



corporate plan

2022 – 2025

revised march 2023

believe
housing

introduction

In April 2020 we launched our first Corporate Plan as **believe housing**. This set out big ambitions to help us realise our vision of a life without barriers for our customers and our people.

This past year we have continued to build on our commitment to create thriving places and provide great services for our customers, to create a great place to work for all colleagues and to be a safe, secure and sustainable business.

When we launched our 2022 – 2025 corporate plan last year, we reflected on the previous seven years where we were committed to delivering our transfer promises. We achieved so much in this time and delivered on what customers told us was important to them and exceeded their expectations. We learned from our experiences, listened to our customers, our employees and our stakeholders to take stock and produce a new three-year plan to take us on the next step of our journey.

When launching this plan, we also knew there would be some difficult times ahead. These challenges include the scale of the environmental and decarbonisation agenda, our commitment to improving places, improving homes and delivering new homes whilst improving the overall customer and colleague experience.

We are delivering against our corporate plan priorities in a more challenging operating environment where we are facing multiple and often conflicting pressures. Higher inflation and cost of living has placed additional pressure on the business, colleagues and customers. The quality of social housing has also come to the fore and continues to challenge the reputation of the sector as well as placing pressure on housing investment plans.

We are also seeing significant changes in the regulation of social housing. We kept a close eye on developments following the launch of the Charter for Social Housing Residents and built this into our plans. Regulation has progressed further since then and the Social Housing Regulation Bill is bringing a stronger and more proactive approach to regulation, with increased transparency for residents and accountability for landlords for how they deliver services to tenants and giving tenants a stronger voice. This includes greater protections for tenants against serious hazards, increased powers for the Housing Ombudsman and additional requirements in relation to information and transparency. The Better Social Housing Review conducted in 2022 builds on these developments with a focus on the quality of social housing. It sets out seven recommendations that the social housing sector should focus on to deliver its core purpose of providing decent, safe homes for all those who can't afford the market.

Taking these challenges into account, we have reflected on the first year of delivering our corporate plan and have put our customers front and centre to the delivery of our priorities. Over the next two years we will remain focused on our priorities, but we must also continue to be responsive to the complex and changing operating environment as well as the changing expectations of our customers.

who we are

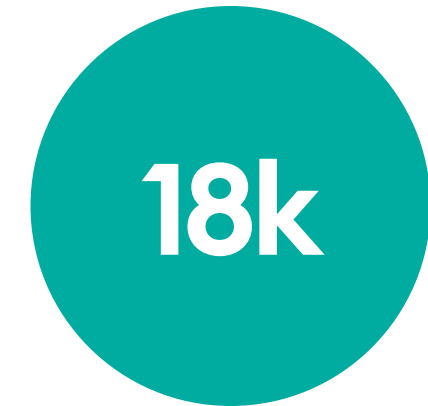
believe housing is one of the largest housing associations in the north east of England.



Covering an area of more than **350** square miles



We have **634** people working at believe housing



We manage around **18,000** homes

We put customers at the heart of everything we do and ensure they're part of the journey to provide great services, homes and communities for people to thrive in.

vision and values

we believe in life without barriers

If everyone expects more, they can achieve more, and we can transform lives together. It is this power of 'more' that will let people realise what is possible - change perceptions, raise aspirations and create inclusive, vibrant communities.

Our vision has remained constant throughout our time as something we are constantly striving to achieve and pushing boundaries as the meaning of this evolves. We consider it as relevant now as when we were created.

Our people helped develop our core values, which are very simple and hold us all to account.

At believe housing we all agree to do the right thing for our people, for our customers, for our business.

If we look after our people, they work together for the good of our customers. If we focus on the right things for our customers, this gives us a sustainable business. If our business is secure, we can better meet future customer needs.



vision and values

we believe in life
without barriers

In this corporate plan, we continue to push ourselves forward, not settling for where we are now. We know we can do even better for our customers and our people, which will continue to create a strong and stable business.

our values and behaviours



our strategic objectives

We have reflected on the first year of delivering this corporate plan in terms of the progress we have made and the continuing challenges and opportunities in the operating environment. There is a need for us to focus on our priorities and deliver these in a way that makes the biggest difference to our people, customers and the business.

