



BUSINESS PLAN 2014 - 2017

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BUSINESS PLAN 2014/17

OUR VISION

Wirral Methodist Housing Association Ltd is dedicated to working in the community to provide homes and services that improve the quality of life for all.

OUR VALUES

Our vision will be sustained by the promotion of the individual as a person through the following values:

Demand led: Finding solutions for those whose housing needs have not been adequately met.

Service focus: Tailoring our services to needs of tenants and neighbours.

Responsible employment: Investing in our employees.

Quality: Continuous improvement in accommodation and services.

Participation: Involving tenants, residents and other stakeholders in the Association's affairs.

Environment: Concern for our locality by ensuring our impact is positive and sustainable.

Prudence: Assessing and managing risk to maintain financial strength and stability.

Progress: Seeking to be a major player in regeneration and in the renewal of the physical fabric of the Wirral area.

Integrity: To trade ethically in an open transparent way.

INTRODUCTION FROM THE CHAIRMAN

Welcome to the 2014/17 Business Plan for Wirral Methodist Housing Association Ltd (WMHA). The only certainty which exists in the Social Housing Movement is uncertainty and Wirral Methodist has demonstrated again and again through its history, through lean size and structure, interest and direction of Board Members combined with the professional skill and dedication of the staff team that it can adapt to change as well as the unexpected.

People are and have been central to the focus of WMHA which was formed following a Methodist Church meeting in 1964. When it was started, the aim of those eight founders was on meeting the needs of people as individuals, who fell through the gaps left by municipal housing provision. Today the Association fulfils similar objectives by filling the gaps between the large competitors which have developed since then. This leaves WMHA in an important, flexible, specialist niche provider position, allowing us to concentrate on innovation and individuality.

The Business Plan sets out the broad strategic aims of the Board over the next three years. This year the Association celebrates 50 years of growth and achievement through hard work and partnership between Board Members and staff.

This has been successfully accomplished because our vision, values and objectives are clear, emphasising what is important to us. The outcome of these policies set by the Board as well as the delivery by our skilled, professional staff team have resulted in high satisfaction amongst our tenants and we will continue to work hard to repay their faith in us.

The broad direction of this approach will be maintained but as the Board appreciate, external changes in our operating environment require continual monitoring and adjustment to take account of these. We are 'alive' to such significant factors and have identified these as part of our consideration of the adjustments needed over the next 3 years.

Research has demonstrated that 'big' is not necessarily 'best', nor less efficient in cost or value for money terms. The Mayor of Wirral, Councillor Steve Foulkes in what is our 50th Anniversary paid us the complement of saying that to keep going for so long, we must be doing things right and as we step out into the future of the next 50 years and beyond we intend to carry on in the same vein.

WIRRAL METHODIST HOUSING ASSOCIATION –

IN A NUTSHELL

When there's a job that needs tackling – do something about it! That is the spirit which first motivated the pioneers, and still drives Wirral Methodist Housing Association today.

Back in 1964, a group of Methodists in Wirral were so deeply concerned about the distressed conditions under which many local people were living and the lack of sufficient suitable alternatives that they saw it as a personal challenge. With only £8 and a £100 bank overdraft, eight of them set about buying houses and renovating them to accommodate homeless and badly housed folk. They started as the Birkenhead (Methodist) Housing Aid Society, later to become the Wirral Methodist Housing Association, an organisation based locally and caring entirely for those in Wirral who so often had an urgent or desperate need of finding a place to call 'home'.

Many things have changed in the following 50 years, not least in people's expectations of living standards. Wirral Methodist have done more than just try to keep up with the times in the houses and flats we provide for rent to those on the local housing waiting list. We have continued to take the initiative with imaginative adaptation of older properties and building of new homes to high quality modern concepts.

Some of the potential tenants have had bad experiences in life. An attractively equipped home that they call their own can be an important aid to a new start. For others, perhaps with young families, overcrowded or unsuitable accommodation makes finding a new home an urgent necessity. The Association also provides for older people who want the benefits of sheltered accommodation giving them the privacy of their own flat but with the security of a specially designed building with part time Sheltered Scheme Manager, combined with central monitoring control for out of hours service. In more recent times, the Association has extended its influence into the arena of special needs through the direct provision of innovative supported housing schemes, meeting the accommodation needs and providing an opportunity for the care of residents with autism and other learning disabilities as well as victims of domestic violence.

