggregator in Australia.

He has over 35 years of experience of the UK, US and European financial markets specialising in bank treasury risk management, securitisation and the interface between private sector financing and Government.

He holds professional qualifications in both treasury and banking and in addition to his duties at THFC served as a non-executive member of the Homes & Communities Agency's Regulation Committee for Social Housing between 2012 and 2015.

In addition to his duties at THFC, Piers is currently the Chair of the Board of Newbury Building Society.



**Richard Blyth**  
Head of Policy  
The Royal Town Planning Institute

Richard Blyth has been Head of Policy at the Royal Town Planning Institute since 2011. He has over 30 years of experience as a Chartered Town Planner, working for central and local government and also in the private sector and overseas. Currently, he is working on the Levelling Up Bill and the implications of the Environment Act 2021.



**Richard Hill**  
Group Chief Executive  
One Housing

Richard joined One Housing as Group Chief Executive in September 2017. He has a passion for housing and is hugely experienced having held numerous senior leadership positions in the sector. Before joining One Housing he led Spectrum Housing for three years as Chief Executive, taking the organisation into a merger with Sovereign Housing.

Before Spectrum he held a number of senior roles at the Homes and Communities Agency. These included Deputy Chief Executive and Director of Programmes, where he had responsibility for a range of high-profile housing and research programmes and an annual investment fund of £5 billion.



**Sarah Forster**  
CEO and Co-Founder  
The Good Economy

Sarah is Chief Executive and a co-founder of The Good Economy, an advisory firm dedicated to enhancing the role of business and finance as drivers of inclusive and sustainable development. Sarah brings over 25 years experience in the fields of economic development and impact investing both internationally and in the UK. She combines a strong knowledge of public and private sector development policy issues with hands-on experience in the design of investment vehicles mobilising capital to achieve positive social impact as well as financial returns. She works with public and private investors operating across asset classes, including debt, private equity, listed bonds, listed equities and real estate. She has extensive experience in the design of impact management and measurement systems.

Prior to establishing TGE, Sarah held senior positions at The World Bank, the New Economics Foundation and Big Issue Invest. In 2017, she was recognised as one of the UK's leading Women in Social Enterprise.



**Professor Simone Abram**  
**Professor in Anthropology, Durham**  
**University. Director, Durham Energy**  
**Institute**

Simone Abram is Professor in Anthropology at Durham University and is a director of the Durham Energy Institute. She is currently leading research on Geothermal Energy from Mines and Solar Geothermal Heat ('GEMS'); Zero-carbon emission integrated cooling, heating and power networks ('IChP'), and with the Research Centre for Socially Inclusive Energy Transitions ('Include'). Her research areas in UK, Norway, France and the European High North have focused on planning for housing, participatory democracy, tourism development and energy.

Her publications include 'Rationalities of Planning' (2002), 'Culture and Planning' (2011), 'Elusive Promises' (2013), 'Ethnographies of Power' (2021) and 'Energy Futures' (2022).



**Simon Century**  
**Managing Director**  
**Legal & General Capital**

Simon Century joined Legal & General Capital in 2016. As Managing Director – Housing, Simon is responsible for leading direct investments into L&G's long-term residential housing sectors. In 2018 he founded L&G's wholly owned affordable housing business, L&G Affordable Homes and in 2020 L&G's new single family business. He is responsible for L&G's growing principal investment portfolio across other residential platforms including L&G's investments into the Urban Build to Rent and Later Living sectors.

He joined from the affordable housing provider, bpha, where he was an executive committee member responsible for strategy and corporate finance. Prior to bpha, Simon worked at the advisory and investment firm, TradeRisks.

Simon is a full Member of the Association of Corporate Treasurers and holds the Certificate in Investment Management from the Chartered Institute for Securities & Investment.



**Stephen Devine**  
**Director of Assets and Sustainability**  
**Wheatley Group**

Stephen is the Director of Assets and Sustainability at Wheatley Group, Scotland's leading housing, care and property management group. His responsibilities include shaping Wheatley's approach to net-zero and investment in its existing housing and corporate assets. Prior to this he led on Wheatley's business growth activities including establishing its repairs joint venture and mergers with other landlords. Before joining Wheatley, Stephen was a deputy director in the Scottish Government, and before that he had an extensive career in management consultancy and industry.



