



# corporate plan

2022 – 2025

revised march 2024

**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 colleagues.

**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, 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 while 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 continue to see significant changes in social housing regulation. 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 Act brings a stronger and more proactive approach to regulation from April 2024, with increased transparency for residents, accountability for landlords for how they deliver services to tenants, and gives tenants a stronger voice. Alongside this we will be reporting our first results against the Tenant Satisfaction Measures.

Alongside this we have continued to progress work recommended from the Better Social Housing Review, including the introduction of our core purpose statement in this plan.

Taking these challenges into account and the pace of change over the last 12 months, we have customers front and centre to the delivery of our priorities. Going into the last year of this current plan, a number of our projects are now underway and will deliver long-term improvements for our customers, colleagues and the business - but there is so much still to do. We have reflected this in the minimal changes to our plan to ensure that we remain focused on our core purpose and ensure that our plans meet the needs of our customers, reflect our regulatory and legal requirements while also allowing us to be flexible and adaptable.

## who we are

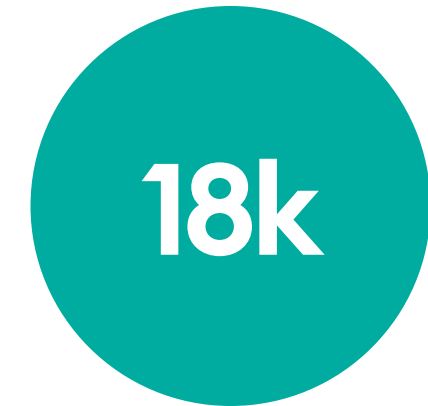
believe housing is one of the largest housing associations in the north east of England.



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



We have **636** people working at believe housing



We manage around **18,000** homes

# vision and values

## we believe in life without barriers

We improve our customers' lives by providing healthy and affordable homes, enhancing our 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 colleagues 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 colleagues, for our customers, and for our business.**

**If we look after our colleagues, 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 colleagues, which will continue to create a strong and stable business.

## our values and behaviours

In 2023, we have worked together to review our behaviours so that they reflect how we should be doing things, rather than just what we do.

### values

**do the right thing: for our colleagues; for our customers; for our business**

### behaviours

**make a positive difference**

**be at our best**

**keep improving**

**achieve great results**

**work well together**

**care about the basics**

# our strategic objectives

We revised our objectives in 2023 to ensure that they were focused on making the biggest difference to our customers, our colleagues and our business. These all reflect the cross cutting nature of our activities and ensure that this is a coherent plan.



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><b>repairs and maintenance</b></p>	<p><b>asset and place strategy</b></p>	<p><b>future operating model</b></p>	<p><b>workforce strategy</b></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, including an employee offer and ways of working that meet the needs of our colleagues, our customers and our business.</p>
<p><b>customer strategy</b></p>	<p><b>processes and systems</b></p>	<p><b>refinancing</b></p>	<p><b>service charges</b></p>
<p>A plan that reflects how we understand our customers, listen to their individual needs, respond to their feedback and provide services that deliver a great experience.</p>	<p>Simplified key customer journeys and processes, informed by insight and data, 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
✓	Use insight and feedback to drive our projects and service delivery



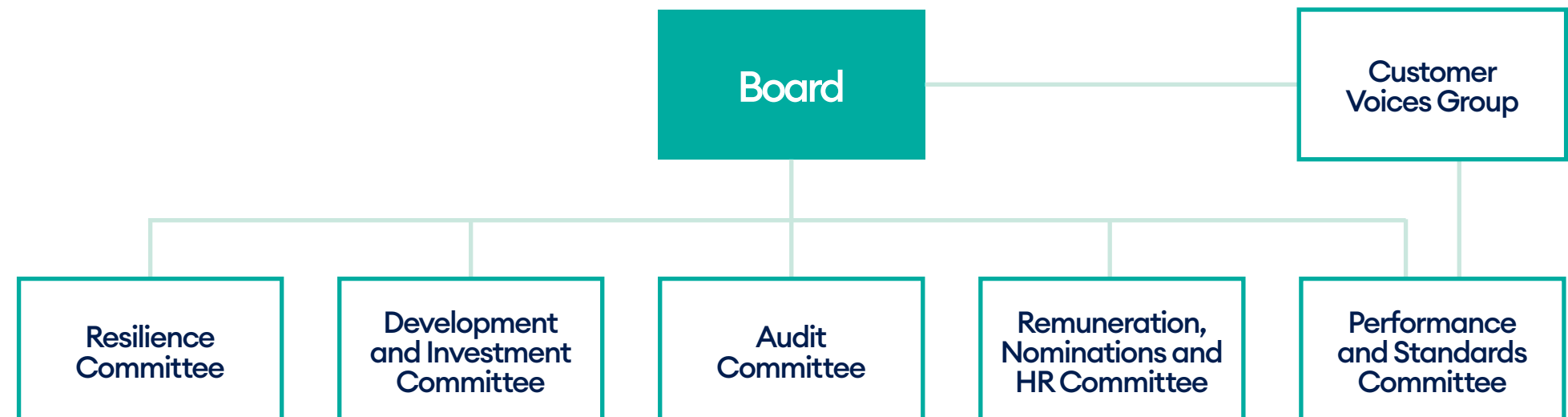
# how we are organised to deliver the most effective services

