

# Managing Social Housing Providers: How do board directors manage the trade-offs and tensions between traditional social value and the contemporary need for self-sustaining profit in the North East of England?

*Dr. Cara Hatcher, Northumbria University, Department of Architecture & Built Environment*

## **Abstract**

A key challenge for the UK is the current housing crisis – a central but often overlooked challenge within this is the funding of Social Housing Providers (SHPs) and the tensions this causes within such organisations. This paper examines this situation through the perspective of board directors within these organisations. Increasingly, SHPs are now encouraged to operate entrepreneurially with less central government funding available. Within this context, the role of the board director has become increasingly challenging due to political, social, and financial pressures. The consequence is a new tension between tenant and social housing provider that is being played out in the traditional mediating role of the housing board. This paper analyses the funding and social tensions of SHPs using an innovative multi-layered research methodology including - incorporating a detailed documentary analysis of practices relating to decision making capabilities, and in-depth interviews with board directors as they seek to mediate the tension between state, new market imperatives and the tenant. The original findings indicate that SHPs are having to adapt their traditional business model to meet the needs of the contemporary tenant and wider community. Yet, within this entrepreneurial challenge they have still managed to maintain a socially focused imperative. These findings shed new light on the working practices of the SHP under the context of austerity and new modes of SHP provision associated with entrepreneurialism.

**Keywords:** Decision Making, Social Housing, Social Housing Providers, Third Sector, Entrepreneurialism

## **1. Introduction**

The aim of this research is to explore the decision-making process in Social Housing Providers (SHPs), focusing on the board of directors and the context of organisational decision making (Holding et al, 2020; Zhou, 2022) amidst a backdrop of current social care, health, and well-being funding reductions (Wilson & Barton, 2022). The research investigates the consequent trade-offs at board level in decision-making and the impact this has on delivery objectives; particularly, the tension between the

32 traditional social objectives of an SHP and the more recent financial constraints within which SHPs  
33 have to operate. Out of necessity, such constraints have led to SHP boards adopting more  
34 entrepreneurial behaviours to navigate this constrained landscape (Phelps & Miao, 2020). Historically,  
35 the SHP ethos and organisational objectives have been focussed on the socially driven objectives of  
36 the SHP but there has been a shift from non-profit to profit driven entrepreneurialism (Billis, 2010;  
37 Phelps & Miao, 2020) since the advent of austerity. More recently, this situation has been exacerbated  
38 by the cost-of-living crisis and inflation, the need to de-carbonise stock, the further reduction in  
39 available grants, and the contemporary political imperative for 'profit driven' within SHPs.

40 The research first draws out the various decision-making capabilities in SHP's and the perceived  
41 'threat' of entrepreneurialism as a foreground to subsequent primary data analysis of high-profile  
42 board members within the decision making reality. Research originality rests upon a) the novel  
43 methods of data collection (based in ethnography and an expert interviewing strategy) and the central  
44 focus on the hard to access board-based decision process – that is traditionally hard to access. Within  
45 this traditionally hidden dialogue, the management challenges within the SHP organisation are  
46 identified but also a positive story of resistance as the entrepreneurial imperative is co-opted to still  
47 maintain a social focus for SHP's. While the research is empirically centred in the Northeast, the  
48 discussion and findings have relevance for the wider national housing debate in the UK and, further  
49 afield, any practitioner, policy maker or academic struggling with the demands of social housing  
50 provision in a contemporary age of funding reduction and wider pressures in the socio-economy.

51 There is comparatively little research around the role of SHP board members in mediating this new  
52 complexity. The research that does exist, has investigated the constrained decision making around  
53 SHP delivery objectives that has brought into question the not-for-profit ethos of the SHP (Marsh,  
54 2018). This has led to SHPs having to re-evaluate their internal delivery model as an organisation,  
55 looking not only at non-profit but profit driven decisions. It is this issue that the research has  
56 subsequently investigated over the last 8 years in the Northeast of England. In order to examine this  
57 issue, the central research question is:

58 *What are the tensions and trade-offs in SHP housing board decision making while navigating*  
59 *organisational delivery amidst financial constraints?*

60 In order to achieve this, a multi-phase methodology has been utilised. In the first phase, ethnography  
61 and participant observation set the context for initial understanding of the underlying case studies. In  
62 a social housing setting, the researcher can utilise ethnography as primary source of information to  
63 produce pragmatic questions to pose to the SHP (Franklin, 1990). This was then supplemented with

64 an in-depth documentary analysis; confidential field note observations of SHP boards and a series of  
65 8 expert interviews with Chief Executive Officers and Board Directors in a semi- structured interview  
66 process representing 7 organisations.

67

68 The remainder of this paper first sets out the in-depth documentary analysis and the conceptual  
69 grounding of the paper – focusing on the tactical necessity of managing the SHP from within the  
70 organisation, the advent of entrepreneurialism, the consequent tensions between traditional socio-  
71 financial demands and the changing external landscape. It then sets out the research methodology in  
72 greater detail, detailing the methods adopted and the ethical consideration and safeguards that were  
73 put in place to protect the respondents. The findings and analysis are then considered, arguing that  
74 decision making is complex for the SHP, but board members are tactically persevering so that social  
75 demands prevail. Finally, the conclusion, reflects upon the conceptual position and sets out the main  
76 contributions to knowledge namely the trade-offs demanded by SHPs in balancing finance and social  
77 tensions, research limitations and opportunities for new research.