To achieve the right level of focus, we have reviewed our strategic objectives and streamlined them. These objectives all have cross-cutting impacts on making a difference to our customers, our people and our business.



create thriving, safe and sustainable places and homes that people want to live in	provide services that have the biggest impact in supporting our customers
create an employee offer that attracts the best people	create the simplest processes and ways of working
work together for the good of our customers	be a sound, secure and sustainable business

our strategic priorities

We have identified eight priority programmes that will deliver against our strategic objectives. These are:

<p>repairs and maintenance</p>	<p>asset management strategy</p>	<p>future operating model</p>	<p>workforce strategy</p>
<p>A repairs and maintenance service delivery model that can meet increasing demand and delivers to standards that our customers expect.</p>	<p>A dynamic asset management strategy based on reliable data and customer insight, providing a long-term view of the investment required to meet future standards and changing expectations.</p>	<p>A new operating model informed by our Moving Forward trials to deliver services that better meet customer demand and expectations.</p>	<p>A workforce plan that is proactive, adaptable and can meet the challenges of the future.</p>
<p>employee offer</p>	<p>processes and systems</p>	<p>refinancing</p>	<p>service charges</p>
<p>The right employee offer and believe way of working that meets individual, customer and business needs.</p>	<p>Simplified key customer journeys and processes with the right systems that best support the effective delivery of our services.</p>	<p>Short term funding solutions that meet business needs including a review of our current facility. Longer term refinancing options that will enable the delivery of future business priorities.</p>	<p>Tangible options for future service charges and achieving a consistent approach to current service charges including the effective recovery of service charge costs.</p>

our delivery principles

In order to get the best result out of delivering our objectives we will make sure throughout all our strategic objectives and programmes that we:

✓	Embrace equality, diversity and inclusion
✓	Engage with customers and understand/exceed their expectations
✓	Uphold high standards of safety and compliance
✓	Work in a way that supports our culture
✓	Work effectively in partnership with others
✓	Drive financial resilience, performance and efficiency
✓	Make decisions based on good reliable data
✓	Maintain high standards of data and cyber security
✓	Respect and protect our planet
✓	Reflect on the emerging changes in the sector and expectations for housing providers

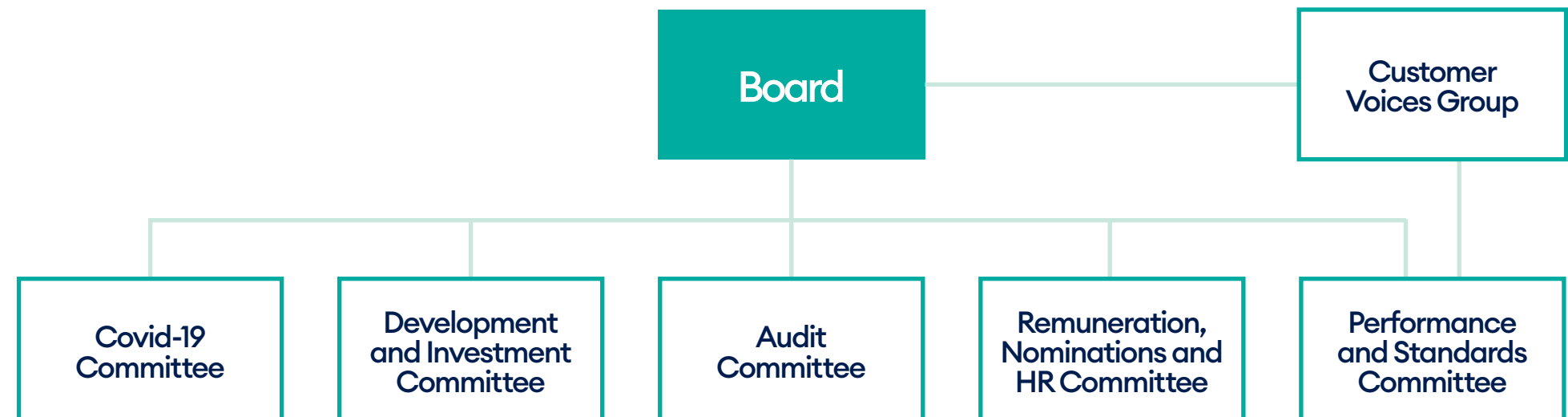
how we are organised to deliver the most effective services

To achieve our ambitious plans and ensure we keep on track, working towards our objectives while always ensuring we meet our legal and regulatory requirements, we need strong and effective governance arrangements in place.