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 its three-year lifespan. 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 continue to develop with potential to liberate and undertake some tasks to free up time whilst still presenting some risks</p> <p>Risk of digital exclusion for some – impact on customer experience where organisations have forced digital transformation</p> <p>Virtual communities (metaverse) and the role they play in the wider world</p> <p>Risk of successful 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 increased legislative requirements</p> <p>New delivery offers in the sector</p> <p>Risk of becoming ‘last organisation standing’ with increased financial pressures of local authorities</p> <p>Impact of north-east devolution deal and UK Shared Prosperity Fund</p> <p>Continued focus of the media (and public) on housing associations</p> <p>Impact of Brexit, Covid and major conflict on availability and prices of materials</p> <p>Development of North East Housing Partnership</p> <p>Impact of a general election and potential change in government</p>	<p>Homes and services that reflect the changing needs of people</p> <p>Impact of spending cuts and recession including unemployment levels, limited spending capacity, mental health and wellbeing</p> <p>Impact sustained of interest rate increases on the wider population and housing need</p> <p>Increased numbers of customers with complex needs and requirements for tailored service offer</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>Green legislation</p> <p>Future homes models</p>	<p>Increasing focus of no win no fee solicitors pursuing disrepair claims – increased risk with Awaab’s Law proposals</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>Expectations of current and future employees – financial and wider expectations</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"> <li>Asset investment</li> <li>Robust financial management</li> <li>Data quality</li> <li>Reputation</li> <li>Provision of new homes</li> </ul>	<ul style="list-style-type: none"> <li>Customer experience</li> <li>Governance and compliance</li> <li>Data quality</li> <li>Reputation</li> </ul>	<ul style="list-style-type: none"> <li>People and culture</li> <li>Financial performance</li> <li>Governance and compliance</li> <li>Reputation</li> </ul>	<ul style="list-style-type: none"> <li>People and culture</li> <li>Customer experience</li> <li>Data quality</li> <li>Cyber threat and data resilience</li> <li>Robust financial management</li> </ul>	<ul style="list-style-type: none"> <li>Customer experience</li> <li>People and culture</li> <li>Financial performance</li> <li>Governance and compliance</li> </ul>	<ul style="list-style-type: none"> <li>People and culture</li> <li>Global uncertainty</li> <li>Financial performance</li> <li>Governance and compliance</li> <li>Provision of new homes</li> </ul>

# 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, focusing on areas that are most important to them.

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 refocused the priorities in our Corporate Plan on what matters most. Everything that we are setting out in this plan is assessed in terms of the value it delivers and the impact it has on customers, financial resilience, performance and efficiency over the longer term.

We continue to face the ongoing economic impacts from internal and external factors that affect our business. We have seen persistently high inflation placing additional pressure on the business, our customers and our colleagues. 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, alongside anticipated demands, to ensure we understand the impact of these challenges, but we recognise there may be further unforeseen factors that we have to address and 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 continue to be very challenging with some factors still quite unpredictable. Within our financial plans we have also set targets to improve efficiencies in the way we work to continue to enhance our financial resilience and ability to withstand further unexpected events.

We 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 listen to them, recognising 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 last year of this plan are:**

customer strategy	processes and systems	repairs and maintenance	asset and place strategy
A plan that reflects how we understand our customers, listen to their individual needs, respond to their feedback and provide services that deliver a great experience	Simplified key customer journeys and processes, informed by insight and data, 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. In 2023, we embarked on our ‘Simple Done Right’ programme that will involve working across the business to review our processes, how we deliver our services and where we can improve. This will ensure that we are focusing on the areas that customers have previously told us are most important to them.**

With satisfaction at 81% in 2023, we have continued with plans to improve our customer experience and ensure that we are delivering services that meet the evolving needs of our customers.