## 78 **2. Research context and conceptual framework**

### 79 [2.1 Social Housing Providers in England](#)

80 Social housing is one of many terms used to categorise housing for the most vulnerable in society and  
81 those in need with SHPs operating independently and not for profit within this broad spectrum of  
82 provision (Mullins, 2010; Gov.uk, 2012). It provides housing for specialist care, the homeless and  
83 where other alternative forms of accommodation are just not viable, feasible or attainable  
84 (Hutchinson & Ward, 2010). SHPs exist within what has overtime become known as the “Third Sector”  
85 in the UK. There have been differing and somewhat opposing views to the definition of the Third  
86 Sector (Alcock, 2010; Mason & Simmons, 2014; Mason, 2012; Mullins, 2010) but for the purpose of  
87 this research, the Third Sector is defined as an organisation that is neither public nor private. It is an  
88 umbrella term that within social housing can be defined as a balancing state or a “floating signifier”  
89 for civil organisations carrying out responsibilities previously led by government (Hansson & Lundgren,  
90 2020).

91 With the move towards a profit driven SHP marketing and management (Mason, Kirkbride & Bryde,  
92 2007; Mason et al, 2007 Rolfe, 2020; Billis, 2020), there is a perceived need for SHPs to adjust their  
93 model of operation as independent, non-profit organisations which provide housing usually below  
94 market rent (Mullins, 2010). Subsequently, SHPs are increasingly run entrepreneurially, managing  
95 their own finances and funding rather than relying on government grants (Billis, 2020). This

96 entrepreneurial turn in SHPs accelerated following the advent of “rent reduction” under the Welfare  
97 Reform and Work Act 2016 and the resultant financial constraints (Scanlon et al, 2017; Wainwright &  
98 Manville, 2017). These changes to financial support from the government and housing policy have led  
99 to a shortfall in finances, subsidies, and grants. SHPs have therefore had to make trade-offs (for  
100 example when managing the tension between uncertain income, higher borrowing costs and a tighter  
101 rent cap) in relation to their core social housing provision and while orientating towards profit-based  
102 enterprises (Rolfe, 2020; Manville & Greatbanks, 2020; Scanlon et al, 2017).

103 These trade-offs (for example deferring stock improvement initiatives due to reduced financial head  
104 room) are outside the traditional comfort zone of SHP’s whose deep-rooted ethos is protect and  
105 preserve, particularly through avoiding risk-based activities which include the threat of the private  
106 sector on their market share (Manville & Greatbanks, 2020; Van Bortel & Gruis, 2019).

## 107 2.2 Entrepreneurialism

108 The process of entrepreneurialism is depicted as a search for innovation in the form of “new markets,  
109 new products services, processes and organisational forms” (Phelps & Miao, 2020). For SHPs, the  
110 fundamental shift in the focus of activity has challenged the traditional business ethos of the board as  
111 they consider other strategic options in order to secure the longevity of their organisation, and this  
112 echoes entrepreneurialism (Harvey, 1989). More recently the challenges faced by SHP’s has been  
113 given new focus due to Brexit and the Covid 19 pandemic. Brexit initially caused disruption in the SHP  
114 marketplace in terms of labour and raw construction materials which led to a lack of development.  
115 This was further exacerbated by the Covid-19 pandemic that affected the ability of clients to pay rent  
116 due to mass furlough (Gov.uk, 2022).

117 The shift towards entrepreneurial delivery such as building for the private rented sector, partnerships  
118 with the private sector for profit goals and diversification in to schemes that are outside the remit of  
119 the traditional SHP (e.g. stocks and shares and energy investment) can be considered risky, potentially  
120 jeopardising existing stock through lack of financial stability (Billis, 2020) - this has “deepened the  
121 transition from urban managerialism to entrepreneurialism” (Penny, 2021, p1). Since Harvey (1989)  
122 first considered ‘urban entrepreneurialism’ it has become a ‘tricky game in which local actors struggle  
123 to organise collectively the capacity to gain influence” (Hertting et al, 2021). Pragmatically, it also  
124 presents new financial accounting provision within SHPS that they do not necessarily have the  
125 infrastructure in place to fulfill - financial instability in turn could lead to stock reduction through poor  
126 financial decision-making (Mullins, 2010).

127 While research indicates that ‘the involvement of boards of directors in strategic decisions can have a  
128 positive influence on a given firm’s strategic directions and its outcomes” (Nurit & Abraham, 2020,  
129 p200). In general terms, there is an agreement that there are 3 interrelated roles for the board:

- 130 1. The board monitors the senior executives within the organisation.
- 131 2. The board implements corporate strategy.
- 132 3. The board is the outwardly facing link to the external world (Ruigrok et al, 2006).

133 Within the third sector, the board must also consider the social and financial factors of the business  
134 (Billis, 2010; Billis, 2020) alongside external factors such as the socio-economic and political context.  
135 There is an implication that entrepreneurship is influencing “social realms far beyond the marketplace  
136 and shaped our understanding of what “ought to be” in terms of inequality, careers, and how to  
137 approach grand challenges” (Eberhart et al, 2022, p2). Balancing finance and social tensions are  
138 directly linked to the changing landscape and linked heavily with the operation of the SHP as part of  
139 the Third Sector (Billis, 2010; Billis, 2020; Czischke et al., 2012; Malpass, 2000; Mallin, 2016; Manzi &  
140 Morrison, 2018; Mason, 2012; Mullins,2016; Mullins et al., 2012; Sacranie, 2012; Tang et al., 2017;  
141 (Gregory et al., 2016). Arguably, the entrepreneurial imperative is now disrupting the SHP decision  
142 making process, provoking financial and social tensions in the fabric of the SHP. This research and its  
143 original board level decision making focus examines how SHPs have attempted to manage this  
144 situation from within their own organisation. The next section discusses the research methods  
145 conducted with SHPs and the analysis of their responses.