**Ulrike Maccariello**  
**Development Director**  
**Hastoe Housing Association**

Ulrike has worked in development for over 20 years and at Hastoe for the past 15 years. She has a wealth of experience in rural housing and working with rural communities to develop high-quality, energy-efficient, affordable homes.

Alongside Hastoe's aim to deliver one scheme per program year to Passivhaus standard. Ulrike led on the development of a Hastoe New Build Standard which considers a range of factors that impact on people's quality of life and the environment.

It ensures Hastoe is on the right trajectory to meet future changes in government building and safety regulation, such as the Future Homes Standard of 2025 and the zero carbon emissions target set for 2050.

# Downing College Visitor Plan

## The Howard conference centre

Howard theatre  
Grace Howard room  
Howard building  
Howard lodge

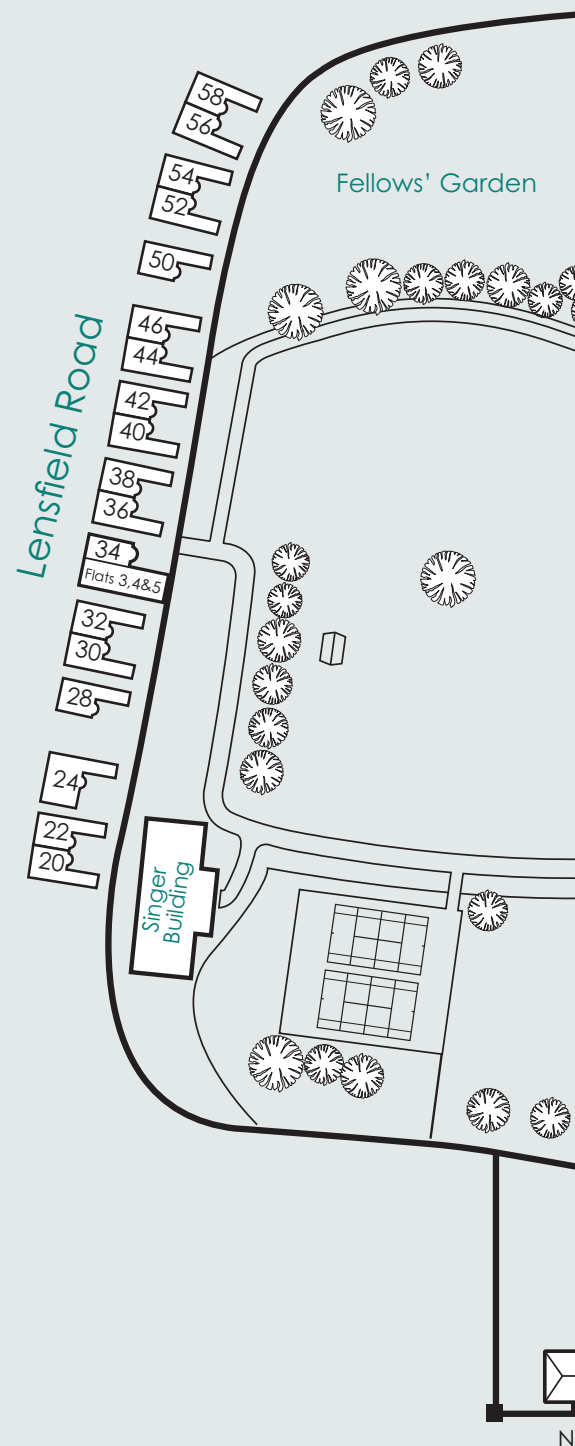
### West range (E staircase)

West lodge and Maitland room  
Music room and Tim Cadbury room

### East range (R staircase)

Wilkins room

- 1 Conference service office
- 2 College office
- 3 Development office
- 4 Level entrance to  
A, B & C staircases
- 5 Bursary  
Catering managers  
College accountant  
Tutorial and admissions
- 6 Human resources  
(Howard theatre stage entrance)
- 7 Gym
- 8 Maitland Robinson library



Tennis Court Road





## Useful Contacts

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### **The Porters Lodge**

For accommodation check in and out and venue information

01223 334 800

### **Panther Taxis**

01223 715 715/424 424/ 523 523

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