Through a Customer Strategy, we will articulate clearly how customers are at the heart of our service delivery, how we tailor services to their diverse needs and then listen and put things right when we have failed. This will cover the key areas that customers told us were important:

### **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**

Ensuring we provide a consistent experience across all channels.

In addition, we will demonstrate through our wider projects how the impact on our customers remains at the forefront of our activities.

## 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. This continues to be a key part of our plan.**

Through our responsive repairs service we respond to more than 70,000 repairs each year and more recently this has included increasing reports of damp and mould concerns. We have worked with people to remove the causes of damp and mould, and help them reduce the risk in the future. We have worked with customers to make sure the information and advice is clear and helpful and that this sits alongside a responsive service where we listen to and respond based on the needs of the customer.

Our repairs review got underway in 2023 using customer and colleague feedback to identify where we need to improve and what opportunities there are to make sure that our service is fit for our customers' needs.

Alongside this, through our use of GIS, we have started to look more widely at our customers' homes and the work that needs to be done, taking a proactive approach and understanding what will be required over the coming years.

Through continuing our place-based approach, we 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. This includes working closely with people in communities to understand their experiences of living in our properties and on our estates.

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 that address the needs of the people living there in a way which suits them. We will also look at ways we can work with other organisations operating across our areas to see how we can maximise our impact collectively.

Building on the success of our existing development strategy, 'More Homes, Better Places', we will also set out our plan to deliver more 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 last year of this plan are:**

**workforce strategy**

A workforce plan that is proactive, adaptable and can meet the challenges of the future, including an employee offer and ways of working which meet the needs of our colleagues, our customers and our business

**To track our progress and measure the impact of success in delivering the believe people 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 - an increase from 79 in 2021 and significantly above the sector benchmark of 55. This score reflects the positive working between our colleagues across believe housing and a constant focus on doing the right thing. Since then we have been working to develop a new set of behaviours with our colleagues that will ensure we continue to have the right culture in place to provide a great experience to our customers and deliver our ambitions.**

We have consistently attained a 'two-stars, outstanding to work for' accreditation from Best Companies. Our colleagues 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.

Through our believe in people strategy, over the next two years, we will continue 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 colleagues. 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 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 colleagues.

We have continued to embed our one team culture by creating an environment for people to be creative and innovative. We hold an annual colleague event bringing 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.

## **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 continue to build 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 last year of this plan are:**

processes and systems	future operating model	refinancing	service charges	asset and place strategy
Simplified key customer journeys and processes, informed by insight and data, 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 business 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 completed our Moving Forward trials in 2023 and are using the learning to develop new ways of working that improve how we get the basics right for our customers and provide an effortless service.**

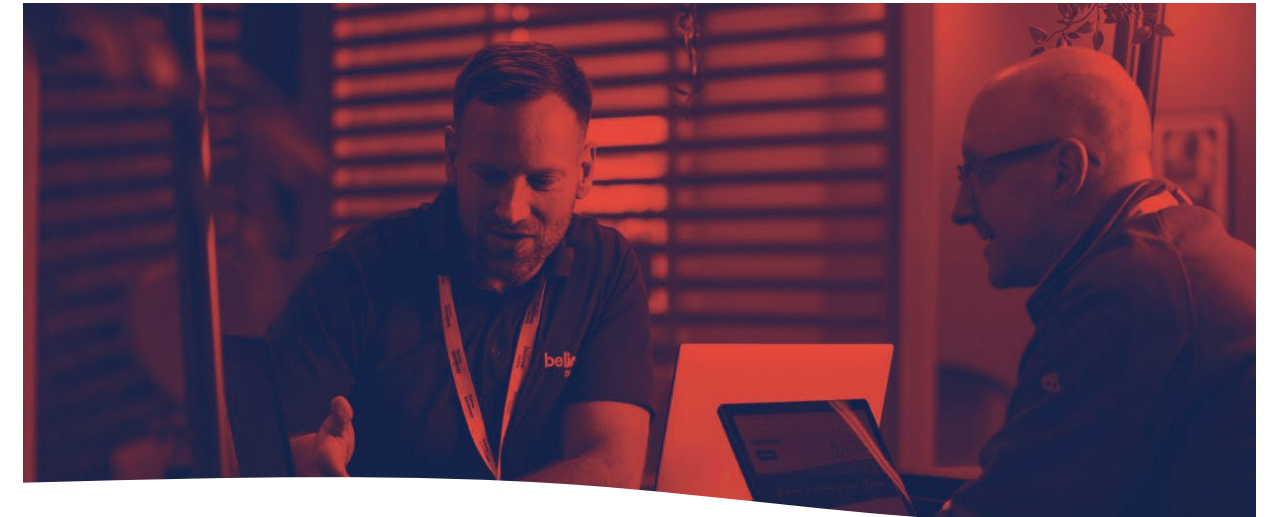
Using this feedback we have started our Simple Done Right programme in our repairs service. Working throughout the business, we want to create the simplest processes and ways of working to meet customer and colleague needs. This will help our colleagues to deal with each situation effectively and remove 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 and help us to continue to build financial resilience within the business, allowing us to focus on our growing priorities, invest in our communities and withstand unforeseen events.

