



## Chief Financial Officer



# Introduction and welcome

Thank you for taking an interest in joining Hightown Housing Association as Chief Financial Officer. The post has been created following the announcement that our Finance Director will be retiring in 2025.

I have recently joined Hightown, and it is already clear that our success comes from the dedication, expertise and passion of our staff. Hightown has a proud history of building homes and supporting people, and we want to continue to do this. We also want to ensure we successfully navigate what is an increasingly complex environment and build a stronger focus on our existing customers and homes.

We are looking for a CFO who combines strategic thinking, financial know-how and leadership skills. You will be a natural collaborator who will work with the Executive Leadership Team, our Board and our wider organisation to shape our financial strategy, driving our ability to invest and grow. You will also build effective relationships with our key stakeholders and partners to help us shape and deliver our corporate goals and improve our customer experience.

As CFO, you'll oversee all financial operations, including financial management, risk controls, funding strategies, analysis and reporting. You'll make sure our financial practices are strong and compliant. Plus, you'll lead a talented team of finance professionals, promoting a culture of excellence and continuous improvement. We're looking for a driven individual with proven experience in financial leadership, exceptional analytical skills, and the ability to communicate effectively with all kinds of stakeholders.

Your expertise will be key in guiding our financial decision-making and providing insights that will help shape the future of Hightown.

Thank you again for your interest and I am delighted that you are considering applying for this key role in our Executive Leadership Team. I very much look forward to receiving your application.



Maxine Espley MBE, Chief Executive Officer



# About us

Hightown is a charitable housing association operating across Hertfordshire, Bedfordshire, Buckinghamshire and Berkshire. We own and manage 9,300 affordable homes - delivering high quality landlord services to more than 19,000 customers - and provide care and supported housing to nearly 800 vulnerable people every year across 90 schemes.

Around 6,000 of our homes are general needs properties for rent, while shared ownership homes account for a further 1,400 of our total housing stock. We employ over 1,000 people and our annual turnover is £121 million.

## Building homes

Providing high quality, affordable homes has always been a key part of Hightown's mission and we have developed ambitiously for our size in recent years. In 2024/25, we built 392 new homes, 321 of which were for affordable and social rent, with a further 300 new homes in the pipeline for 2025/26.

We recently completed the second phase of our flagship affordable housing development at Maylands Plaza in Hemel Hempstead, providing around 300 homes, shops and a church to create a thriving new community, brought homes and workplaces closer together and boosted the local economy.