### 146 **3. Methods**

147 This research endeavours to determine the reality of decision making within SHP board of directors,  
148 particularly looking at their appetite for risk, return and core business strategies in the changing socio-  
149 economic landscape in the UK. Given the nature of the study, it is important to consider the  
150 behavioural characteristics of board directors in terms of decision-making. Effective board director  
151 characteristics should include the ability to make decisions that are core to the mission of the  
152 organisation and are mindful of governance issues. There also needs to be a balance of board  
153 characteristics and skills (Westphal & Zajac, 1995), the purpose being to determine how readily they  
154 can adapt to the changing economic environment.

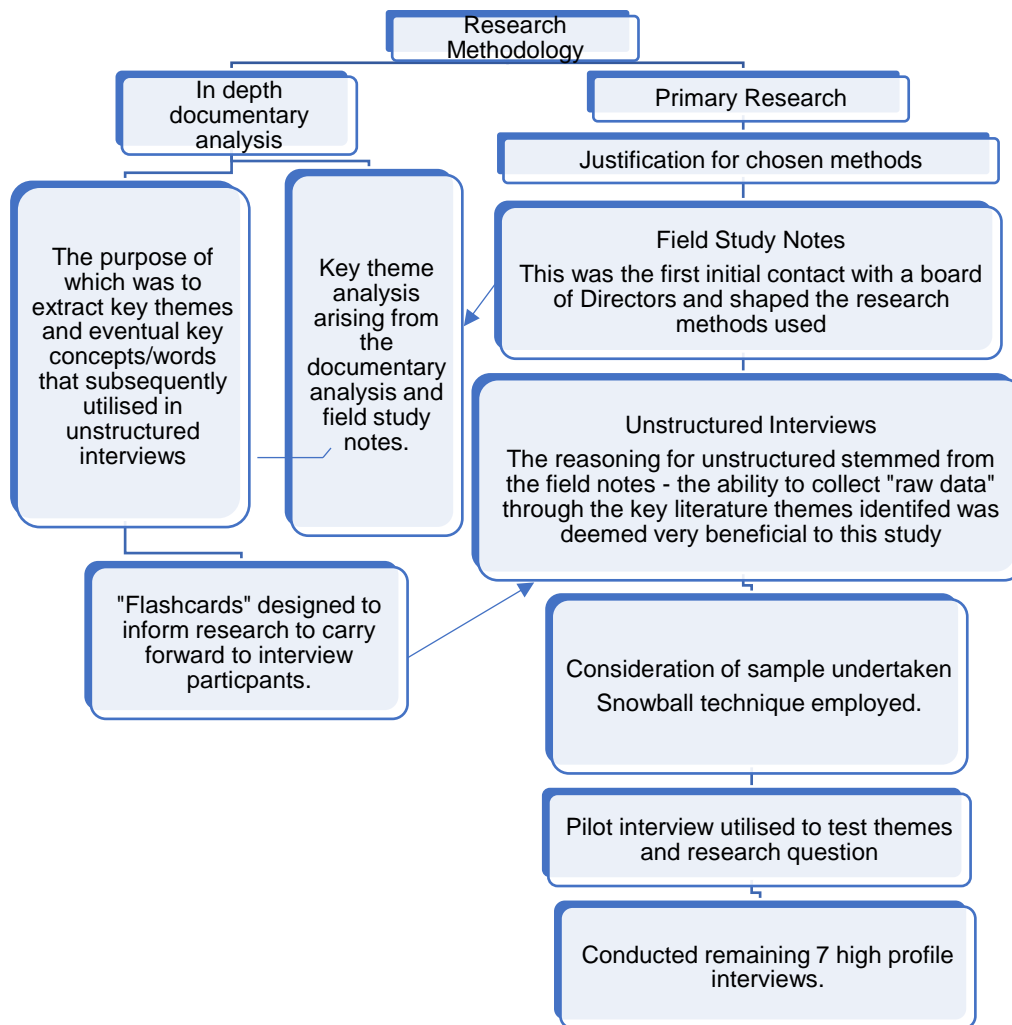
155 The research made use of the “elite/expert practitioner” (Muldoon – Smith & Greenhalgh, 2016;  
156 Temenos & McCann, 2013) method to target primarily sitting Chief Executive Officers. This is because  
157 of their holistic knowledge of the board, decision making, and organisational operation within SHPs.

158 It is however important to acknowledge potential flaws in the term's elite/ expert, which is a method-  
159 based context is open to interpretation (McGuinness et al, 2015). Indeed, there is an implicit weakness  
160 in the research that less influential voices have been given less say in the research. This is conceded  
161 and returned to in the conclusion as an opportunity for new research.