## 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.**

Following our In-depth Assessment in 2023, we are proud of retaining our G1:V2 rating and have taken a number of steps to make sure we are prepared for the changes to consumer regulation.

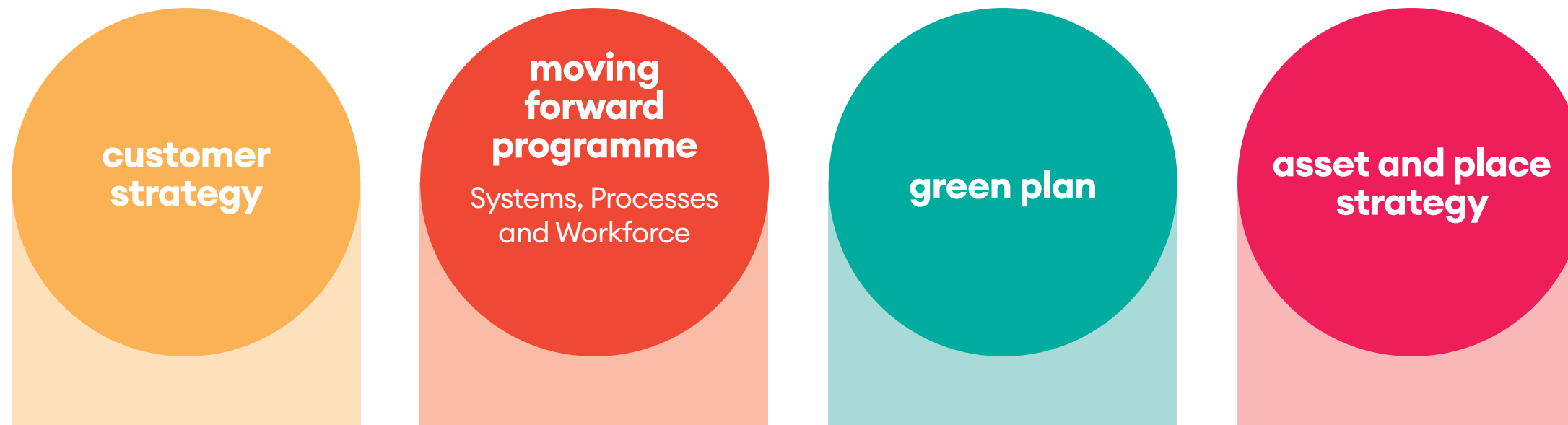
Over the course of this plan, we have the challenge of working towards delivering a net zero business by 2050, building on our previous green plans and activities.



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 more than 2,000 homes resulting in significant potential savings for our customers on bills.

**We know there is a lot to do and that a lot of our plans are linked and impact across each other. Our Corporate Plan, underpinned by our Business Plan are supported by a number of key strategies and plans:**



# measuring the success of our plan

There is no doubt that there are challenges ahead over the next year, 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
Customer satisfaction with repairs (%)		Total rent arrears as a percentage of the rent roll (%)
Turnover of tenancies as a % of overall stock		Repairs completed within timescale (%)
Overall customer satisfaction (%)	Best companies score (star rating)	Average re-let time (standard properties, exc major works) (days)
Complaints completed within timescale (%)	Staff turnover (%)	Average energy efficiency rating of all properties (SAP)
Social value from investment (£)	Healthy culture score	Compliance (all metrics)
Tenant satisfaction measures (as defined by Regulator of Social Housing)	Number of days lost due to sickness	Carbon footprint (tonnes)
Repairs completed right first time (%)		Operating Margin
Average number of days to complete a repair		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 colleagues, 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