

corporate plan

2022 – 2025

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 life without barriers, and to do the right thing: for our people, for our customers, for our business.

Over the last three years, we have not stood still or let external challenges such as the pandemic dampen our ambitions to deliver great things for our customers and create a great place to work for our employees, all the while continuing to be a safe and secure business.

We are also approaching seven years since the transfer agreement, developed with customers when County Durham Housing Group was established in 2015. We have achieved so much in this time and delivered on what customers told us was important to them and exceeded their expectations. It is now an opportunity to stand back, reflect and understand what our priorities should be for the future.

We have 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.

In this new phase of the believe housing journey, we know there are some difficult times ahead, there are challenges in terms of the scale of the environmental and decarbonisation agenda, our commitment to improving places, the need to keep

delivering new homes and improving our customer and colleague offer. These aims and expectations, coupled with the ongoing challenges the pandemic has created and the current economic pressures on our customers and our business finances, require us to think differently if we want to continue to develop and achieve big things within our available resources.

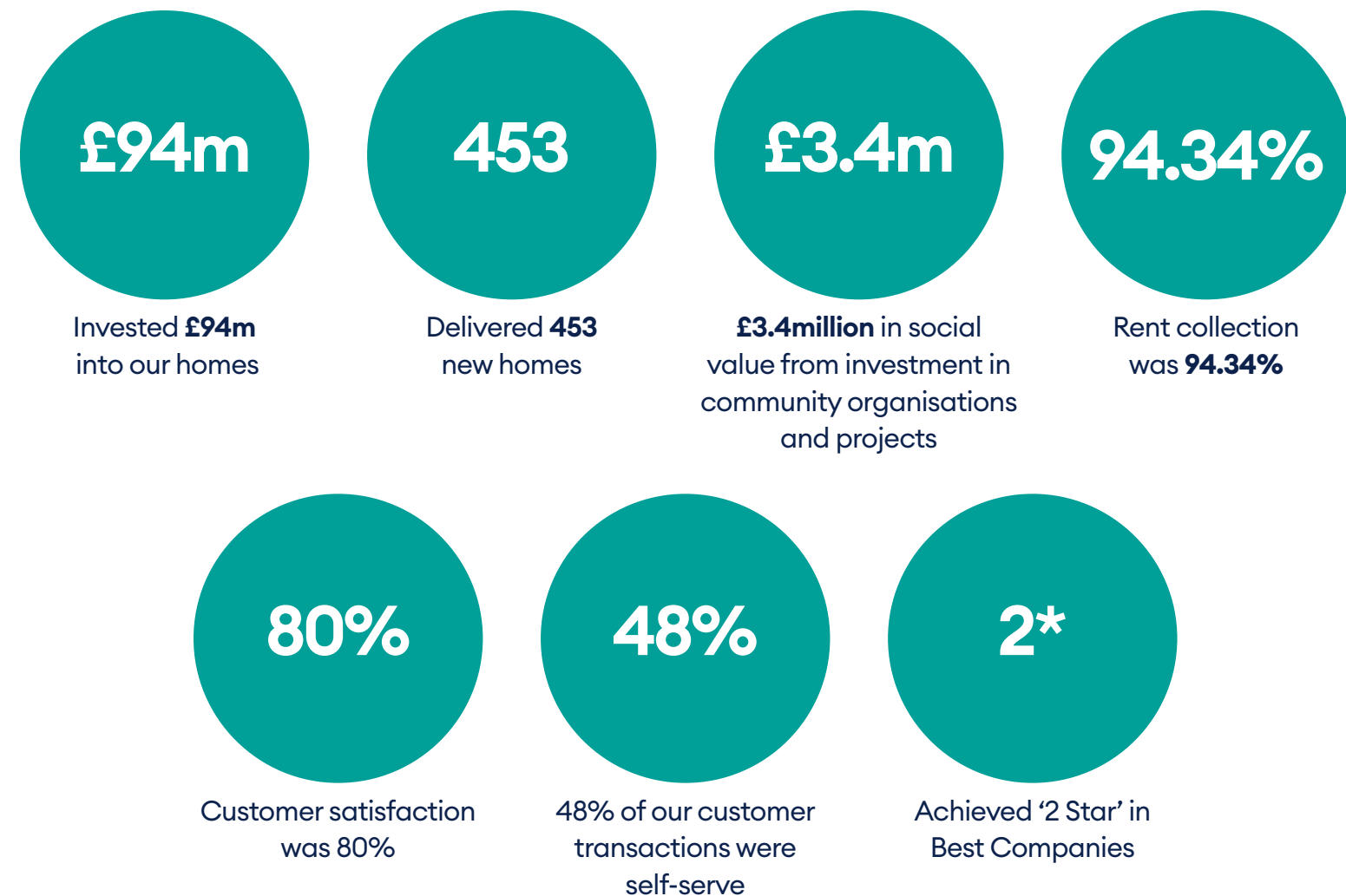
This has also been a difficult time for the housing sector, reflecting on stories in the press about how some customers across the country have been living and taking stock of our own approaches to ensure we are confident that this won't be one of our customers next.