162 The first phase of research involved a board observation of an SHP (discussing staff cuts, mergers,  
163 social tensions & financial pressures) which fed into the subsequent design of the methodology as the  
164 struggles and tensions at board level highlighted the importance of layered decision making. The  
165 dynamics between board members, allowed insight into decision making at the board level which fed  
166 into interview design. Following on from the board observation an in-depth documentary analysis  
167 was conducted followed by an interview process with 8 expert interview participants (IP1-8 in the  
168 proceeding section). A semi structured interview format was used, designed around the themes  
169 arising from ethnographic based board observation and, secondly, prior literature review presented  
170 in Section2. While conducting interviews, the research utilised theme-based flash cards (describing  
171 the context of each question) that were presented to the expert respondent. Throughout the study  
172 and in line with ethical compliance, to protect anonymity practitioner identities and exact locations  
173 have been redacted. A thematic approach based within grounded theory (Muldoon – Smith &  
174 Moreton, 2021; Glaser & Strauss, 1967) allowed for an interpretation of board members own  
175 viewpoints to emerge from within the organisation.

176 Interview participants were selected based on their representation not only within the board but also  
177 for their knowledge and expertise within decision-making. The participants consisted of interview  
178 participant one (IP1), a chair of a northern SHP, interview participant two (IP2) a CEO of a northern  
179 SHP, interview participant three (IP3) a CEO of a northern SHP, interview participant four (IP4) a former  
180 CEO of a northern SHP, interview participant five (IP5) a CEO of a northern SHP, interview participant  
181 six (IP6) a CEO of a southern SHP, interview participant seven (IP7) a CEO of a northern SHP and  
182 interview participant eight (IP8) a finance board member of a northern SHP. The participant responses  
183 are discussed with the findings section of the research and are weaved into the narrative on a thematic  
184 basis allowing for comparative analysis of the participants. The range, depth, knowledge and expertise  
185 of these 8 participants is vast. Their insight into decision-making at board level has been vital to this  
186 research understanding the key pressures that SHPs are currently facing in terms of social and financial  
187 tensions. In addition, by representing the board members own viewpoints in the text it allows these  
188 stakeholders a voice in academic debate that is rarely heard on their own terms.

189  
190 The research diagram below in Figure 1 has been utilised to show the methodology undertaken in this  
191 research.



192

193 *Figure 1: Research Process*

194

## 195 **4. Findings**

### 196 4.1 Maintaining a social focus.

197 SHPs now have to balance their core social provision and the finance and funding tensions of the  
 198 entrepreneurial age (Harvey, 1989). The new evidence presented in this paper indicates that SHPs, via  
 199 board of director involvement, have managed to resist the dilution of social aims with economic  
 200 imperatives mainly through the management of risk with IP1 stating *“there is an obvious risk of losing  
 201 income, that’s obvious, but we have monitoring procedures in place to manage this situation while  
 202 maintaining our social objectives”* (IP 1). Indeed, reflecting the arguments of Mason et al. (2007), the  
 203 social mission was still very much at the forefront for these organisations. With IP3 arguing that  
 204 *“within decision-making we are very clear about what our central social purpose is”* (IP3). Some of  
 205 these organisations have had to balance the tough decision-making of finance requirements with

206 community investment goals around placemaking that have been deferred. The ideals of personal  
207 values and current organisational goals are emphasised within SHPs because they are distinct in their  
208 social purpose highlighting *“social purpose is and what we are here to do and everything*  
209 *understandings and knows that and therefore decision making is wrapped around social purpose”*  
210 (IP3).

#### 211 4.2 The challenge of maintaining social objectives.

212 The challenges for SHPs are complex (Billis, 2020). Rolfe (2020), Manville & Greatbanks, (2020);  
213 Scanlon et al, (2017) discuss the impact entrepreneurialism and funding cuts have on SHPs, leaving an  
214 exponential deficit in capacity to carry out basis functions and financial head room to make  
215 investments. Indeed, many of the participants have had to deploy diversify or “merge” (IP 2)  
216 strategies. IP3 runs a smaller SHP, and they have their own distinct challenges because of the impact  
217 other larger housing organisations have made on them in their area. They identify key regional  
218 differences even within a one-mile radius (IP3). It has also placed tension upon the traditional role of  
219 the tenant. While *“tenant involvement”* (IP5) either directly at board level or indirectly through  
220 organisational engagement is paramount to informed decision making. The demand to cut services  
221 that tenants have asked for on behalf of their communities and the impossibility of funding wider  
222 placemaking objectives in the current financial conditions has led to difficult in maintaining tenant  
223 buy-in.

224 All participants agreed the strong correlation between good governance and clear decision-making  
225 (Czischke et al., 2012; Gregory et al., 2016; Sacranie, 2012) was paramount in managing these  
226 challenges. Decision making has been challenging since the introduction of universal credit, rent  
227 reductions, the reduction of government grants leading to decisions being based on the financial  
228 aspects but *“every organisation has challenges, and the changing landscape is the challenge”* (IP6).  
229 The focus on finances dilutes social purpose but this is tempered by greater emphasis on *“having the*  
230 *right people and the right governance culture”* (IP7) in place to manage this complexity. The ideal of  
231 this governance surrounds a well-structured and well-run organisation and *“culture”* (IP 7) of the SHP  
232 is key. IP1 commented *“our relationship with our funders and regulators was very comfortable”* (IP1)  
233 but that this was based on *“making sure that we are running the organisation in a proper way.”*

#### 234 4.3 Financial tactics

235 Crucially the SHP it is about tenants and welfare rather than just profit. For this type of organisation,  
236 decision-making is intrinsically linked to social purpose (Kelly, 2015). IP1, IP2 and IP4 confirmed the  
237 prior demand to alter business practices and strategies due financial challenges which in turn led to  
238 ‘difficult decisions’ (IP8) being made and delivered (Czischke et al., 2012; Sacranie, 2012). However,



239 the hybrid nature of SHPs has allowed the provider to look at alternative funding (IP7) and importantly  
240 *“additional funding which will help us to grow that development process in the future”* (IP5). In this  
241 sense the entrepreneurialism of Harvey (1989), rather than diluting the social objectives of the SHP  
242 has actually helped them maintain their social focus. Rather than continually reducing services in the  
243 face of constrained financial head room. This has been complimented by decisions around  
244 restructuring, deferral of payments and, in turn, efficiencies of staffing whilst trying *“to avoid*  
245 *compulsory job losses”* (IP5) and ensuring focussed recruitment with *“development skills”* (IP5) in the  
246 area of financial investment.