Our vision and strategic direction are developed together by the Board and employees – to make sure that everyone is contributing to and has bought into our plans and understands their role in helping to achieve success.

The Board oversees our activities at a strategic level, ensuring that we make effective decisions. Our structure ensures that we are regularly considering the service delivery for our customers, delivering our objectives and keeping us sound and secure. In 2021, we established believe developments limited, a subsidiary of believe housing to support our wider development ambitions. The Customer Voices Group, an intrinsic part of our governance structure, was created to make sure that we are listening and responding to the voice of the customer and provide the challenge to ensure that we are living by our values in everything we do.

We will review our corporate plan with Board on a six-monthly basis at our strategic planning events and our Performance and Standards Committee will receive quarterly updates on performance against our corporate scorecard.



external challenges – what have we considered?

We know that the world around us is constantly changing. We need to continue to be responsive and adapt to this changing environment.

When developing this plan, we recognised that many factors will change during the three-year life of the plan. However, by considering some of the emerging themes using the TIDES framework, we have highlighted some of the things likely to have the biggest impact on us. This could be challenges to delivering our objectives, opportunities for us to achieve objectives early or in different ways or set new objectives not currently in the plan. By reviewing this annually, we will adapt our plan so it continues to be relevant.

technology	institutional change	demographics	environment and ethics	shifting societal values
<p>Internet of things, virtual reality and artificial intelligence have potential to liberate and undertake some tasks to free up time</p> <p>Risk of digital exclusion for some</p> <p>Virtual communities (metaverse) and the role they play in the wider world</p> <p>Risk of cyber attacks</p> <p>Green technology to support customers</p> <p>The use of social media as a tool for dissatisfaction</p>	<p>Proactive consumer regulation and the Better Social Housing Review</p> <p>New delivery offers in the sector</p> <p>Risk of becoming “last organisation standing”</p> <p>Impact of north-east devolution deal and UK Shared Prosperity Fund</p> <p>Distrust of the housing sector</p> <p>Impact of Brexit, Covid and major conflict on availability and prices of materials</p>	<p>Homes and services that reflect the changing needs of people</p> <p>Impact of spending cuts and potential recession including unemployment levels, limited spending capacity, mental health and wellbeing</p> <p>Impact of interest rate increases on the wider population and housing need</p> <p>Accelerated austerity and the impact on property and people</p>	<p>Understanding our customers and their needs through the data we hold and collect</p> <p>Increased emphasis on our environmental, social and governance goals</p> <p>Supporting our customers to meet the impact of the energy crisis whilst supporting the environment and maintaining our properties</p> <p>Green legislation</p> <p>Future homes models</p>	<p>Increasing focus of no win no fee solicitors pursuing disrepair claims</p> <p>Increased interest in the planet conflicting with individual attitude</p> <p>Increasing customer expectations across different spectrums and delivery of services</p> <p>Recruitment challenges including financial and other expectations of recruits</p> <p>Clarity of our role and core purpose</p>

assessing our risks to success

We want to make sure that this plan is stretching, while also being robust and realistic. We have assessed our objectives against our strategic risks to make sure that we understand the potential threats to our plan and have controls in place to mitigate against them.