All this led to this new plan, which commits us to get our customer offer right, investing £268m into homes and prioritising what people tell us is important over the next three years.

recap on 2020-23

As we move on to this next exciting chapter for believe housing and our customers, it's important to reflect on our previous plan and the measures of success we set ourselves. None of us could have foreseen the situation that the world has faced in the last two years, and the impact this would have, but we are proud that during this time we have still achieved great things.

Over the life of this plan, as of December 2021, we had delivered:



And this only tells part of the story, in the last 12 months alone we have:

- Launched our customer portal continuing to improve digital services for our customers
- Approved our development plans committing to delivering 250 new homes a year
- Let over 1,000 homes, working hard to bring properties back into use quickly and effectively
- Successful in seven different awards including: Covid Resilience Award from Northern Housing Alliance; 12th in Best Companies' Top 25 Housing Associations; Partner and Presidents Club Business of the Year from North East England Chamber of Commerce
- Delivered our first Innovation Academy with more than 300 employees coming together to solve problems together.



who we are

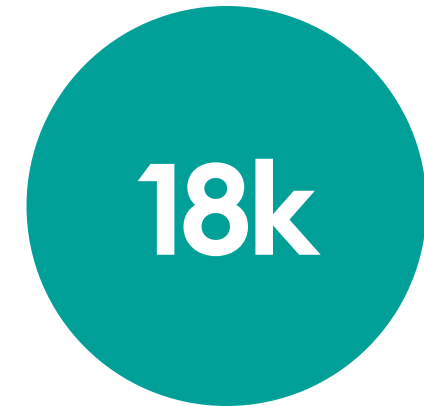
believe housing is one of the largest housing associations in the north east of England.



Covering an area of more than **860** square miles



We have more than **570** people working at believe housing and delivering services to our customers



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**

vision and values

we believe in life without barriers

In this new 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 pillars and objectives

Everything we do is linked back directly to our vision and values. To do this, we have set out three strategic pillars with some objectives and targets to help us track whether we are making a difference.

for our people



Create effective partnerships with other agencies and use our wealth of data to direct activities towards joint priorities

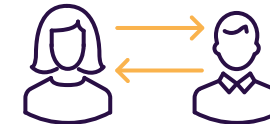
Enable collaboration between our colleagues so they can work together for the good of our customers

Develop an employee offer that retains great people and attracts the best people to come and join us

Be an innovative and creative organisation – don't stand still

Create an inclusive culture where we value the power of the individual

for our customers



Focus on things that will have the biggest impact on current and future customers' experience

Trust our colleagues to use their initiative to find solutions and solve problems as and before they occur and will provide them with the freedom and tools to do this successfully

Create thriving places and homes people want to live in

for our business



Create the simplest processes and ways of working to deliver customer and colleague needs

Be a sound and secure business focused on delivering value

Respect and protect our planet

Embrace equality, diversity and inclusion

Create and deploy digital solutions that deliver effortless processes for maximum customer and colleague benefit