247 While SHPs are not-for-profit organisation, opportunities to invest in the private sector or alternative  
248 investments (which provide additional and consistent income) have the potential to become  
249 entrepreneurially attractive in supporting SHPs within the financial *“squeeze”* (IP7). Indeed, SHPs are  
250 a desirable investment and also have the capacity to invest in other markets but with *“risk”* (IP1).  
251 However, the majority of respondents still preferred to use government grants or *“traditional”* (IP7)  
252 to support themselves and ensure regulatory compliance. This is because the reliance of external  
253 funders is directly linked to *“good governance”* (IP7) and is central to maintaining governance  
254 structures and the successful operation of these organisations. in line with the arguments of Billis  
255 (2010, 2020), Czischke et al., (2012) and Manzi & Morrison (2018), all of the participants consider the  
256 key is balance tensions between social and financial, rather than concentrating on one of the other  
257 element.

## 258 **5. Conclusions**

259 In response to the underlying research question, *What are the tensions and trade-offs in SHP housing*  
260 *board decision making while navigating organisational delivery amidst financial constraints?* The  
261 landscape, especially post rent reductions, for the 8 participants, involved a variety of challenges such  
262 as: staff cuts (IP1, IP2, IP4 and IP5); loss of surplus income due to rent reduction and the introduction  
263 of large-scale universal credit (IP2); organisational changes to structure such as mergers causing staff  
264 cuts (IP1 and IP7); and leadership shake ups (IP4) whilst others have decided to face the challenges  
265 (IP3) alone as they are unable to change external factors but would rather safeguard their own  
266 provision, referring to the fact they were nothing without good staff (IP3).

267 The slipperiness of social purpose has ultimately led to difficult decisions when these organisations  
268 are on a quest to become social enterprises that self-fund and regenerate (IP6). Within this situation,  
269 it appears that entrepreneurialism could be the key to success for SHPs (Morrison, 2017) but Penny  
270 (2021) argue investment is not key. Many SHPs have already adapted to the landscape and were

271 future-proofing their provision by restructuring, ignoring outside factors or pressures (IP3), rewriting  
272 business plans (IP1, IP2), integrating alternative investments successfully (IP1, IP2, IP4, IP5, IP7).

273 However, in making these claims it is important to consider some limitations to the study. This  
274 research in terms of primary data gathering was based predominantly in the Northeast. For example,  
275 the rent reductions and mechanisms in place to find alternative funding may well be more difficult in  
276 the North due to the lack of investment opportunities and demand and land values, compared with  
277 Central London. However, while focused in the Northeast and its individual context, the findings still  
278 have relevance for the wider national housing debate in the UK and, further afield, any practitioner,  
279 policy maker or academic struggling with the demands of social housing provision in a contemporary  
280 age of funding reduction and wider pressures in the socio-economy. That being said, there is  
281 considerable potential to widen the case study analysis and compare with additional locations. In  
282 addition, the research intentionally focused on board of directors and within this, primarily Chief  
283 Executive Officers. This has most certainly given less interest to other board members and indeed  
284 other stakeholders involved in the SHP management process (local authorities central government,  
285 tenants, investors etc). There is therefore potential to extend this enquiry to include these  
286 perspectives in a wider engagement with the increasingly hybrid nature of SHPs under conditions of  
287 austerity and constrained financial conditions.

## 288 **References**

289 Alcock, P. (2010). From the third sector to the Big Society: Consensus or contention in the 2010 UK  
290 general election? Available at: <http://eprints.bham.ac.uk/1407/> (Last accessed: 17.3.22)

291 Bagnoli, L. & Megali, C. (2011). *Measuring Performance in Social Enterprises*. Nonprofit and  
292 Voluntary Sector Quarterly 40(I) 149-165.

293

294 Billis, D. (2010). *Hybrid Organizations and the Third Sector*. London: Palgrave Macmillan.

295 Blessing, A. (2015). *Affordable rental housing governance: Exploring drivers of organisational*  
296 *hybridity* [https://www.birmingham.ac.uk/Documents/college-social-sciences/social-](https://www.birmingham.ac.uk/Documents/college-social-sciences/social-policy/SPSW/Housing/2016/conference-presentations/blessing-hybridity.pdf)  
297 [policy/SPSW/Housing/2016/conference-presentations/blessing-hybridity.pdf](https://www.birmingham.ac.uk/Documents/college-social-sciences/social-policy/SPSW/Housing/2016/conference-presentations/blessing-hybridity.pdf) (Last accessed:  
298 11.3.2022).

299

300 Billis, D. & Rochester, C. (2020) *Handbook on Hybrid Organisations*. Elgar Online

301

302 Blessing, A. (2012). Magical or Monstrous? Hybridity in Social Housing Governance, *Housing Studies*,  
303 27:2, 189-207, DOI: 10.1080/02673037.2012.649469.