A summary of the key risk areas is as follows:

objectives	Create thriving, safe and sustainable places and homes that people want to live in	Provide services that have the biggest impact in supporting our customers	Create an employee offer that attracts the best people	Work together for the good of our customers	Create the simplest processes and ways of working	Be a sound, secure and sustainable business
strategic risk	<ul style="list-style-type: none"> Asset investment and growth Robust financial management Data quality Reputation 	<ul style="list-style-type: none"> Customer experience Governance and compliance Data quality Reputation 	<ul style="list-style-type: none"> People and culture Financial performance Governance and compliance Reputation 	<ul style="list-style-type: none"> People and culture Customer experience Data quality Cyber threat and data resilience Robust financial management 	<ul style="list-style-type: none"> Customer experience People and culture Financial performance Governance and compliance 	<ul style="list-style-type: none"> People and culture Global uncertainty Financial performance Governance and compliance

assessing our risks to success

Our delivery principles are also key to ensuring our risks are managed effectively when delivering this plan:

principle	strategic risk
Embrace equality, diversity and inclusion	Customer experience People and culture Data quality
Engage with customers and understand their expectations	Customer experience Reputation
Uphold high standards of safety and compliance	Governance and compliance
Work in a way that supports our culture	People and culture
Work effectively in partnership with others	Customer experience Robust financial management
Drive financial resilience, performance and efficiency	Financial performance Robust financial management Global uncertainty
Make decisions based on good reliable data	Data quality Cyber threat and data resilience
Comply with data and cyber security requirements	Data quality Cyber threat and data resilience
Respect and protect our planet	Global uncertainty Governance and compliance
Reflect on the emerging changes in the sector and expectations for housing providers	Global uncertainty Governance and compliance

understanding our financial position to deliver the plan

We want to be able to demonstrate that we are making best use of our income to deliver great services for our customers, focussing on areas that are most important to our customers.

Added value runs through our plans, and our approach to delivering our vision. To ensure we maximise our impact in the right areas in such a challenging operating environment, we have refocused the priorities in our corporate plan on what matters most. Everything that we are setting out in this plan will be assessed in terms of the value it delivers and the impact it has on customers and on financial resilience, performance and efficiency over the longer term.

While we continue to move on from the after effects of the Covid lockdown, we continue to face the ongoing economic impacts from internal and external factors which affect our business. During the year, we have seen inflation increase placing additional pressure on the business, our customers and our people. The pressure on our supply chain continues both in terms of sourcing goods and materials as well as increasing costs. This all impacts how we maintain existing homes, build new homes and deliver against decarbonisation targets.

Our financial plans incorporate the latest forecast estimates of cost increases that will affect our business to ensure we understand the impact of these challenges, but we recognise there may be further unforeseen factors which we may have to address and therefore flexibility will be key.

We have also incorporated into our financial plans prudent but realistic assumptions for our own performance in areas such as arrears, voids and bad debts and taking into account the pressures going forward on household finances.

Increases in inflation and interest rates are also factored into our financial plans and stress testing performed considers the impact of any changes in these assumptions to ensure we understand the impact on our financial performance. This is particularly important as economic forecasts have been very challenging over the last six months, with significant movements in factors such as inflation. We have also set a corporate savings target to make sure that identified efficiencies are realised and can be used to bolster our financial strength.

The year one review of our corporate plan was undertaken alongside the review of our business plan. We have streamlined our objectives and refocused our priorities to make sure they can be delivered within our defined financial parameters. We have also strengthened monitoring and accountability in delivering our plans to keep us on the right track to success.

believe customer experience

In 2021/22 we carried out our biggest review of our customer offer, pulling together all the feedback we received from customers through all our surveys, focus groups and complaints information to help us understand what people think we are doing well and where we can improve. We know our customers are facing significant pressures but also that their expectations are changing. To respond to this, we are focusing on the things that customers told us are most important. We are improving how we engage with customers and recognise this is key to maintaining a strong relationship with customers and ensuring our services meet their current and future expectations.

Our key strategic objectives to deliver an excellent believe customer experience are to:

Provide services that have the biggest impact in supporting our customers

Create thriving, safe and sustainable places and homes that people want to live in

Our priority programmes that are critical to delivering against these objectives over the remaining two years of this plan are:

future operating model	processes and systems	repairs and maintenance	asset management strategy
A new operating model informed by our Moving Forward trials to deliver services that better meet customer demand and expectations	Simplified key customer journeys and processes with the right systems that best support the effective delivery of our services	A repairs and maintenance service delivery model that can meet increasing demand and delivers to standards that our customers expect	A dynamic asset management strategy based on reliable data and customer insight, providing a long-term view of the investment required to meet future standards and changing expectations