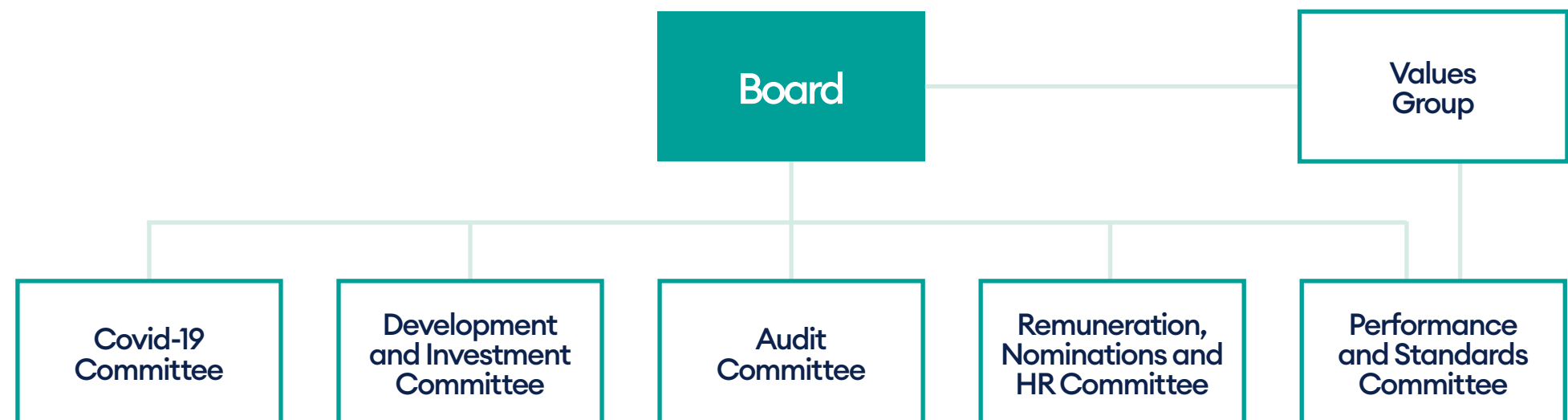
how we are organised to deliver the most effective services

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 2020, we established believe developments, a subsidiary of believe housing to support our wider development ambitions.

The Values Group, an intrinsic part of our governance structure and chaired by a customer, 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.



external challenges – what have we considered?

We know that the world around us is constantly changing. This has never been clearer than in the last 24 months, when we have had to adapt and rethink how we operate to deliver services to our customers.

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
Impact of Covid-19 increased demand for contactless, online services	Influence of the media and influence of public perception	Ageing population – homes need to reflect changing needs of people	Carbon Neutral requirement by 2050 with replacement of gas by 2025	Different expectations of a ‘career’ or pathways and work-life balance perspective
Risk of digital exclusion for some	Social Housing White Paper - expanded role of the Regulator of Social Housing	Perfect storm – cost pressures and impacts on different groups of customers	Challenges both in terms of affordability of renewable heating sources for installation and running costs	New build development – changing expectations of space required, such as office space, outdoor space
Increased use and evolution of internet of things	Changes in the local political landscape	Potential fear of some groups of people to return to wider public interactions post-Covid	Customer understanding and engagement in environmental improvements	Increased expectations for organisations to positively address equality issues
Artificial intelligence – increased pace at which organisations are looking to use this	Political unrest	Reduced contact in people’s homes to identify issues or support and impacts from previous ‘lockdowns’	Increased emphasis on environmental, social and governance (ESG) goals and practices	Movement within the sector and focus from NHF, ombudsman, regulators and the media - particularly in relation to damp and mould and how customers are treated
Risk of cyber attacks	Impact of Brexit and Covid on availability of materials	Skills shortages in some roles and trades leading to a pressure to attract and retain talent	Making best use of land, linked to decisions on new build development and place-shaping approach	Growing need for society and community support for the most vulnerable - organisations expected to consider wellbeing
Technology in new build specifications and retrofit challenge	Impact of major conflict in Europe	Changes in the recruitment market – struggle to attract to certain roles post-Covid and organisations expecting to see more employees leaving and rethinking their careers	Continuing increasing energy prices	Changing customer expectations leading to increased demand for better services

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.