Since its modest but determined beginnings Wirral Methodist Housing Association has grown, with the help of government funding, into a non-profit distributing organisation with over 800 houses and flats in management spread across Birkenhead, Wallasey, Hoyle and Ellesmere Port.

Rooted in the past but focused on the future, Wirral Methodist Housing Association's ongoing commitment to the people of Wirral puts it in the forefront of addressing the changing needs of families requiring quality social rented housing at reasonable rents.

EXECUTIVE SUMMARY

Discussions at the time of the formulation of the last Business Plan were against a backdrop of uncertainty of a much changed social housing grant framework. The Association took a calculated venture into the new system with some not insignificant success, which through subsequent and efficient performance increased the Association's reputation for excellence and this in turn led to preferment on further funding requests to the Homes and Communities Agency during the term.

The ambitious development programme that was launched as a consequence was set against the background in turn of great uncertainty in the financial markets as a result of the global crisis. Despite this the Association was able to negotiate both medium and long term loan facilities, including participation in an innovative Bond issue by the Housing Finance Corporation. As financial institutions have steadied, prospects for longer term mortgages are now appearing which the Association hopes to take advantage of in support of its forthcoming development programme.

Continued low interest rates seen as an important part of Government fiscal control have proved to be another outcome which has benefited the Association. This coupled with prudent budgeting has led to an improved surplus outturn in each of the past 3 years with opportunities being taken to reinvest part in stock upgrading and enhancement.

The most significant key ingredient of good financial control is undoubtedly that of sound control of rental income, another area which anticipated great pressures upon it at the time of the last Business Plan. The long anticipated Bedroom Tax was implemented by Government and like other associations, Wirral Methodist took steps to identify affected tenants, provide initial advice and then employ an additional staff resource to monitor and assist in controlling the danger of increased arrears. In this way, risk has been managed effectively but uncertainty remains.

The Association will soon be coming to the point where in some cases an unwillingness of some tenants to engage in dialogue over Bedroom Tax is expected to lead to arrears enforcement action, however 2015 holds out the prospect of abolition should a Labour Government be in power after the next election. Other changes such as the Benefit Cap have not impacted quantitatively upon the Association, while the troubled roll out of Universal Credit, which has now started in part in Wirral and Cheshire West and Chester Councils and which is possibly the greatest threat to the financial standing of the Association in living memory, is stuttering out much slower than initially 'promised' by the Government, with an end date for completion of 2020 being spoken about. Uncertainty is still therefore with us but the slow roll out at least gives opportunity to adapt our response to the challenges it poses.

The Association has been innovative in raising money from Welwyn Hatfield Council through Arlingclose to employ on a pilot programme of Solar PV electricity generation, which in addition to new combined Heat and Power Boiler at Epworth Grange Sheltered Scheme, demonstrates a Value for Money approach to provide long term financial benefits to the Association, tenants and the wider environment alike.

The emergence of competition from a burgeoning private landlord sector is also a challenge to the Association in terms of demand for its product which it cannot ignore, nor would it wish to if it is true to its desire to provide good quality decent affordable accommodation within which homes are to be fashioned but once again in common with the circumstances it faced in 1964, the Association will reach out to catch those unfortunate people who fall through the safety net.

Our aims for the coming three years include taking careful measured steps towards delivering the ambitious development programme which we have been granted by Wirral Council and the Homes and Communities Agency, understanding better our physical assets and using that to direct future investment priorities, exploit opportunities to continue to 'green' our work for the benefit of our tenants and others.

We will pay particular regard to the concerns of our stakeholders and our regulator as articulated through their Regulatory Code demonstrating performance, Value for Money and Financial/Governance excellence. We will pay attention to the ongoing risks which if not monitored and controlled could destabilize our work and confidence in the Sector, in particular the effects of Government changes in respect of Welfare Reform and reductions in public expenditure.

