

corporate plan

2025-2028



believe
housing



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On behalf of everyone at believe housing, we are very excited to launch the next iteration of our **Corporate Plan, which will run from 2025 to 2028.**

We are proud of what we achieved during the three years of our last plan, despite it being a challenging time.

The landscape that we operate in now has changed significantly. Tough financial constraints continue to impact us all, and at the same time we must also respond to increasing regulation and a new government pushing hard for more new homes.

We must also adapt to meet the changing needs of our customers. These are challenging and complex times for housing associations.

However we're starting from a great place. Our satisfaction scores compare well against comparable housing providers both regionally and nationally; we're already delivering significant investment into improving and upgrading our homes; and we're continuing to build high quality affordable homes and investing into our communities. In 2024 we also achieved a 3 Star Best Companies accreditation, recognising us as a 'world class to work for' organisation. And, our strong governance and financial position has been recognised by the Regulator of Social Housing.

This plan has been developed in close consultation with our customers and colleagues. Over the last year, 6,500 customers gave feedback through surveys and focus groups, providing us with key information about their experience of receiving services from us and what is important to them.

We also had feedback from more than 150 colleagues from across the business, harnessing their expertise on how we can deliver our best for our customers, for them, and our business. All of this has fed directly into this plan.

As we move forward, we want to make sure we deal proactively with whatever comes our way so we can continue to have a positive impact for our customers and in the north east.

Alan Smith
Chief Executive



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

We are an exempt charity and a Community Benefit Society (Registered number 8076), which means we are a not-for-profit organisation focused on providing healthy and affordable homes and enhancing the communities we serve.

We manage more than 18,000 homes, supporting around 22,000 customers.

We cover an area of more than 350 square miles, mainly across County Durham, but extending into Sunderland, Gateshead and Darlington, with around 650 people working for us. Since our formation in 2019, and our first Corporate Plan, we have achieved an enormous amount and pride ourselves on our ability to innovate and improve our offer to customers and colleagues. We've had to be resilient and brave at times to deal with the challenges we've faced over the last few years, but we've always remained true to our values.

What we have achieved over this short period of time is staggering:

- Completed more than **300,000 repairs**
- Spent more than **£92m improving our homes**
- Invested more than **£1m in our communities** and created more than **£21m of social value**
- Spent more than **£11m making our homes more energy efficient**
- Helped customers receive more than **£6.5m in welfare benefits**
- Supported more than **400 people into training and employment**
- And passed the milestone of building our **1,000th new home.**

As we move into the next phase of our story and mature as a business, this new iteration of our Corporate Plan will ensure we remain a vibrant organisation that continues to put people first. We will use our position as a significant organisation in the north east to ensure we are proactive in dealing with the challenges we face.

This plan demonstrates we are a learning organisation that has reflected on our achievements, but are not complacent about the changes we need to continue delivering for our customers, colleagues and business.



Looking forward, there are several challenges we still face.

Higher inflation and the cost of living crisis continue to place additional pressures on our customers, colleagues and the business.

On top of rising costs, we are facing many different competing priorities, which include delivering the investment in maintaining and improving our existing homes; increasing energy efficiency; meeting the requirements of the new regulation and oversight regime; and building much needed new social and affordable housing.

Across the north east, a lack of affordable housing, an ageing population and the changing needs of our customers mean we don't always have enough or the right type of homes that people want or need.

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 and policy. The sector has responded to the lessons of the Grenfell Tower tragedy and the death of Awaab Ishak due to damp and mould in his home. These shocking and tragic events have rightly shone a spotlight on social and affordable housing.

In response The Social Housing Regulation Act came into force from April 2024, providing increased transparency and a stronger voice for customers, and greater accountability for landlords for the quality of services we deliver.

Further changes are also likely on issues such as planning reform, Future Homes and Building Standards, Awaab's Law, Right to Buy, and a rent settlement that will all have an impact on the sector.

There are also opportunities to maximise over the coming years. The government's ambition to build 1.5 million homes and grow the number of social and affordable homes is welcome, as is the funding for the Public Sector Decarbonisation Scheme to make homes more affordable to heat.

A new combined authority for the north east with increased powers also offers opportunities to achieve common goals. Within the organisation, new IT systems, and the potential of AI, will improve service delivery for customers, enhance colleague experience and drive efficiencies across the business.

our vision

We believe in life without barriers

'We believe in life without barriers' continues to be the vision for this organisation.

our core purpose

We improve our customers' lives by providing healthy and affordable homes and enhancing our communities.

We believe a healthy and secure home, rooted in our community, provides the foundation for people to live their life to its full potential.