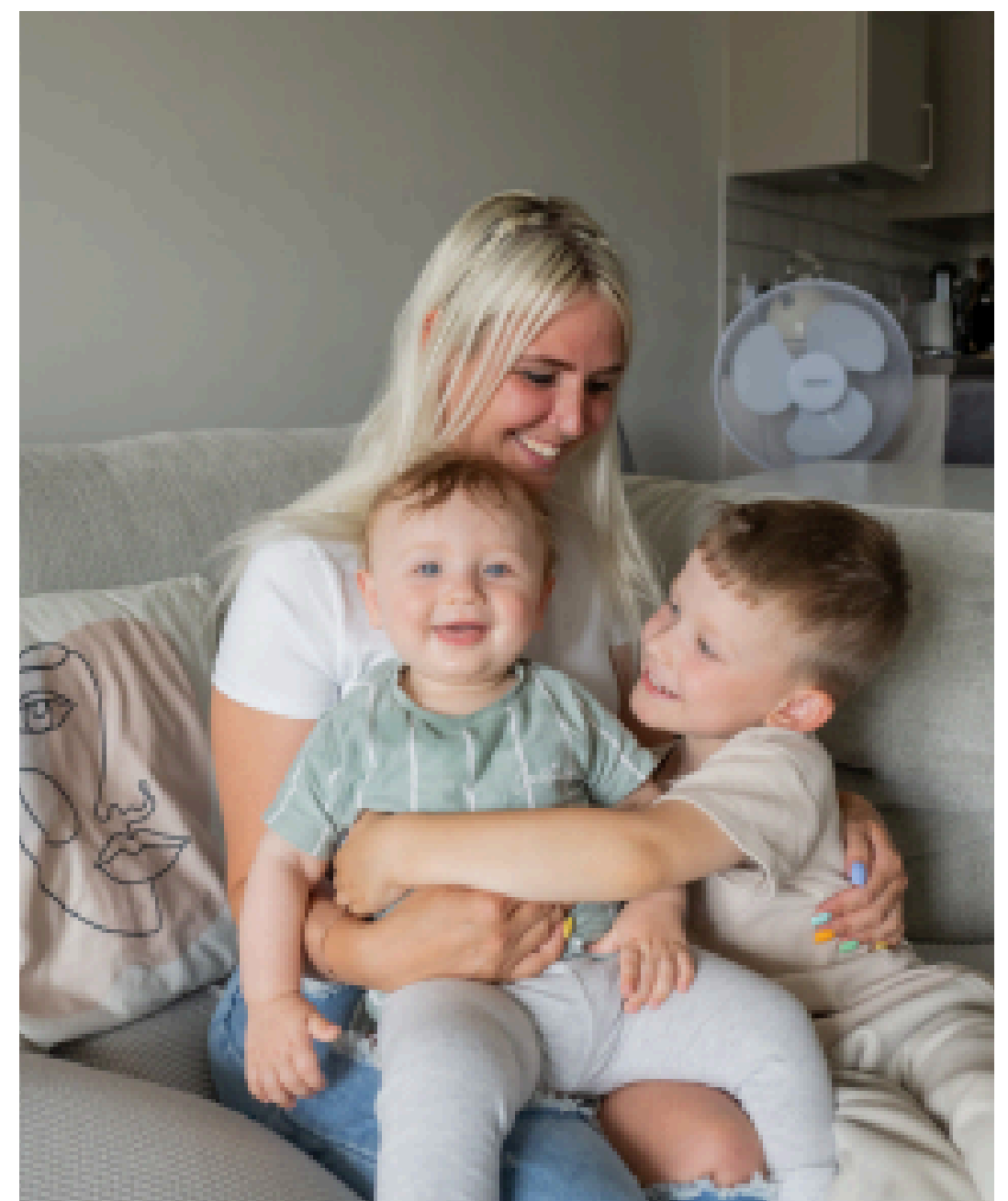
## Supporting people

Our customers are at the heart of everything we do at Hightown. We support people to thrive in their homes and communities, ensuring their voices are heard and their feedback drives service improvement through continuous customer engagement.

We recognise that many of our customers face multiple challenges and our housing team works in a person-centred way to help these customers maintain stable housing. In 2024/25, our tenancy support team assisted nearly 400 customers with their finances and wellbeing, recovering £664,000 in additional welfare benefits.

Hightown has been a leading provider of care and support services in Hertfordshire, Bedfordshire, Buckinghamshire and Berkshire for 30 years. We provide support mainly for people with people with learning disabilities and mental health problems ranging from a few hours a week to 24-hour care.

We also house and support people experiencing homelessness, young people and asylum seekers. Our care and support services are important to our social purpose, despite the challenging funding climate of recent years which has prompted other housing associations to scale back these activities.







## Our mission

Building homes. Supporting people.

## Our culture

Hightown's culture aligns with our values and social purpose. We are supportive, inclusive and responsive and share an ambition to learn and to develop for the benefit of current and future residents and the people we support.

## Our purpose

Hightown's aim is to provide as many homes as we can at below market rates and a wide range of housing and support for people who are vulnerable and/or disabled. Hightown's history over more than 50 years shows our continuing focus on our strong social purpose. Hightown is committed to retaining its distinctiveness and its reputation for making projects happen which demonstrate our values and contribution to society. We believe that, by developing decent homes and supporting individuals to live with confidence, independence and choice, our work delivers a tangible positive impact for local communities.