At the centre of our thinking is the concern we feel for meeting the need of our tenants and potential tenants requiring our services and which we are passionate about delivering in a personalised, excellent manner to offer the best Value for Money offer available locally.

OPERATING ENVIRONMENTAL ANALYSIS – KEY FACTORS AFFECTING OUR BUSINESS

Looking back to the start of the last Business Plan, the factors affecting the Social Housing Movement were clearly in a state of major change. Specifically those included:

GOVERNMENT POLICY

- Local Government Re-organisation in Cheshire leading to the creation of Cheshire West and Chester Authority is now fully established. Housing does not have a particularly high profile within the Council but the Housing Strategy Team has been working hard to take the initiative. This has led to significant investment by the Homes & Communities Agency although this has been through larger schemes and housing associations.
- No replacement funding for Housing Market Renewal has come from central Government but Wirral Council have stated intention of directly funding schemes to cleared sites within the HMRI area in order to finish off investment there. The Association is expecting to benefit from such investment.
- Apart from some Government Funding specifically earmarked for use by private developers (for which housing associations could and did bid) there has been only a marginal interest from private providers in bidding for Social Housing Grant.
- It is hoped that the worst of the global banking crisis has now past. Loans for future development have become much more available (albeit over shorter terms) and interest rates are both competitive and low, ensuring improved budgeted surplus outturns enabling increased investment in the housing stock.
- A general reduction in crime levels.
- One outcome of the financial crisis was the dissolution of the Financial Services Authority (FSA) and the creation of the Financial Conduct Authority which has taken over most of its functions. This transition has been relatively smooth.
- Continued reduction in central Government funding to Councils has created significant budgeting difficulties, service reduction and staff cuts in Wirral. Changes implemented by Wirral Council to Council Tax have imposed financial burdens for this on some for the first time and also for the Association who have to meet empty home charges from the moment a property becomes empty. Staffing issues have led in part to the suspension of the Strategic Housing Partnership in Wirral.
- On the back of cost pressures within local authorities, Supporting People budgets have been under pressure. In Wirral sensible negotiation with the SP Team in respect of the Association's funding for sheltered schemes had ameliorated the worst potential effects of budgetary pressure. In CWAC Local Authority the Association is indirectly affected through significant re-organisation of and tendering for special needs care and support. This will affect the provision of services for

victims of domestic violence for which the Association has provided a relatively new purpose built Refuge in Ellesmere Port. Also involved is the provision of care and support for young people such as that provided at the former Westminster Church Site in Ellesmere Port.

- Plans to initiate the ambitious long term Wirral Waters Scheme for Birkenhead Docks appear largely stalled.
- Difficulties of co-ordinating the work of Department of Adult Social Services in Wirral with meeting identified need have been problematic and increasingly due to staff changes as well as budgetary / job loss pressures. However much good work has been done through the Learning Disability Housing Panel, which the Association has been instrumental in getting off the ground.
- Although unable to persuade the Government to reverse problematic changes to the Support for Mortgage Interest (SMI) Scheme, collaboration with others to lobby the F.C.A. and lenders has resulted in a mortgage product to support Home Ownership for those with long-term disability being rolled out nationally.
- The Government forced change from Primary Care Trusts to Clinical Commissioning Groups is yet to bed down.
- Equality and diversity (a key area of interest for the last Labour Government) is not now being actively promoted by the new Government against a backdrop of increased public anxiety about immigration.
- Major changes to Welfare have been introduced by the Government including so far, the Bedroom Tax which affects nearly 100 of the Association's properties and Universal Credit. Early indications are that Bedroom Tax issues are containable but may lead to evictions for non payment in the near future. Universal Credit however, judging by the experience of other housing associations in the North West involved in the Pathfinder Trials appear problematic and difficult to anticipate the effect of.

REGULATION

The Homes & Communities Agency has found its feet and has successfully delivered its Affordable Housing Programme. Regulatory functions are now bedded within the Agency which has published its Regulatory Framework.