That's why our purpose is to improve our customers' lives by providing healthy and affordable homes and enhancing our communities.

We are passionate about the work we do and proud of the positive impact we make – it's what gets us out of bed in the morning and why we do the work we do. But we're not just a great landlord looking after homes:

- We're also helping to build the affordable homes so desperately needed across our region.
- We provide support to our customers through our neighbourhood services.
- We invest into our wider communities.
- We employ around 650 people locally.

Guided by our values of doing the right thing for our customers, colleagues, and business, this plan sets out how we will build on the great foundations we have established at believe housing so that we can continue to help people live a life without barriers.

At believe housing our values are to do the right thing for our customers, for our colleagues, and for our business.

Our aims are underpinned by our values. That's why each aim focuses on one of these aspects. Doing the right thing for our customers is at the heart of everything we do. This means we must also look after our colleagues, so they are at their best for the good of our customers. Equally, to do all of this requires a sound and secure business. Over the next three years, our aims are to:

Deliver excellence for our customers and play a positive role in our communities

Customers have told us that the most important things they want us to focus on is to continue delivering quality repairs and maintenance; and ensure they feel safe in their homes. That's why providing healthy, affordable homes that are safe and well maintained is core to what we do; as well as striving to achieve a C1 grading against the Consumer Standards.

But we will also go further. It's not just about the homes, but also the people who live in them and the communities they are rooted in. That's why we support customers experiencing antisocial behaviour, provide advice and support on customers' finances and routes into training and employability and grants to support our communities.

We strive to deliver an excellent customer experience. We listen, in order to understand and adapt to their needs, delivering services equitably, while working to benefit our community for the long term.

Be a great place to work with a flexible, high performing workforce who do the right thing

We have recently been recognised as a 'world class to work for' with a 3 Star Best Companies accreditation.

This reflects our positive working environment and colleagues who always strive to do the right thing. Throughout the development of this Corporate Plan, our colleagues have consistently said they love working for believe housing.

We understand that if we look after our colleagues, they work together for the good of our customers. Our business can't work without a committed, enthusiastic, well-trained team, and our people experience underpins our ability to deliver on all our ambitions within this plan.

Be financially secure and well governed, adapting to challenges, while meeting the evolving needs of our customers

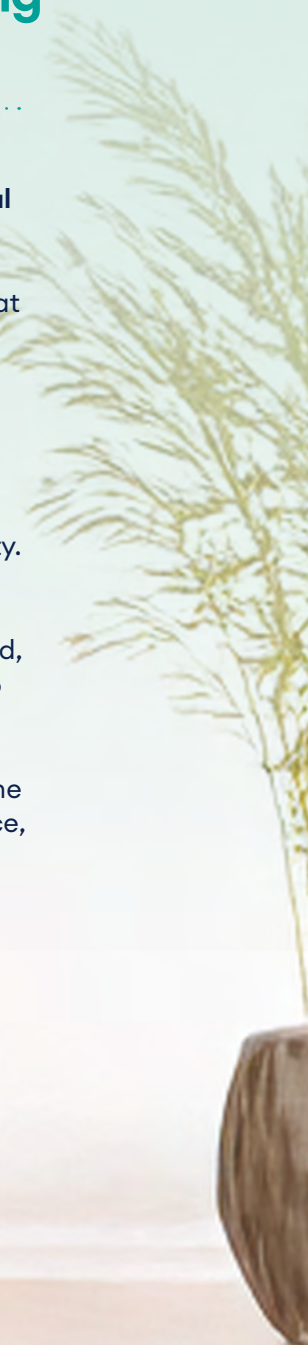
We're starting from a good position. The Regulator of Social Housing graded believe housing G1 for our governance and V2 for our financial resilience, and we will strive to maintain these ratings.

However we recognise we still face significant financial challenges that we cannot ignore. To be a sound and secure business we need to be prepared for the unexpected and be flexible enough to respond.

We must ensure value for money with our income – almost all of which comes from our customers. 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 our activity.

Maintaining sufficient financial capacity is essential to enable us to invest in the homes we have, build and acquire the new homes we need, and provide the improvements for our customers. Likewise, we want to attract and retain high quality colleagues to deliver these plans.

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.



our behaviours and objectives

We will achieve our aims over the next three years by **delivering against our objectives:**



These objectives are supported by our behaviours.

We recognise there is a lot of change and uncertainty about the next three years, and it is likely to be difficult to know how to approach everything that is being thrown at us. That is why we have developed our behaviours so that we have a clear guide for how we do things in the right way. Our behaviours apply to all our colleagues across the business in everything we do at work.