304

305 Burnett, J. (1986). *A Social History of Housing 1815-1985*. Second Edition. Routledge: London.

306 Commons Library (2021) *Household overcrowding and the covid 19 outbreak*. Available at:  
307 <https://commonslibrary.parliament.uk/research-briefings/cdp-2021-0023/> (Last accessed: 7.6.2022)

308

309 Czischke, D, Gruis, V & Mullins, D. (2012). *Conceptualising Social Enterprise in Housing Organisations*.  
310 *Housing Studies*, 27:4,418-437.

311 Czischke, D. (2014). *Social Housing Organisations in England and the Netherlands: between the State,*  
312 *Market and Community*. Available at:  
313 [https://www.researchgate.net/publication/308745624\\_Social\\_Housing\\_Organisations\\_in\\_England\\_](https://www.researchgate.net/publication/308745624_Social_Housing_Organisations_in_England_and_The_Netherlands_Between_the_State_Market_and_Community)  
314 [and\\_The\\_Netherlands\\_Between\\_the\\_State\\_Market\\_and\\_Community](https://www.researchgate.net/publication/308745624_Social_Housing_Organisations_in_England_and_The_Netherlands_Between_the_State_Market_and_Community) (Last accessed 11.3.2022).

315 Eberhart, R., Aldrich, H. & Eisenhart, K. (2022) *Entrepreneurialism and Society: An Introduction*.  
316 *Entrepreneurialism and Society: New Theoretical Perspectives* (pp.1-11) DOI:10.1108/S0733-  
317 558X20220000081001

318 *In book: Entrepreneurialism and Society: New Theoretical Perspectives (pp.1-11)*

319 Franklin, A (1990) *Ethnography and housing studies*, *Housing Studies*, 5:2, 92-111, DOI:  
320 10.1080/02673039008720677

321 Glaser, B., & Strauss, A. (1967). *The discovery of grounded theory: Strategies for qualitative research*.  
322 Aldine.

323 Gov.UK. (2012). *Definitions of general housing terms* Available at:  
324 <https://www.gov.uk/guidance/definitions-of-general-housing-terms> (Last accessed: 17.3.2022).

325 Gov.UK (2022). *Covid-19 and renting guidance for landlords' tenants and local authorities*. Available  
326 at: [https://www.gov.uk/government/publications/covid-19-and-renting-guidance-for-landlords-](https://www.gov.uk/government/publications/covid-19-and-renting-guidance-for-landlords-tenants-and-local-authorities/coronavirus-covid-19-guidance-for-landlords-and-tenants)  
327 [tenants-and-local-authorities/coronavirus-covid-19-guidance-for-landlords-and-tenants](https://www.gov.uk/government/publications/covid-19-and-renting-guidance-for-landlords-tenants-and-local-authorities/coronavirus-covid-19-guidance-for-landlords-and-tenants) (Last  
328 accessed: 24.5.2022).

329 Gov.UK (2022b) *Rent cap on social housing to protect millions of tenants from rising cost of living*.  
330 Available at: [https://www.gov.uk/government/news/rent-cap-on-social-housing-to-protect-millions-](https://www.gov.uk/government/news/rent-cap-on-social-housing-to-protect-millions-of-tenants-from-rising-cost-of-living)  
331 [of-tenants-from-rising-cost-of-living](https://www.gov.uk/government/news/rent-cap-on-social-housing-to-protect-millions-of-tenants-from-rising-cost-of-living) (Last accessed: 30.11.2022)

332 Gregory, J., Mullins, D., Murie, A., Redman, P. (2016). *Social Housing and the Good Society*. Housing  
333 Community Research. Available at: [https://www.rethinkingpoverty.org.uk/publications/social-](https://www.rethinkingpoverty.org.uk/publications/social-housing-and-the-good-society/)  
334 [housing-and-the-good-society/](https://www.rethinkingpoverty.org.uk/publications/social-housing-and-the-good-society/) (Last accessed: 11.3.2022).

335 Hansson, A. & Lundgren, B. (2018) *Defining Social Housing: A Discussion on the Suitable Criteria*.  
336 <https://doi.org/10.1080/14036096.2018.1459826>

337 Harvey, D. (1989) From managerialism to entrepreneurialism: the transformation in urban  
338 governance in late capitalism. *Geografiska Annaler series B*, 71.1, 3– 17.

339 Hertting, N, Thorn, C & Franzen, M (2021) *NORMALIZING URBAN ENTREPRENEURIALISM THROUGH*  
340 *SLY DE-POLITICIZATION: City Centre Development in Gothenburg and Stockholm* Available at:  
341 <https://onlinelibrary.wiley.com/doi/full/10.1111/1468-2427.13017> (Last accessed: 7.2.2023)

342 Holding, E., Blank, L., Crowder, M., Ferrari, E., & Goyder, E. (2020). Exploring the relationship  
343 between housing concerns, mental health and wellbeing: a qualitative study of social housing  
344 tenants. *Journal of public health (Oxford, England)*, 42(3), e231–e238.  
345 <https://doi.org/10.1093/pubmed/fdz076>

346 Hutchinson, F J & Ward, C. (2010). *Corporate Governance and Social Housing- Adopting a Market*  
347 *Model?* *Journal of Finance and Management in Public Services*. Volume 10 Number 2.