- Some well publicised difficulties in terms of regulation have occurred within the sector including:
 - The near financial failure of Cosmopolitan
 - Chief Executive severance payments such as Great Places Housing Group
 - Safety risks due to inadequate Gas Appliance Servicing arrangements such as at Your Housing Group

This has led to tightening of regulatory codes and publication of proposals for further strengthening by the HCA for implementation in 2015.

- A much increased interest in the issue of, “Value For Money” (given particular emphasis in the Regulatory Code) has seen a focus by the Homes and Communities Agency on the process by housing associations and in some cases this has led to regulatory downgrades for some larger associations. Although not directly applicable to smaller associations with less than 1000 units, training on how to produce such statements that would be likely to meet with approval from the regulator has been made available.

ASSET MANAGEMENT CONSIDERATIONS

Introduction of the “Affordable Rents” linked to the reduction in Social Housing Grant levels has been problematic generally across the North of England. This has led to a dampened demand for Social Housing Grant generally.

- The headroom for social rents to be increased to a level of 80% of market rents is smaller both in terms of new schemes and also rent conversions. In addition available security for lending will be taken up at a faster rate
- Homelessness appears to have ‘taken a back seat’ in terms of Government priorities and the Media.
- Government interest in energy efficiency commitments on utility companies has waned as well as incentives for energy generation through, “Feed-in Tariffs” throughout the course of the parliament. No opportunity exists for stock improvement through the Government’s, “Green Deal” which has been subject to little take up.

RELATIONSHIPS WITH OTHERS

Newly bedded-in arrangements to procure Social Housing Grant through the Great Places, BLOC Partnership have been smooth and successful with the Association receiving substantial support from the Homes and Communities Agency as a result as well as additional allocations throughout the year to support opportunistic opportunities as a result of a demonstrable track record of scheme delivery on budget and on time.

STRATEGIC OBJECTIVES

LOCAL OFFER FOR DELIVERY OF HOUSING SERVICES

The Association has enjoyed very high levels of satisfaction amongst its tenants over many years and this is because we are a lean and compact organisation embedded in the local community whose needs we were set up to address in 1964.

We believe that services are best delivered by local people for local people, creating opportunities for churning finance throughout the area, through local employment and sensitive, effective deployment of our efforts.

We are sustained by the joint principles of treating people as individuals, both in how we engage with them as well as attempt to meet their needs and also in the belief of 'going the extra mile'. This is an especially sound policy. It means achieving an outcome and then looking at it to seek ways of squeezing a little more advantage out. It ties in also with our approach to Value for Money.

Good service alone is not enough however and in view of other factors such as burgeoning rent levels and increased competition from other providers we need to look for ways in which we can compete and outperform them in all areas.

In line with the principles of continuous improvement we will continue to follow and adapt as required by experience and external circumstances, work streams in place to improve our local offer supplemented by attention being paid over the life of this plan to the following:

- We will extend our tenant profiling base to learn more about their motivations and requirements for the future to ensure we continue to provide the right type of property in the right place at the right time. We will attempt to understand the reason for long term tenancy stability of longstanding tenants and give consideration to rewards where appropriate.
- Consider ways to improve speed of and efficiency of void relet process through, for example greater reinvestment, tenant choice and other incentives such as use of decorating allowances.
- Retain Sheltered Scheme Managers at our three properties for the elderly and use this as 'marketing tool'.
- Increase rent collection options to facilitate tenant choice under Universal Credit and ensure adequacy of systems for delivering within the office.
- Review tenancy assumptions and options in light of current demand as well as legislation. Publish Tenancy Management Policy, to include options for housing of children in flats, starter tenancies and increased flexibility of allocations.
- Assess competition from private landlords in terms of the housing offer and service.

STRATEGIC OBJECTIVES

ASSET MANAGEMENT

Knowing and Making Them Work

Being concentrated within the small geographical area of Wirral, one advantage for Staff and Board Members of the Association is having a good intuitive knowledge in depth, of the location of our housing stock, pepper-potted as it is throughout the peninsula, its nature (as well as the neighbourhood in which it is to be found) and its purpose in meeting housing need over the 50 years in which the Association has operated.