A summary of the key areas follows:

people experience	strategic risk	customer experience	strategic risk	business experience	strategic risk
Create effective partnerships with other agencies and use our wealth of data to direct activities towards joint priorities	Agile business Cyber threat and data resilience	Focus our activities on the things that will have the biggest impact on current and future customers' experience	Agile business Governance and compliance Reputation	Respect and protect our planet	Political uncertainty Asset investment and growth Robust financial management Data quality
Enable collaboration between our colleagues so they can work together for the good of our customers	Agile business Data quality	Trust our colleagues to use their initiative to find solutions and solve problems as and before they occur and provide them with the freedom and tools to do this successfully	Agile business Governance and compliance Data quality	Be a sound and secure business focused on delivering value	Agile business Political uncertainty Robust financial management Governance and compliance
Develop an employee offer that retains great people and attracts the best people to come and join us	Agile business Robust financial management Governance and compliance	Create thriving places and homes people want to live in	Asset investment and growth Robust financial management Data quality Reputation	Embracing equality, diversity and inclusion	Governance and compliance
Be an innovative and creative organisation – don't stand still	Agile business Cyber threat and data resilience Robust financial management			We will create and deploy digital solutions that deliver effortless processes for maximum customer and colleague benefit	Agile business Governance and compliance Data quality

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 customers are telling us are their priorities.

Added value runs through our plans, and our approach to delivering our vision. Everything that we are setting out in this plan will be assessed in terms of the value it delivers and the impact it has.

We are operating in a challenging environment with the impact of Covid lockdown alongside Brexit impacting on internal and external factors which affect our business. There is pressure on our supply chain both in terms of sourcing goods and materials as well as the associated costs. 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 that 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 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 particularly challenging over the last six months, with significant movements in factors such as inflation.

the charter for social housing residents

In 2020, the government published the Charter for Social Housing Residents - Social Housing White Paper.

We have closely followed progress of the areas within the White Paper and tried to build these into our plans. So we are working towards our objectives for believe housing, while meeting or exceeding our regulatory requirements at the same time. We will continue to adapt our plans wherever necessary throughout the life of this plan.



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.

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.

In the last 24 months, we have supported our people through the pandemic to keep them safe, provide protective equipment and ensure they have the tools to work from home whenever possible. We have provided emotional support and counselling services alongside a wide range of wellbeing initiatives. In the next year we will embed our Wellbeing Strategy, continuing to build on the support and environment we provide for our people.

We have built on our one-team culture throughout the year, creating an environment for people to be creative and innovative. Holding our first Innovation Academy, in September 2021, we brought together people from across our business. We looked at how we could collectively solve problems such as improving our communication and improving the induction experience for our new employees. This event demonstrated the great ideas our people have and their commitment to try new things and continually improve, rather than just settling for what we have always done.

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.

We have worked with our people to embed ‘working the believe way’ so they are equipped and empowered to work where and how they need to best get the job done, rather than restricting people to traditional ways of working.

Through the Moving Forward project, we have highlighted some key areas to focus on over the next three years to support the development of our customer offer:

- Ensuring that our employee offer helps us to retain and attract the best people
- Empowering our people with the tools and the autonomy to make decisions and solve problems
- Continuing to work on our culture so we’re in the best place to take the business forward
- Creating effective partnerships with other agencies and use our wealth of data to direct activities towards joint priorities.

Through trying new ways of working, we will test different approaches to learn how best to organise ourselves to deliver a great service to customers. This includes trying different arrangements of our teams, reducing the size of areas our people are responsible for, providing greater ability for decision-making and allowing our people to be problem-solvers. We will evaluate these approaches to understand if this creates a better service for our customers and increases the engagement of our people.



93% satisfaction with our staff attitude in the STAR survey.



79 our most recent culture survey score against an industry average of 55



2 Star from Best Companies

In our most recent culture survey, our score had decreased from 86 to 79. While this is still a great score and puts us amongst the highest performing organisations globally taking part in this exercise, we still want to focus on the things that our people highlighted. And we will build on the successful one-team culture activities already undertaken. While we are trialling different ways of working it is crucial we take our employees with us and continue to provide a great place to work.