## Our annual report

Each year, Hightown publishes an Annual Report which highlights our achievements in Care and Supported Housing, Development and Housing. You can read a copy of our 2023/24 report [here](#)

## Key Documents

[Hightown Strategy 2024-2027](#)



# Executive Team



**Maxine Espley**  
Chief Executive




**Gemma Richardson & Amy Laurie**  
Co-Executive Directors of  
Care & Supported  
Housing



**David Skinner**  
Executive Director of  
Financial Services  
(retiring 2025)



**Andrew Royall**  
Executive Director of  
Development



**Carol Lovell**  
Executive Director of  
Corporate Services



**Natalie Sturrock**  
Executive Director of  
Housing



# About the role

## Job title:

Chief Financial Officer

## Summary:

The Chief Finance Officer (CFO) will be an active member of the Executive Team, providing strategic financial expertise and direction to ensure Hightown's financial viability. The CFO will work collaboratively with the Executive and across the business to support the delivery of the business plan and to ensure effective financial reporting and management to enhance the performance of the organisation.

## The key areas of responsibilities for the CFO are:

- Business Planning and related stress testing
- Treasury & Financial planning
- Value for Money
- Budget setting and monitoring and support to budget holders
- Day to day financial management including payroll, accounts payable and accounts receivable
- Financial reporting to the Board, Committees and Executive
- Financial risk and assurance and regulatory returns
- Management of relationships with lenders and financial institutions

The CFO will be a key advisor to the CEO, Board and Committees on all aspects of financial planning and financial risk and assurance to inform decision making.

## Key accountabilities:

### Financial services and performance

- Oversee the financial activities of the organisation working to optimise funding streams and achieving value for money for the organisation.
- Prepare the financial reports and forecasts and provide consistent, robust, and expert financial advice and reporting to the Chief Executive, the Board, Committees and the Executive team.
- Ensure systems of control are in place to ensure financial stability and viability of the organisation, and that regulatory and statutory requirements are met.
- Deliver an effective approach to budget planning, control, and monitoring across the organisation, ensuring a strong accountability mechanism that detects issues quickly.
- Establish processes to monitor the key financial performance indicators and advise the Chief Executive and Board of any significant divergences.



## Treasury and Financial Planning

- Ensure a strategic approach to financial planning which delivers long term value for the organisation is achieved.
- Ensure that the organisation has robust financial planning processes in place, which incorporate budgeting, forecasting, long-term business planning, scenario testing and cash flow management.
- Provide oversight and delivery of our ongoing liquidity requirement, in line with business plan needs and treasury policy requirements.
- Provide the Board and Chief Executive with appropriate advice on treasury management issues, engaging external advisers as required.
- Develop and maintain excellent relationships with key stakeholders, including Lenders, Banks, Auditors, Rating Agencies and Regulators.
- Maintain close oversight of the capital programmes for new build and existing homes and ensure robust controls and monitoring arrangements are in place.
- As Lead Officer, ensure that the Treasury Committee is effectively served. Ensure that the Committee is provided with concise, relevant information and advice to fulfil its remit.

## Financial Systems and Reporting

- Ensure the financial and accounting systems, policies, delegations and procedures meet its needs and satisfy all statutory and regulatory requirements and professional standards.
- Ensure that the Board, senior management, managers and external stakeholders receive, on an accurate and timely basis, the financial reports that are required in order to meet their requirements and support business decisions.
- Ensure that annual accounts are produced and audited within the required timescales and on a cost-effective basis. Advise the Chief Executive and Board in relation to the Auditor's requirements and recommendations.
- Ensure the timely delivery of accurate financial data returns to the Regulator of Social Housing.
- Take such tax advice as is necessary for the Association and minimise any tax or excise burden.
- Ensure that management accounting systems are in place to deliver business information needs such as activity-based costing to internal and external customers.