This has meant that the Association is well placed to see trends of demand and be aware early of area initiatives which have enabled it to dispose of problematic property (such as through the past clearance programmes of Housing Market Renewal) and contribute to associated redevelopment, as well as urban regeneration more generally (such as work in the Hamilton Quarter of Birkenhead to bring vibrancy back to a town centre location).

Recent development of new housing assets has been increasing to meet demand in more popular (but largely overlooked) area such as Hoylake but we know that we are still needed to make important strategic interventions in our heartlands of inner Wirral in key highly visual locations.

Because of sound, prudent budgeting, cost and risk control as well as meeting tenant identified upgrades or concerns, investment in our existing stock has been maintained as a level so as to not only hit the Decent Homes Standard early, but also keep it in that condition.

We recognise that competition exists from private landlords who often offer an inferior product but in better locations so we are not complacent about our standards, so that over the period of this plan we intend to ensure that we offer a product that will delight our tenants. Where this cannot be achieved at a reasonable Value for Money cost we will consider whether this represents a product of which we are proud and should be therefore disposed of.

Although previous governmental attempts to improve energy efficiency and environmental sustainability of the housing product appear presently to have fallen into the doldrums, we remain committed to seeking ways to meet the best standards we economically can to the benefit of our residents and the wider global community.

Having made progress against our previous targets but in acknowledgement of the scale of the issues being faced we intend to maintain aspects of that work stream (suitably refreshed based on experience) and seek action over the life of this plan on the following:

- Gather empirical data from Council sources, waiting list data and in house experience/ direct demand, to identify specific individuals and needs that need addressing through new housing provision.

- Develop a formalised Asset Strategy to demonstrate Value For Money, to include for example categorisation of the stock as well as client group, locality, efficiency of capital use, demand, condition and opportunity for profit generation through disposal.
- Consider tenant expectations in terms of physical attributes of their homes with a view to ensuring long term occupancy and supportive inter-relationships.
- Consider options to look to increase tenure options to best help those in housing need and create opportunities for cross subsidy support to rental development.
- Consider ways to enhance the maintenance and relet housing offer through direct labour initiatives.
- Seek out opportunities for improving energy efficient housing solutions for the mutual benefit of the Association, its tenants and the wider environment.

STRATEGIC OBJECTIVES

FINANCIAL VIABILITY

Strength in Numbers

The Association has maintained a prudent approach to the management of its financial affairs throughout its 50 year history but never shied away from important strategic investments, where based on identified need, across the board risk implication consideration, sound viability assessment and value for money analysis.

From this foundation it was an early contributor to the 'brave new world' of private finance post 1989 at a time when such loans were previously unknown and continued in its innovative approach to securing the funds it needed to drive its important development of new housing, particularly through a series of Bond issues organised by The Housing Finance Corporation.

Most significant in many ways has been the challenge of the "Affordable Housing Programme" by the current Coalition Government which is now reaching the end of its first phase. Reduced capital grant per outturn unit has been allowed to be compensated for through higher 'sub market' rents on new properties and a proportion of relets through a process called, "conversion".

Despite anxieties that this product might appear less appealing to lenders and also concerns about the ability of 'conversions' to generate sufficient additional income (which have proved largely correct) the Association has been able to deliver a programme of new development which is larger than first granted as well as secure the necessary loan term finance to support it.

This is not about the commonly used term, 'sweating one's assets' but rather taking responsible decisions to tackle the challenge of housing deprivation head on in a measured determined way. As the Association's stock becomes increasingly encumbered by loan debt its important work in new provision may have to slow in order to ensure that existing tenants are able to continue to receive the current and hopefully enhanced level of service offer.

In looking forward to ensuring sufficient and long term liquidity, by attention to performance monitoring and systems of internal control, the key issues which the Association wish to address over the life of this Business Plan include the following:

- Examine exposure to risk of long term liquidity through stress testing and associated analysis as well as by comparison of gearing with peers.
- Monitor cash flow and rental recovery in light of increasing roll out of Universal Credit provisions.
- Respond as necessary to forthcoming and expected changes to regulatory requirements of the Homes and Communities Agency concerning the Financial Viability Standard.