We recognise that, like businesses worldwide, we have faced recruitment challenges in the last year and have found it difficult to attract people to some roles within our organisation. We will ensure that our offer to employees is competitive, and will review and simplify our recruitment processes so that we make it easy for great people who share our values to apply and come to work with us.

Finally, through our Moving Forward project we have identified the key role of effective partnerships with others to achieve success, through clearly setting out the role of the partnerships, creating shared aims and recognising the wealth of data held within these organisations. We will identify those key partnerships and ensure that we clarify our roles and how we work together to help achieve success.



what will we have achieved?

- Given our people the autonomy to make decisions and solve problems
- Identified the way we need to be organised going forward to deliver the best service to our customers and create job satisfaction for our people
- Created information and a recruitment process that clearly promotes the reasons why people should choose to work for believe housing
- Continued our rollout of the one-team culture to support our approach
- Created great partnerships to help us achieve the best results in our communities

how will we measure success?

Maintaining a great healthy culture score

High rates of satisfaction in our staff attitude survey

Achieving a Best Companies 3 Star rating

Improvements in employee absence

Improvements in recruitment processes

Our people feeling empowered to make decisions and solve problems

believe customer experience

In the last six months, we have carried out our biggest review of our customer offer, pulling together all the feedback we have 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. By considering this alongside an understanding of the external environment and the challenges we think we will be facing in the next three years, we are undertaking our biggest review of how we deliver services to our customers, focusing on the things that customers told us were most important.

The aim of our Moving Forward project is to deliver an effortless experience to our customers. While we started developing our plans in late 2021, our annual STAR survey helped us check that our customers' priorities continued to be the same. Overall, our customer satisfaction was 80%, falling from 86% in what we know has been a challenging year for everyone, but this gives us the basis to improve.

Our research highlighted some key areas that customers feel we need to be doing 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 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 for them. 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.

Closely linked to this we will continue to implement our digital transformation. The proportion of our customers using the internet regularly continues to increase.

In our latest STAR survey, 64% of people use the internet daily, while the proportion of people telling us they have no access to the internet has fallen each year. Having launched our customer portal during the last year, we will continue to develop services for customers to effortlessly self-serve at a time that suits them.

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 plans for the next three years.

Our responsive repairs service has been challenged during the last 24 months by the impact of Covid-19, the need to move between essential and non-essential services, and dealing with the challenge presented by a shortage of materials. With more than 65,000 repairs reported each year, we know that this service has a big impact on our customers.

We will build on the work we have done over the last 12 months to take a more proactive approach to damp and mould, ensuring that we understand the issues in our customers' homes and tackle these at the earliest opportunity.



Overall, our customer satisfaction was **80%**



64% of our customers use the internet daily

believe
customer
experience

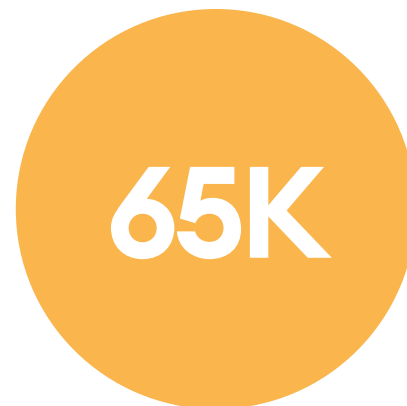
moving
forward

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. Over the next three years we have committed to more than £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.

Our Development Strategy 'More homes Better Places' sets out our commitment to provide 250 new homes per year and 1,250 homes by 2026. Following on from that, we will develop our Future Homes strategy setting out: what the homes of the future will look like to meet the needs of our current and future customers; what materials they will be made of; and our plans for gas alternatives.

In the last 12 months



With more than **65,000** repairs reported



let over **1,300 homes**



78% of complaints were completed within timescales



what will we have achieved?