348 JRF (2023) *UK Poverty 2023: The essential guide to understanding poverty in the UK* Available at:  
349 <https://www.jrf.org.uk/report/uk-poverty-2023> (Last accessed: 7.2.2023)

350 Kelly, L. (2015). *Social housing rents to fall by 1% a year, chancellor announces* Available at:  
351 [https://www.theguardian.com/housing-network/2015/jul/08/social-housing-rent-fall-chancellor-](https://www.theguardian.com/housing-network/2015/jul/08/social-housing-rent-fall-chancellor-budget)  
352 [budget](https://www.theguardian.com/housing-network/2015/jul/08/social-housing-rent-fall-chancellor-budget) (Last accessed: 11.3.2022).

353 Lam, T. Y. M. (2009). *A total change management model for successful growth of housing*  
354 *associations*. *International Journal of Housing Markets and Analysis*, Vol. 2 Iss. 3 pp.263-275.

355 Mallin, C. (2016). *Corporate Governance* Fifth Ed. Oxford: Oxford University Press.  
356

357 Malpass, P. (2000). *Housing Associations and Housing Policy: A Historical Perspective*. London:  
358 MacMillan.

359 Manville G. & Greatbanks R., (2020) *Performance management in hybrid organisations: A study in*  
360 *social housing*. *European Management Journal*. doi: <https://doi.org/10.1016/j.emj.2020.04.006>.

361 Manzi, T. & Morrison, N. (2018). Risk, commercialism and social purpose: Repositioning the English  
362 housing association sector. *Urban Studies*, 55(9), 1924–1942.  
363 <https://doi.org/10.1177/0042098017700792>.

364 Mason, C. (2012). *Isomorphism, Social Enterprise and the pressure to maximise social benefit*. Journal  
365 of Social Entrepreneurship, 3:1, 74-95.

366 Mason, C., Kirkbride, J. & Bryde, D. (2007). *From stakeholders to institutions: the changing face of*  
367 *social enterprise governance theory*. Management Decision, Vol. 45 Iss. 2 pp. 284-301.

368 Mason, C. & Simmons, J. (2014). *Embedding Corporate Social Responsibility in Corporate*  
369 *Governance: A Stakeholder Systems Approach*. J Bus Ethics 119: 77-86.

370 McDermont, M. (2010). *Governing Independence and Expertise. The Business of Housing*  
371 *Associations* Oxford: Hart Publishing.

372 McGuinness, D., Greenhalgh, P., & Pugalis, L. (2015). *Is the grass always greener?* The Geographical  
373 Journal, 181, 26–37. [10.1111/geoj.2015.181.issue-1](https://doi.org/10.1111/geoj.2015.181.issue-1)

374 Morris, J. (2013). *What are housing associations becoming?* Available at:  
375 [http://www.theguardian.com/housing-network/2013/mar/14/housing-associations-state-market-](http://www.theguardian.com/housing-network/2013/mar/14/housing-associations-state-market-community)  
376 [community](http://www.theguardian.com/housing-network/2013/mar/14/housing-associations-state-market-community) (Last accessed: 11.3.2022).

377 Morrison, N. (2017). Selling the family silver? Institutional entrepreneurship and asset disposal in the  
378 English housing association sector. *Urban Studies*, 54(12), 2856–2873.  
379 <https://doi.org/10.1177/0042098016653874>.

380

381 Muldoon-Smith, K. & Greenhalgh, P. (2016) Greasing the wheels, or a spanner in the works?  
382 Permitting the adaptive re-use of redundant office buildings into residential use in England, Planning  
383 Theory & Practice, 17:2, 175-191, DOI: 10.1080/14649357.2016.1156144

384

385 Muldoon Smith, K. & Moreton, L. (2021) *Planning Adaptation: Accommodating Complexity in the*  
386 *Built Environment*. Urban Planning. Volume 7, Issue 1, Pages 44–55

387

388 Mullins, D., Czischke, D. & Bortel, G. (2012). *Exploring the Meaning of Hybridity and Social Enterprise*  
389 *in Housing Organisations*. Journal of Housing Studies, Vol.27, No. 4, p405-417.

390

391 Mullins, D. (2006). *Exploring Change in the Housing Association Sector in England Using the Delphi*  
392 *Method*, Housing Studies, 21:2, 227-251, DOI: 10.1080/02673030500484836.

393

394 Mullins, D. (2010). *Housing Associations*. Available at:  
395 [http://epapers.bham.ac.uk/800/1/WP16\\_Housing\\_associations\\_-\\_Mullins\\_Aug\\_10.pdf](http://epapers.bham.ac.uk/800/1/WP16_Housing_associations_-_Mullins_Aug_10.pdf) (Last  
396 accessed: 11.3.2022).

397

398 Mullins, D. and Jones, T. (2015). *From 'contractors to the state' to 'protectors of public value'?*  
399 *Relations between non-profit housing hybrids and the state in England*. Available at:  
400 [www.ingentaconnect.com/content/tpp/vsr/pre-prints;content-pp\\_VSR-D-15-00020R2](http://www.ingentaconnect.com/content/tpp/vsr/pre-prints;content-pp_VSR-D-15-00020R2). (Last  
401 accessed: 11.3.2022).

402

403 Mullins, L. (2016). *Management and Organisational Behaviour* Eleventh Edition Harlow: Pearson.

404

405 Mullins, D. & Murie, A. (2006). *Housing Policy in the UK*. Basingstoke: Palgrave Macmillan.

406

407 NHF (2015). *Code of Governance*. Available at: [http://s3-eu-west-](http://s3-eu-west-1.amazonaws.com/pub.housing.org.uk/CodeGov2015-FINAL.pdf)  
408 [1.amazonaws.com/pub.housing.org.uk/CodeGov2015-FINAL.pdf](http://s3-eu-west-1.amazonaws.com/pub.housing.org.uk/CodeGov2015-FINAL.pdf) (Last accessed: 11.3.2022).