By exemplifying these behaviours, we will achieve our objectives and ensure we deliver for our customers, support our colleagues and create a strong and stable business.

our objectives



Over the course of the next three years we will:

Be a purpose led, ethical organisation with strong values, clear about what we deliver

We will:

- Continue to be a great place to work with a positive culture, strong governance and a great reputation. The challenges we face mean we will need to be agile and adaptable over the coming years.
- Refresh our Believe in People Strategy and ensure our offer continues to attract and retain high quality talent. Our 'believe way of working' will remain a key element of this offer, meaning we trust our colleagues to deliver for our customers and the business by taking ownership of their working arrangements.
- Develop a new operating model to streamline decisions, break down silo working and improve organisational clarity.
- Fulfil our compliance responsibilities and deliver a quality repairs and maintenance programme.
- Make significant progress on achieving our target of all homes reaching at least EPC C by 2030 during the course of this plan.
- Continue to provide first class support to customers dealing with antisocial behaviour, as well offering money, employment and training advice.
- Take a needs focused approach to investment in our Communities, making sure we focus on what's important for our customers, delivering the greatest impact we can and providing a positive contribution to our Region.
- Generate more than £2.6m of social value, supporting our communities to deliver projects and activities that address the needs of the people living there in a way that suits them.
- Support the local economy by continuing to use local contractors wherever possible and provide employability services for our customers to access meaningful employment.

We recognise there is pressure for us to fill the gaps created due to the financial demands faced by our partners across health, social services and local authorities - and that we are often described as 'the last one standing'. While we will always do what we can, we recognise we don't have the skills or the resources to do everything. This means we will relentlessly focus on our core business to make sure we continue to deliver excellence and value for money for our customers and signpost to others where required.

Continually improve and innovate to **deliver an enhanced experience for our customers and colleagues** while streamlining the business

We are excited by our approach to innovation and have already embarked on a significant programme of improvements across the business.

Due to the financial pressures we face and the changing needs of our customers, we must be able to deliver more, of better quality, within our resource constraints. This means we must constantly strive to improve our services while also delivering efficiencies.

We will do this through revolutionising our digital offer and implementing cutting edge systems across our business to improve our services, our use of data and enhance our record keeping.

Where appropriate, we will seek to use innovative ideas from across the sector and beyond to do things differently, harnessing technology and best practice to deliver better results more efficiently for our customers and colleagues. We will also streamline processes, driving down waste while improving the services we provide.





Have a **strong voice on behalf of our customers** and be trusted by our partners

With a turnover in excess of £90m per year, providing homes to more than 22,000 customers and with around 650 employees, we have the status to influence policy makers both regionally and nationally. It's important that we use our knowledge and understanding of the challenges faced by the sector, and our customers, to help shape policies that impact us.

Having a clear message on issues around grant funding, long-term rent settlements and housing plans will be critical to make sure sound policies in these areas are developed.

We will also listen to our customers to understand their challenges so we can raise these with policy makers. That's why we will develop a Communications Strategy to ensure our voice is heard and maintain our key contribution and influence on regional networks, the North East Housing Partnership, Social Housing Innovation North East, Northern Housing Consortium, Housing Employability Network North East and County Durham Partnership Board - Housing Forum.

We will also establish and strengthen ties with universities and continue to collaborate closely with national and regional bodies such as Homes England, Durham County Council and the North East Combined Authority, as well as local MPs and councillors.