- Created simpler and easier ways for people to deal with us
- Reduced the time and effort it takes to resolve customer queries
- Improved our communication with customers – focus on more proactive communication
- Improve our digital offer to allow people to self-serve on the most popular requests
- Create one view of the investment we’re making in our communities
- Supported even more community organisations to deliver projects and activities that meet the needs of our customers
- Developed our Future Homes strategy
- Developed our future operating model based on the learnings of our operating trials
- Continued to gather a wide base of customer feedback to make sure we continue to focus on their priorities

how will we measure success?

Successful trials of new ways of working to improve customer experience	250 new homes delivered per year	95% of complaints responded to on time
£2.6m social value achieved	Increase in customers	Increase in repairs completed on time
Customer satisfaction with our digital channels	Customer satisfaction	Calculating our total investment in our communities

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 flexible enough to respond.

This continues to be a challenging time for all organisations, and we go into this three-year plan with expected cost rises and 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.

During the course of this plan, we will see a new consumer regulatory regime in place, arising from the Social Housing White Paper. We are proud of our G1:V2 rating and will continue to work closely to understand what the expectations of the Regulator of Social Housing are and make sure that we exceed compliance. Through the Moving Forward project, we have outlined our focus for the next three years on getting the basics right for our customers and providing an effortless service. This is based on listening to the wealth of customer feedback, giving us a very clear message on where we should be prioritising our efforts and supporting the themes of the Social Housing White Paper.

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.

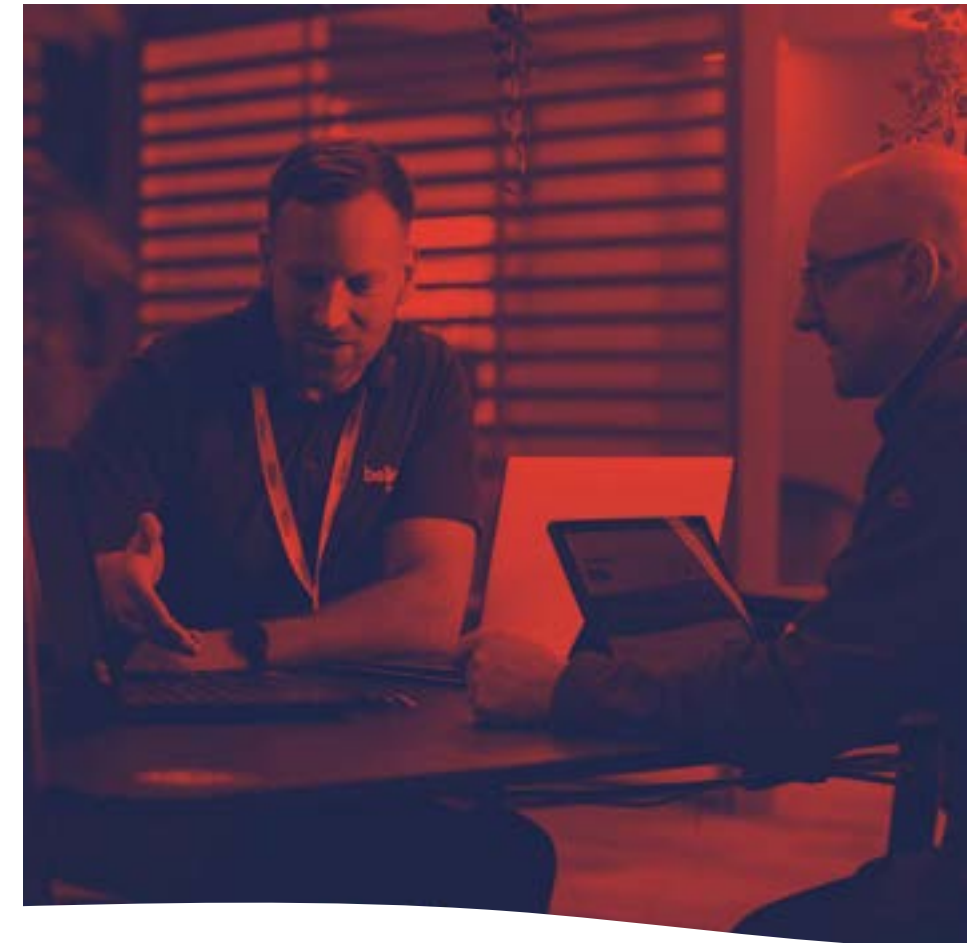
Taking into account the challenging economic situation we face, carrying out these reviews will help us to identify any areas where we can work more efficiently or generate

savings to ensure that we keep a strong financial position and wherever possible reinvest these savings into our communities.