- Within sensitivity analysis identify options for meeting increased budget head provision and / or use of prudent underspends.
- Contribute to financial appraisal of Value for Money assessments.
- Monitor compliance with Lenders' covenants and identify effective early warning mechanisms.
- Identify funding streams to facilitate improvement of the existing stock and delivery of new housing under Affordable Housing Programme as well as that generated from Asset disposal.

RISK MANAGEMENT STRATEGY

INTRODUCTION

Since the Housing Corporation issued its first guidance to housing associations in 1997 on the subject of risk management, the Association has developed and refined its processes in respect of risk in the light of continued examples of good practice. This paper sets out the Association's approach.

RISK APPETITE

The Association has taken risk into account in an informal way since its earliest times. An emphasis on Methodist principles of good housekeeping means that WMHA 'naturally' adopts a cautious approach to risk, which is based on a careful and sound analysis of the issues involved. This does not imply however an aversion to taking important decisions but rather a determination to make projects succeed from a position of strong foundation.

It is recognised that there is an increasing need for the formalisation of the Risk Management process. Although it is acknowledged that such an approach cannot be expected to cover every possible eventuality nor reduce every risk to zero, the process of Risk Management has the benefit of ensuring sufficient attention is paid to the subject and significant high level risks are managed in the following ways:

- Accept it
- Transfer it
- Modify it
- Eliminate it

ROLES AND RESPONSIBILITIES

The Board has overall responsibility for the wellbeing of the Association. In delegating initial responsibility for the identification and control of risk to the Chief Executive and his staff, the Board has put in place arrangements for satisfying itself as to the adequacy of the Risk Management process. This includes:

- Maintenance of a Governance & Internal Controls Sub-Committee.
- An Internal Audit Function
- An Annual Report from the Senior Management Team on the adequacy of the Association's systems of Internal Control.
- An assessment of the key risks which might prevent satisfactory delivery of the Business Plan.
- Standard agenda items on Board and Sub-Committee Agendas to consider Risk Implications.

In this way Board members achieve a working knowledge of the risks to which the association is exposed throughout the year.

Responsibility for monitoring, managing and reporting on risk rests with the Senior Management Team. In addition it is the responsibility of each member of staff to be alert to risk in all its manifestations and work towards its minimisation particularly in respect of the key risks which the Association faces.

RISK MAPPING

The Association has clear ideas as to what it wants to achieve in the future as evidenced in the preceding section. It also recognises through a discussion conducted under the Environmental Analysis that there are many factors which could contribute to the achievement or failure of these objectives.

These 'threats' require to be identified and dealt with in a planned and orderly manner. Of the key threats to the Association's objectives identified, after a mapping exercise, the following list identifies those which are considered to be at the most significant risks and which will form the basis for the Association's Risk Register.

KEY RISKS TO BE AVOIDED/PREVENTED/MANAGED

- Failure to keep up with changes in external operating environment
- Failure to comply with changes to the Regulatory Code 2015
- Failure of Board to meet Regulatory requirements
- Failure to achieve Value for Money and communicate this to stakeholders
- Failure to maintain confidence of Tenants and Stakeholders
- Failure to maintain confidence of Lenders
- Failure to plan for new Welfare Reform changes
- Failure to control income and expenditure
- Failure to anticipate changes in economic climate
- Failure to comply with financial reporting standards
- Failure to control a housing development programme
- Failure to plan for business continuity for disaster
- Failure to maintain human resources
- Failure to provide sustainable stock
- Failure to attract suitably skilled and experienced Board Members

RISK MANAGEMENT ACTIVITIES

The Association undertakes a range of activities to manage, eliminate or control risks. In particular, it will:

- Annually review the risk map in conjunction with the business plan (Board, Senior Management Team)
- Annually report the effectiveness of risk management and control (senior management team via Governance Sub-Committee to Board)
- Carry out risk assessments on all significant projects (Senior Management Team)
- Implement a programme of Internal Audit to identify risks in main business areas and devise risk management activity to address them (Senior Management Team, Sub-Committees, Board).
- Focus Board and Sub Committee agendas and discussion, on risk issues where appropriate (Senior Management Team, Sub-Committees, Board)