Grow the number of our **homes to support the demand** across the north east

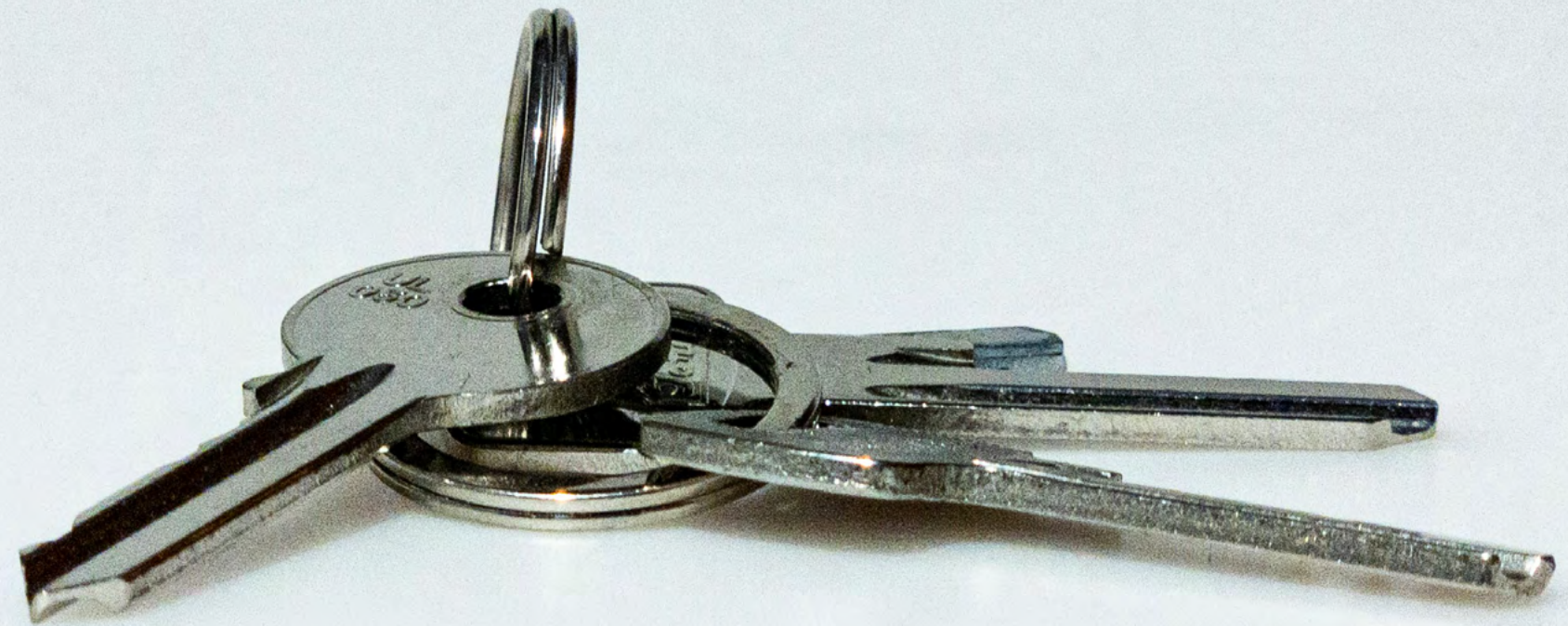
Demand for social and affordable rent homes across the region continues to be high. There are currently more than 5,000 registered applicants for our homes and almost 200 applicants for every new home we build.

Across the region, the gap between housing growth and demand continues to push up prices making it harder for those looking to rent or buy. Over the course of this Corporate Plan, we will continue to work in partnership with Homes England and local authorities to deliver high quality affordable homes for rent and shared ownership.

We will revise our Asset and Place Strategy to refine the detail on where we will develop new homes and how we will invest in the homes we have.

We recognise the challenges of financing and planning new developments, so will also explore other options to increase the number of our homes.

Growth will not be at the expense of investing in our current homes but will help us ensure we have the resources to continue to focus on the homes that already exist. It will not only support the need for affordable housing in our region, but it will also support our business model through increased revenue, strengthening our ability to deal with the challenges we face and delivering for our customers.



We'll make sure we have the **financial resilience** to deliver our plan.

Being financially secure is one of our core aims, as maintaining and improving our financial resilience is critical to delivering this plan. To ensure we maximise our impact in the right areas in such a challenging operating environment, we have refocused our priorities on what matters most, having listened to our customers and colleagues.

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

Everything that we are setting out is assessed in terms of the value it delivers and the impact it has on our customers, our colleagues and our financial resilience, measured against our performance and efficiency over the longer term.



To achieve our ambitions and ensure we keep on track in terms of delivery, **we will maintain our effective and robust governance arrangements.**