Over the course of this plan, we have the challenge of working towards delivering a carbon 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 worked with the Royal College of Arts to help us develop a pilot and approach on how to ensure our customers are at the heart of introducing new, environmentally focused technology into existing homes.

Over the course of this plan, we will start to put our actions into place, both in terms of our homes and our wider business activities.

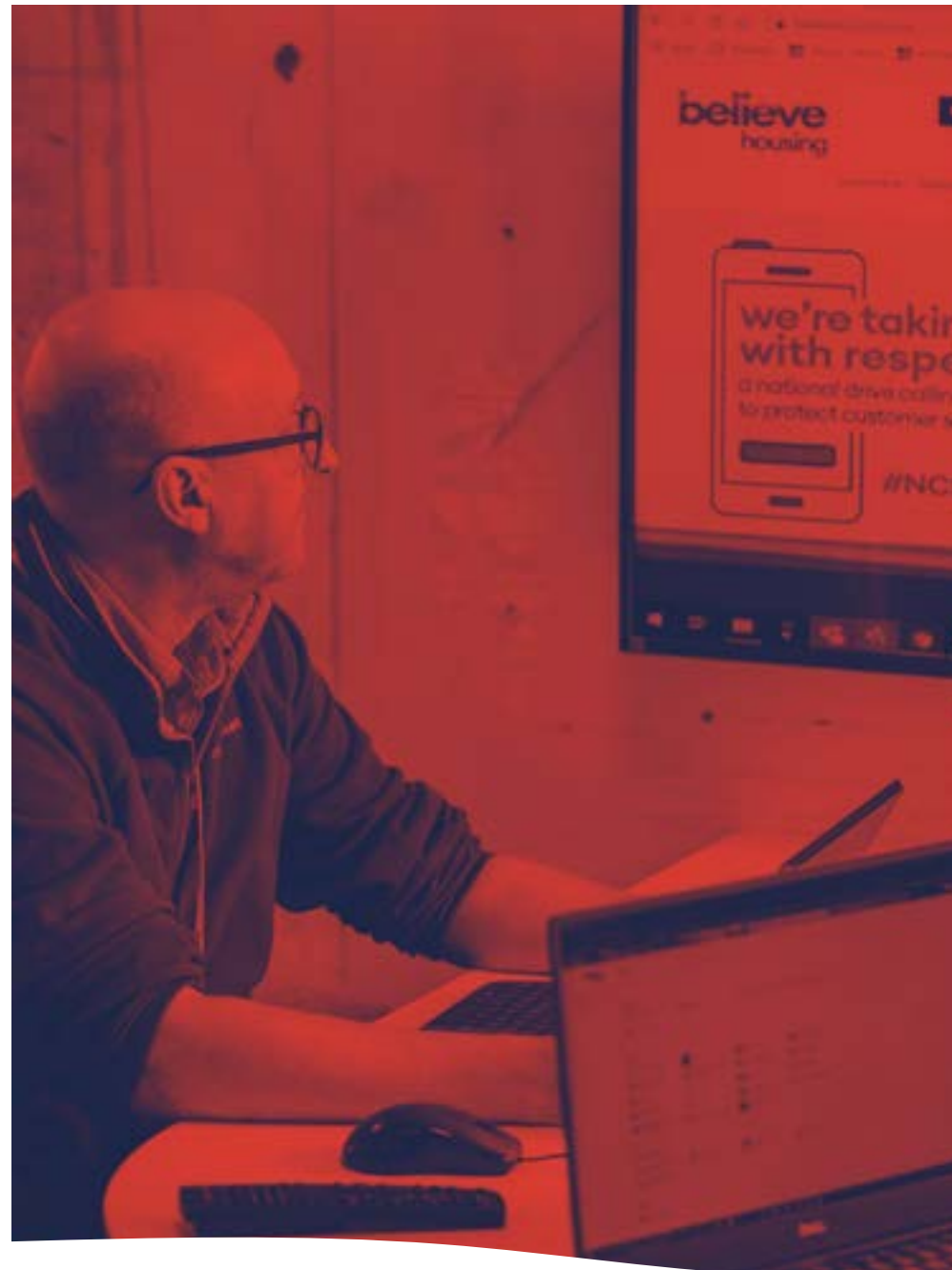
We will incorporate green principles into all our programmes of work, progress plans to remove all solid fuel in our homes and review the alternatives to gas to help us ensure we select the best option for us going forward. This includes understanding the impact of our plans on our customers.