To track our progress and measure the impact of success in delivering the believe customer experience, our corporate scorecard will report against the following metrics:

- Complaints completed within timescale (%)
- Social value achieved from investment in community organisations/projects (£)
- Turnover of tenancies as a percentage of overall stock (%)
- All regulatory Tenant Satisfaction Measures
- New supply delivered (number of new homes delivered)
- Overall customer satisfaction (%)
- Repairs completed right first time (%)
- Average number of days to complete a repair

Provide services that have the biggest impact in supporting our customers

We are continuing with our commitment to deliver an effortless experience to our customers. While we started developing these plans in late 2021, our annual STAR survey helped us check that our customers' priorities continued to be the same. At this point our customer satisfaction was 80%, falling from 86% in what we know was a challenging year for everyone, but it gave us a basis to improve. With customer satisfaction levels currently at 79% for 2022, we know that we need to focus on getting the basics right, doing what we say we will do and making sure our customers trust us to do the right thing.

Our research has highlighted some key areas that customers feel we need to be better at:

Communication

Our customers told us how frustrated they are when we don't keep them updated and keep in touch with them about the things that matter to them.

Dealing with issues effectively

When a customer has more than one issue for us to solve, they told us that sometimes we don't deal with this as well as we could, and it can be difficult having to repeat a situation to multiple people.

Making it easy to deal with us

The feedback told us that it can be confusing for customers (and our people) to know who needs to deal with a problem. We have lots of teams working hard to support our customers and deliver our services, but our customers just want to be able to speak to one person about their issue and not get lost in the system. Fundamentally, they are telling us that they want us to get the basics right and keep to our promises when we have told them we are going to do something. It is also important that we continue to develop our digital offer and ensure we provide a consistent experience across all channels.

Create thriving, safe and sustainable places and homes that people want to live in

At the heart of our offer to customers, is delivering homes that people feel safe in and communities they are proud to feel part of. Our objective to create thriving places, and homes people want to live in, continues to be a key part of our plan.

Our responsive repairs service has continued to recover from the effects of the Covid-19 pandemic, working through backlogs created by lockdowns and longer lead times for materials and supplies. With more than 65,000 repairs reported each year, we know that this service has a big impact on our customers. We have also seen a significant increase in repairs reported during 2022, particularly in relation to damp and mould concerns. We moved towards a more proactive approach to addressing damp and mould issues this year, making sure we listen to our customers and understand the issues fully to ensure we resolve these at the earliest opportunity.

Through continuing our place-based approach, we will consider our investment in communities so that we make sure we are focusing on the needs of a wider area rather than looking at properties in isolation. We will make investment decisions considering our wider plans for the area and with a clear understanding of the specific needs of that community.

We will focus on how we bring together all investment in communities so that we can clearly demonstrate the impact of this to provide great places for people to live. This plan commits us to generating over £2.6million social value supporting our communities to deliver projects and activities which address the needs of the people living there in a way which suits them.

Following on from our Development Strategy, 'More Homes, Better Places', we will also set out our plan to deliver homes for the future that meet the needs of our current and future customers.

believe people experience

Our business can't work without committed, enthusiastic employees and our people experience underpins our ability to deliver on all of our ambitions within this plan.

Our key strategic objectives to deliver an excellent believe people experience are to:

Create an employee offer that attracts the best people

Work together for the good of our customers

Our priority programmes that are critical to delivering against these objectives over the remaining two years of this plan are:

workforce strategy	employee offer
A workforce plan that is proactive, adaptable and can meet the challenges of the future	Develop our offer for colleagues to ensure we have the right employee offer and believe way of working that meets individual and business needs

To track our progress and measure the impact of success in delivering the believe customer experience, our corporate scorecard will report against the following metrics:

- Best companies score (star rating)
- Staff turnover (%)
- Healthy culture score
- Number of days lost due to sickness

Create an employee offer that attracts the best people

Our 2022 culture audit scored us at 84 which has increased from 79 in 2021 and is significantly above the sector benchmark of 55. This score reflects the positive working between our people across believe housing and a constant focus on doing the right thing.