409

410 NHF (2019) *What does Brexit mean for Housing Associations?* Available at:  
411 <https://www.housing.org.uk/our-work/brexit/> (Last accessed: 7.6.2022)

412

413 Nurit, N & Abraham, C (2020) *Leadership style in a board of directors: implications of involvement in*  
414 *the strategic decision-making process* Available at:

415 [https://www.proquest.com/docview/2188816311?accountid=12860&forcedol=true&pq-](https://www.proquest.com/docview/2188816311?accountid=12860&forcedol=true&pq-origsite=primo)  
416 [origsite=primo](https://www.proquest.com/docview/2188816311?accountid=12860&forcedol=true&pq-origsite=primo) (Last accessed: 30.11.2022)

417 Oliveira, A. (2007). *A Discussion of Rational and Psychological Decision-Making Theories and Models:*  
418 *The Search for a Cultural-Ethical Decision-Making Model* EBJO Vol. 12, No. 2.

419 Pawson, H. & Mullins, D. (2010). *After Council Housing. Britain's social landlords*. Basingstoke:  
420 Palgrave Macmillan.

421 Penny, J. (2021) *"Revenue Generating Machines"? London's Local Housing Companies and the*  
422 *Emergence of Local State Rentierism"* Available at:

423 <https://onlinelibrary.wiley.com/doi/abs/10.1111/anti.12774> (| Last accessed: 7.2.2023)

424 Phelps, N. A., & Miao, J. T. (2020). Varieties of urban entrepreneurialism. *Dialogues in Human*  
425 *Geography*, 10(3), 304–321. Available at: <https://doi.org/10.1177/2043820619890438> (Last  
426 accessed: 7.2.2023)

427 Ruigrok, W, Peck, S & Keller, H (2006) Board Characteristics and Involvement in Strategic Decision  
428 Making: Evidence from Swiss Companies\*. Available at:  
429 <https://onlinelibrary.wiley.com/doi/full/10.1111/j.1467-6486.2006.00634.x> (Last accessed:  
430 30.11.2022)

431 Shanks, P. & Mullins, D. (2014). *Housing Association Governance in Northern Ireland* Available at:  
432 [https://www.birmingham.ac.uk/Documents/college-social-sciences/social-](https://www.birmingham.ac.uk/Documents/college-social-sciences/social-policy/SPSW/Housing/research/NI-who-governs.pdf)  
433 [policy/SPSW/Housing/research/NI-who-governs.pdf](https://www.birmingham.ac.uk/Documents/college-social-sciences/social-policy/SPSW/Housing/research/NI-who-governs.pdf) (Last accessed: 11.3.2022).

434 Sacranie, H. (2012). Hybridity Enacted in a Large English Housing Association: A Tale of Strategy,  
435 Culture and Community Investment, *Housing Studies*, 27:4,  
436 533-552, DOI: 10.1080/02673037.2012.689691.

437 Scanlon, K., Whitehead, C. & Blanc, F. (2017) *The future social housing provider*. Available at:  
438 [https://www.lse.ac.uk/geography-and-environment/research/lse-london/documents/Reports/The-](https://www.lse.ac.uk/geography-and-environment/research/lse-london/documents/Reports/The-future-social-housing-provider-full-report.pdf)  
439 [future-social-housing-provider-full-report.pdf](https://www.lse.ac.uk/geography-and-environment/research/lse-london/documents/Reports/The-future-social-housing-provider-full-report.pdf) (Last accessed: 17.2.2023)

440 Tang, C. P., Y., Oxley, M & Mekić, D. (2017). *Meeting commercial and social goals: institutional*  
441 *investment in the housing association sector*, *Housing Studies*, 32:4,  
442 411-427, DOI: 10.1080/02673037.2016.1210098.

443 Temenos, C., & McCann, E. (2013). Geographies of policy mobilities. *Geography Compass*, 7, 344–  
444 357.10.1111/gec3.v7.5

445 Van Bortel, G., & Gruis, V. (2019). *Innovative Arrangements between Public and Private Actors in*  
446 *Affordable Housing Provision: Examples from Austria, England and Italy*. *Urban Science*, 3(2), 52 1-  
447 14.

448 Wainwright, T., & Manville, G. (2017). *Financialization and the third sector: Innovation in social*  
449 *housing bond markets*. *Environment and Planning A: Economy and Space*, 49(4), 819–838.  
450 <https://doi.org/10.1177/0308518X16684140>

451 Westphal, J. D. & Zajac, E. J. (1995) *Who shall govern? CEO/board power, demographic similarity,*  
452 *and new director selection*. *Administrative Science Quarterly*; Thousand Oaks Vol. 40, Iss. 1. (Mar  
453 1995): 60.

454 Wilson, W & Barton, C. (2022) *The role of homes and buildings in levelling up health and wellbeing*  
455 <https://commonslibrary.parliament.uk/research-briefings/cdp-2022-0170/> (Last accessed:  
456 21.2.2023)

457 Zhou, K., Zimmermann, N., Warwick, E., H Pineo, H., Ucci, M, & Davies, M. (2022) Dynamics of short-  
458 term and long-term decision-making in English housing associations: A study of using systems  
459 thinking to inform policy design, EURO Journal on Decision Processes, Volume 10,  
460 <https://doi.org/10.1016/j.ejdp.2022.100017>

461

462

463

464

465