## Audit and assurance

- Establish a robust approach to managing financial risk, which is integrated into the organisation's broader risk and assurance framework. Assess and control financial risk and protect assets.
- Ensure that financial risk matters are brought to the attention of the Chief Executive, the Risk and Audit committee and/or Treasury Committee and Board members at the appropriate level and that recommendations are acted upon.
- As the Lead Officer, ensure that the Risk and Audit Committee is effectively served. Ensure that the Committee is provided with concise, relevant information and advice to fulfil its remit.
- Advise the Chief Executive and Board on any new initiatives or major developments that involve significant levels of financial risk.
- Take all practicable steps to maintain the integrity of Hightown's financial systems. Maintain appropriate mechanisms for checking compliance with financial policies and procedures. Give such assistance as any Internal Audit arrangement may require.

## Leadership

- To demonstrate a commitment to Hightown's Vision and Values statement.
  - Lead the Finance department to deliver an effective and efficient financial service to the organisation.
  - Create a positive work environment, with a culture of performance improvement, openness, learning and accountability.
  - Develop a commitment to customer excellence and identify creative opportunities to improve.
  - Promote a unified culture and maintain effective internal communications arrangements throughout the Finance Department and between the Department and the rest of the organisation.
  - Make a positive, constructive and cohesive contribution to the Executive team, the Board and Committees. Support the organisation to achieve its strategic aims and positively promote the work of Hightown.
  - To participate in relevant national and regional forums and events. To represent Hightown and the strategic objectives of Hightown at external events.
  - Comply with the organisations policies, procedures and the Codes of Governance and Conduct.
  - To carry out the above duties out of normal office hours if necessary and support the Executive team out of hours requirements as part of the organisations business continuity arrangements.
  - Any other duties consistent with the responsibilities of the post at the request of the Chief Executive.
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## Location & flexible working

The post is based at Hightown's main office in Hemel Hempstead, but the post holder may be required to travel on the Association's business from time to time. Hightown operates within usual office hours and offers a hybrid working model, combining home and office-based working.



# Terms of Appointment

Hightown Housing – Chief Financial Officer  
Pay & Benefits

- **Salary-** Competitive (currently under review)
- **Annual Leave Entitlement:** 25 days per annum plus bank holidays- Rising to 27 days after 2 years' service
- **Car Allowance:** £8,678 per annum
- **Pension:** 4% employer contribution- Defined contribution scheme with SHPS
- **Performance Bonus:** 1% of annual salary, paid in December- Subject to commencement of employment prior to 1st April in given year, and to satisfactorily achieving objectives
- **Attendance Bonus:** 1.25% of monthly salary- Paid monthly if no sickness in month
- **Life Assurance:** 3 x annual salary





# How to apply

**Saxton Bampfylde Ltd is acting as an employment agency advisor to Hightown Housing Association on this appointment.**

Candidates should apply for this role through our website at [www.saxbam.com/appointments](http://www.saxbam.com/appointments) using code **SAYHD**.

Click on the 'apply' button and follow the instructions to upload a CV and cover letter and complete the online equal opportunities monitoring\* form.

The closing date for applications is **noon on 6th June**.

\* The equal opportunities monitoring online form will not be shared with anyone involved in assessing your application. Please complete as part of the application process.

## GDPR personal data notice

According to GDPR guidelines, we are only able to process your Sensitive Personal Data (racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, health, sex life, or sexual orientation) with your express consent. You will be asked to complete a consent form when you apply and please do not include any Sensitive Personal Data within your CV (although this can be included in your covering letter if you wish to do so), remembering also not to include contact details for referees without their prior agreement.

## Due diligence

Due diligence will be carried out as part of the application process, which may include searches carried out via internet search engines and any public social media accounts.





# Saxton Bampfylde