We have also attained a ‘two-stars, outstanding to work for’ accreditation from Best Companies 2021 and 2022. Our people love working here and it is this sense of belonging that drives them on to achieve more. We have developed the believe way of working – breaking out of the traditional office base and taking services direct to customers. We will continue to build on our believe way of working in tandem with the development of our operating model, making sure that we are delivering what matters most to customers.

Over the next two years, we will continue our work to develop our offer to employees, making sure it is competitive and that it’s as easy as possible for great people who share our values to apply and come to work with us.

Work together for the good of our customers

The key to our success, and our customers feeling valued and respected, is our people. We know we have dedicated employees who live by our values and are focused on delivering a great outcome for our customers – with 93% satisfaction with our staff attitude in the STAR survey.

We have supported our people throughout the Covid-19 pandemic and beyond to keep them safe, provide protective equipment and ensure they have the tools to work from home. We have also developed a range of wellbeing support and, this year, we have embedded our wellbeing offer, which builds on the support and environment we provide for our people.

We have continued to embed our one team culture by creating an environment for people to be creative and innovative. We held our innovation showcase in November 2022, which brought together everyone across the business to collaborate and develop new innovative ways of improving our services, our business and helping us develop our offer for customers and colleagues.

Our recognition cafés, one of the suggestions from our culture catalysts, have given people opportunities to recognise colleagues for demonstrating our values, providing great stories of how our people support each other every day to deliver a great service.

believe business experience

The last year has shown once again that to be a sound and secure business, we need to be prepared for the unexpected and be flexible enough to respond. To do this, we will further strengthen our financial resilience, drive performance levels throughout the business and achieve higher levels of impact and efficiencies across the priorities identified throughout this plan.

Our key strategic objectives to deliver the believe business experience are to:

Create the simplest processes and ways of working

Be a sound, secure and sustainable business

Our priority programmes that are critical to delivering against these objectives over the remaining two years of this plan are:

processes and systems	future operating model	refinancing	service charges	asset management strategy
Simplified key customer journeys and processes with the right systems that best support the effective delivery of our services	A new operating model informed by our Moving Forward trials to deliver services that better meet customer demand and expectations	Short term funding solutions including a review of our current facility. Develop longer term refinancing options that will enable the delivery of future business priorities	Tangible options for future service charges and achieving a consistent approach to current service charges including the effective recovery of service charge costs	A dynamic asset management strategy based on reliable data and customer insight, providing a long-term view of the investment required to meet future standards and changing expectations

To track our progress and measure the impact of success in delivering the believe customer experience, our corporate scorecard will report against the following metrics:

- Total rent arrears as a percentage of the rent roll
- % repairs completed within timescale
- Average re-let time (standard properties, excluding major works)
- Average energy efficiency rating (SAP) of all properties
- Compliance (all metrics)
- Carbon footprint

Create the simplest processes and ways of working

We have progressed our Moving Forward project during 2022 and are developing new ways of working that improve how we get the basics right for our customers and provide an effortless service.