We will also look at how we can reduce the impact of our people and our fleet by reducing the mileage undertaken, focusing on more efficient ways of working. Through working the believe way, we have reduced the need for our people to move around our areas as often and reduce mileage. But we still need to go further. Through our new fleet we will introduce electric vehicles and have provided charging facilities at our offices for our people to support them to move to electric cars.

We have set ourselves a target exceeding the current government targets to achieve an average energy rating C across all our homes by 2031, with the average SAP rating of our homes increasing from 68.3 now to 68.9 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. In order to support this, we have been successful in gaining funding through the Social Housing Decarbonisation Fund to deliver improvements to more than 1,200 homes, which will lead to 854,521 kg CO2 saved and significant potential savings for our customers on bills; increasingly important with the increasing cost of living.

In order to deliver the ambitions, we have set out in this plan there is a key theme of the importance of good data. We already hold a wealth of data about our customers, our homes and how our business operates; but this information needs to be good quality, accurate and up-to-date to help inform our plans.



68.9

Average SAP rating of our homes increasing to **68.9**

1,200+

Social Housing Decarbonisation Funding to deliver improvements to more than **1,200 homes**

£207.7m

Delivering new homes, where they are needed

£60.6m

Investing in our existing homes

what will we have achieved?

- Completed reviews of all our business processes so that all our people are only doing work that is required or adds value
- Identified any efficiencies that can be redirected into supporting our customers to sustain their tenancies
- Improved the quality of our data and rolled out wider use of data dashboards and GIS to help inform our plans and help us forecast our future challenges
- Reduced our fleet mileage and overall carbon footprint
- Improved the energy efficiency of more than 1,200 homes
- Reviewed fuel alternatives and identified our approach to gas replacement going forward
- Implemented a training programme to support potential Board members of the future
- Retained our G1:V2 rating
- Ensured compliance with forthcoming changes to consumer regulation

how will we measure success?

Number of processes reviewed

Average energy (SAP) rating of our homes

Social housing cost per unit

Rent collection

Compliance with regulatory framework

measuring the success of our plan

There is no doubt that there are challenges ahead in the next three 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.

For each strategic pillar, we have also highlighted measures for the next three years to help us track our progress against the overall plan.

people experience	customer experience	business experience
<ul style="list-style-type: none"> Healthy culture score Best Companies score 	<ul style="list-style-type: none"> Customer satisfaction Customer satisfaction with repairs Customer satisfaction with digital channels Tenancies ending within 12 months Proportion of complaints completed within timescale Social Value from investment 	<ul style="list-style-type: none"> Customers with a self-serve account Repairs completed within timescale Average days to complete a repair Repairs completed first time Average energy rating of our properties
VFM measures		
<ul style="list-style-type: none"> Social cost per unit Reinvestment EBITDA/MRI New supply delivered 		

We are also committed to ensuring that while trialling different ways of working, to create our future ways of working, we continually review the impact on our business and importantly our customers. We will use our internal business health scorecard to track any unintended consequences so that we can adapt our plans during the three years as needed.

As our plan shows, Moving Forward is the main project that will underpin our activities over the course of this plan. This has the opportunity to completely transform our operating model, drive decision-making to the people having direct contact with our customers and provide an effortless service to be proud of.

Through our trial and testing approach, we will make sure we are learning throughout and sharing this internally and externally. At the end of three years, we want to make sure that our service really is meeting our customers' expectations and that believe housing is an organisation that everyone wants to be part of.



we believe in life without barriers