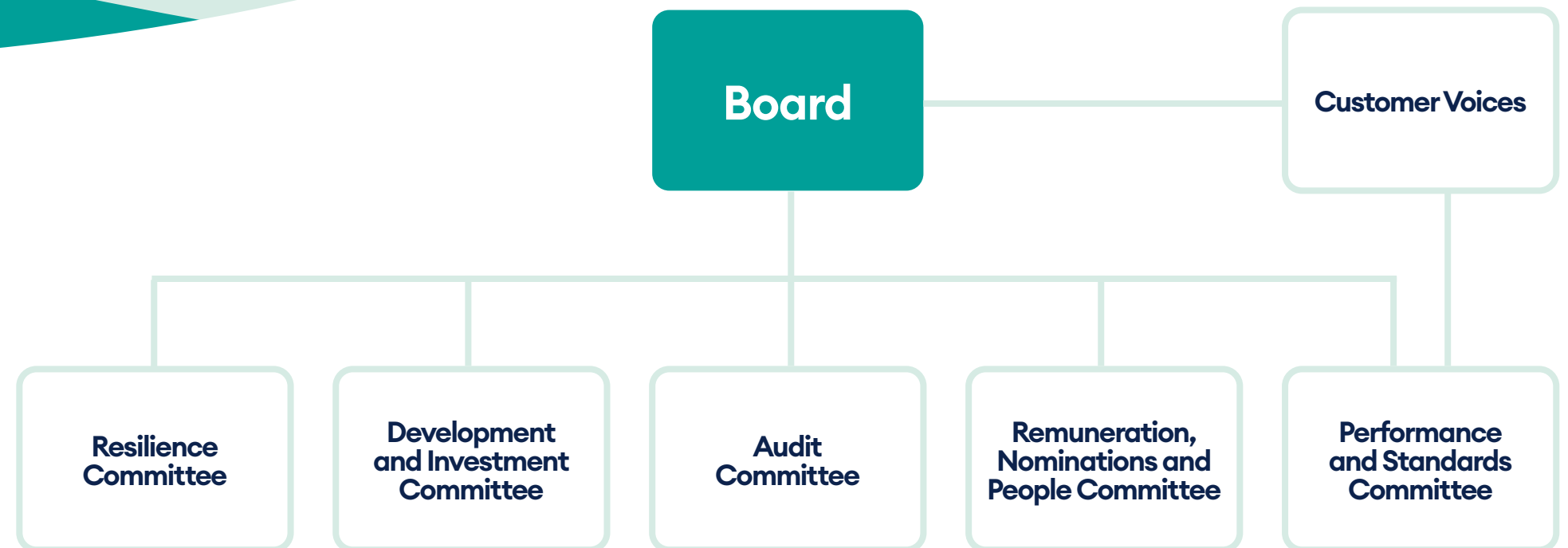
This plan has been developed collaboratively between our customers, colleagues and our Board. The Board oversees our activities at a strategic level, ensuring that we make effective decisions.

Our structure ensures service delivery, achieving our objectives and remaining a sound and secure business is at the forefront of everything we do.

In 2021, we established believe developments limited, a subsidiary of believe housing, to support our wider 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 people living in our homes, who provide challenge to ensure that we are living by our values in everything we do.

We will review our Corporate Plan with the 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.



We'll continue to **have a robust risk management approach**, overseen by our Board.

Our risk management framework explains the Board's risk appetite and provides us with assurance that risks are being identified, reviewed and managed appropriately.

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.

Corporate Plan objective	Strategic risk
Be a purpose led, ethical organisation with strong values, clear about what we deliver	• People and culture
	• Asset investment
	• Financial performance
	• Governance and compliance
	• Fraud
	• Health and safety, and building compliance
	• Reputation
	• Customer experience
Continually improve and innovate to deliver an enhanced experience for our customers and colleagues while driving efficiencies across the business	• People and culture
	• Financial performance
	• Cyber threats and business resilience
	• Data quality
	• Customer experience
	• Cross functional programme
	• Governance
Have a strong voice on behalf of our customers and be trusted by our partners	• People and culture
	• Governance and compliance
	• Reputation
	• Customer experience
Grow the number of our homes to support the demand across the north east	• Financial performance
	• Global uncertainty
	• Asset investment
	• Development

We'll know if **we are achieving the aims of our Corporate Plan** by tracking a number of key metrics across our performance and regulatory judgements:



Tenant Satisfaction Measures (TSMs)

We survey our customers throughout the year asking for their feedback on how they think we are doing across a range of services. The results are published annually on our website and help us drive improvements across the business.

Building and customer safety

We understand how many of our homes are fully up to date against a number of building safety indicators, including gas, fire, asbestos and water safety checks.

Decent Homes surveys

We'll track the percentage of Decent Homes surveys completed within the last five years to ensure our homes are safe.

3 Star Best Companies

We'll measure our colleague engagement through our 3 Star Best Companies score.

Healthy culture score

We'll ask colleagues to tell us what they think of our culture.

Regulatory judgements

We'll strive to retain our 'excellent G1' Governance and 'good V2' Financial grading from the Regulator of Social Housing. We expect to be assessed against the new Consumer Standards during the period of this Corporate Plan and will aim for an 'excellent - C1' grading.

Development and place

We'll track how many new homes we provide through both our development programme and those we acquire.

Value for money

We'll track how resilient our business is against a number of value for money metrics to ensure we remain stable and are able to absorb any future shocks.

Supporting strategies and plans

Our Corporate Plan is supported by our strategies, which provide further detail on how we will deliver our aims and objectives:

- Customer Strategy
- Asset and Place Strategy
- Believe in People Strategy
- Communication Strategy
- Financial Plan



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