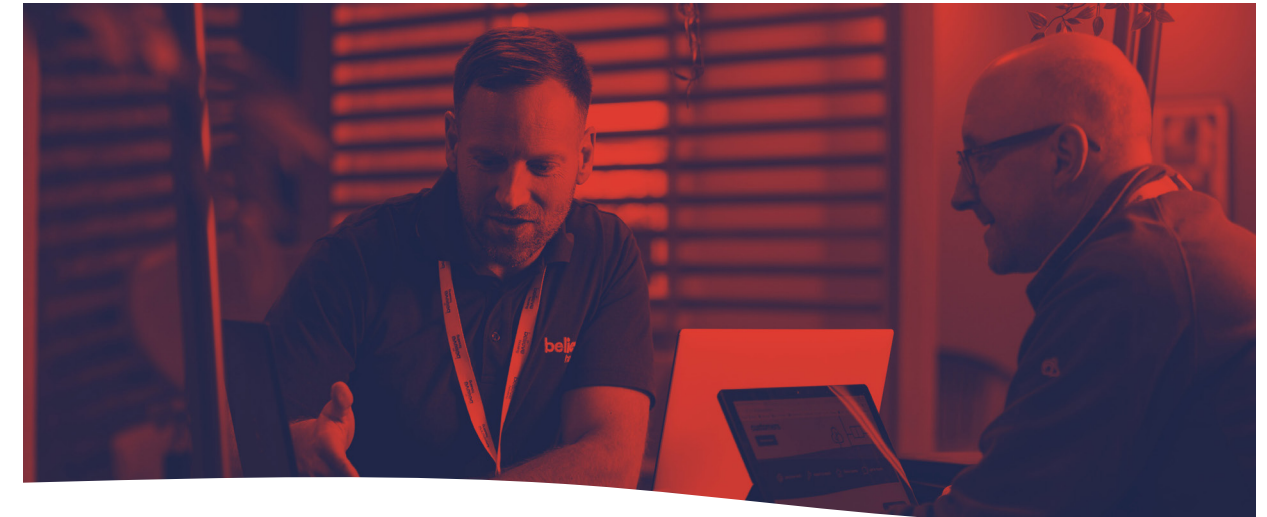
We will create the simplest processes and ways of working to deliver our customer and colleague needs. This will help our people to deal with each situation effectively and remove unnecessary time and effort for our customers, so they get the service they need as easily as possible. We will do this by allowing the person closest to the customer to make decisions and resolve issues at the earliest opportunity. Our review of processes will also identify where we can work more efficiently or generate savings to ensure that we keep a strong financial position and wherever possible, reinvest these savings into our communities.

Be a sound, secure and sustainable business

This continues to be a challenging time for all organisations, and we go into the remaining two years of this plan in uncertain economic and political times. However, our approach continues to be to plan as best we can for the future, stress testing our business to help us understand the potential impact of different scenarios and keeping updated with the external factors that will affect us. This plan also focuses on having the right finance arrangements in place to deliver our priorities, now and in the future.

We are proud of our G1:V2 rating and we have taken a number of steps to make sure we are prepared for new regulation, having followed developments with this very closely.

Over the course of this plan, we have the challenge of working towards delivering a net zero business by 2050, building on our previous green plans and activities. Having developed our first Green Plan in the last year, we are building on this to understand



the scale of the work needed to deliver decarbonisation. We have started to put our actions into place both in terms of our homes and our wider business activities. We have incorporated green principles into this plan and our programmes of work.

We have set ourselves a target exceeding the current government targets to achieve an average energy rating C across all our homes by 2030, with the average SAP rating of our homes increasing to 69.05 by the end of this plan. This means while ensuring that our new homes have the highest energy rating, we invest to improve the rating of our existing homes. To support this, we were successful in gaining funding through the Social Housing Decarbonisation Fund and this is now delivering improvements to over 1,076 homes resulting in 854,521 kg CO2 saved and significant potential savings for our customers on bills.

measuring the success of our plan

There is no doubt that there are challenges ahead over the next two years, but it is for this reason that we believe we need to focus on getting the basics right for our customers and delivering the great customer offer that they are asking for.

We have identified measures that will monitor how we are performing against our strategic objectives. These metrics will be monitored and reported through our corporate scorecard to demonstrate the level of achievement against this plan.

customer metrics	people metrics	business metrics
<ul style="list-style-type: none"> Customer satisfaction with repairs (%) Turnover of tenancies as a % of overall stock Overall customer satisfaction (%) Complaints completed within timescale (%) Social value from investment (£) Tenant satisfaction measures (as defined by Regulator of Social Housing) Repairs completed right first time (%) Average number of days to complete a repair 	<ul style="list-style-type: none"> Best companies score (star rating) Staff turnover (%) Healthy culture score Number of days lost due to sickness 	<ul style="list-style-type: none"> Total rent arrears as a percentage of the rent roll (%) Repairs completed within timescale (%) Average re-let time (standard properties, exc major works) (days) Average energy efficiency rating of all properties (SAP) Compliance (all metrics) Carbon footprint (tonnes) Value for money metrics

summary

In summary, we have refocused our objectives, our priorities and our measures of success. This will keep us focused on what matters most to our people, our customers and our business. This focused approach is stretching yet realistic and puts us in the best position to create the biggest impact in delivering against our vision.



we believe in life without barriers