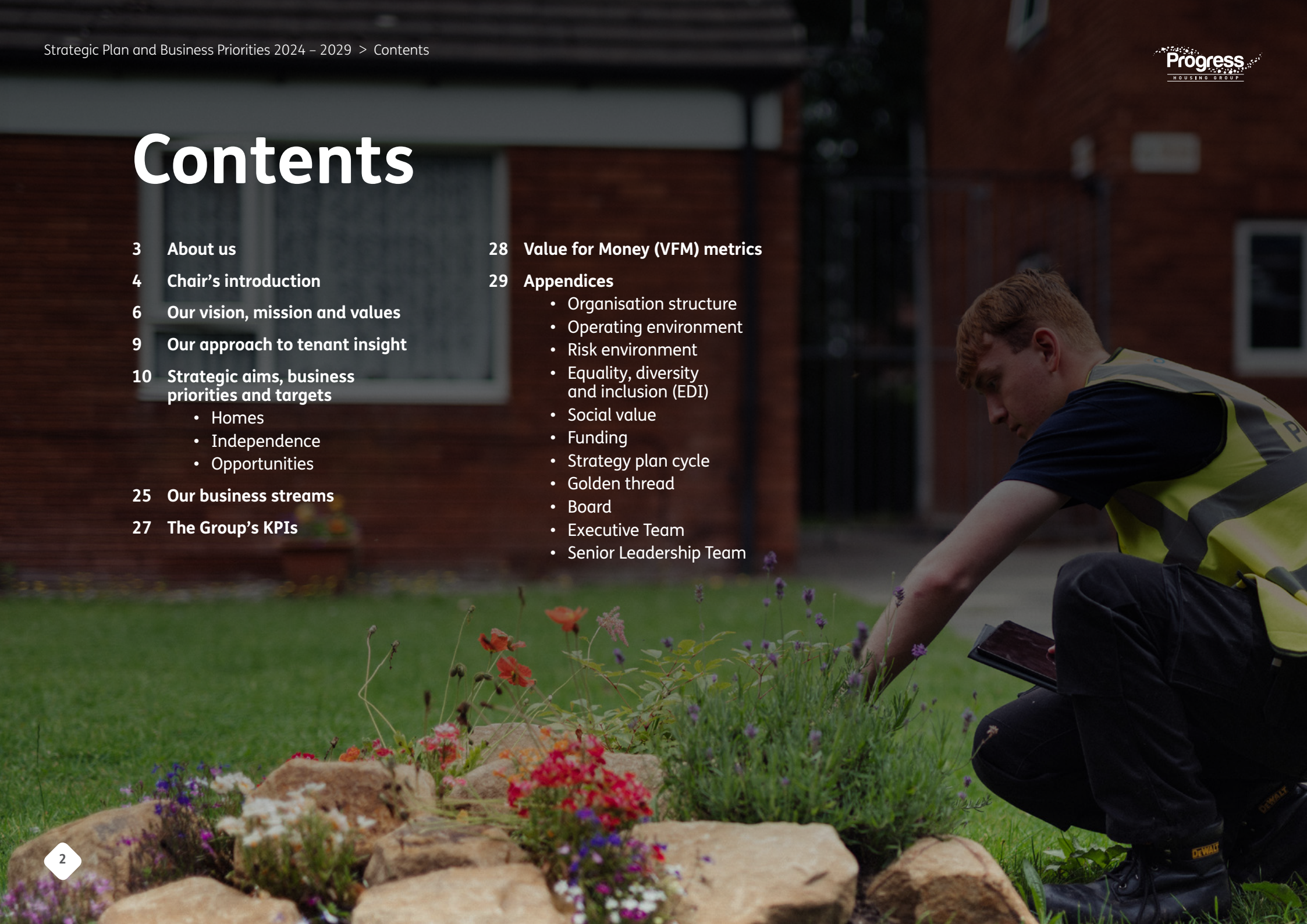


A photograph of a woman and two young children sitting on a couch. The woman, in the center, is smiling broadly and looking towards the camera. She has dark hair pulled back and is wearing a dark-colored top. To her right, a young girl with curly hair is laughing and holding her hands up to her face. In the foreground, another young girl with curly hair is smiling and looking towards the camera. She is wearing a light-colored long-sleeved shirt and dark pants with white stars. The couch is dark blue with several pillows, including one with a striped pattern and another with a green and pink plush toy. The background is a plain, light-colored wall.

Strategic Plan and Business Priorities 2024-2029

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About us

We recognise that there is a demand for quality homes for people, and we pride ourselves on being a not-for-profit housing provider that owns and manages over 11,800 homes. We are a well-run, financially resilient organisation that employs over 800 colleagues and is committed to our social purpose. We are a diverse organisation providing our tenants and customers with a wide range of services.

We have three key objectives of homes, independence and opportunities. We believe all three are important to achieve a healthy life.

Good quality housing is the foundation for this, but good health requires quality-of-life considerations too. Our approach prioritises the individual and the environment to provide these building blocks for health and wellbeing.

We do not achieve these things independently; we work in partnership with others, our tenants, and customers to deliver a person-centred approach. Through our approach and range of service provision we seek to enable sustainability of tenancy and transform lives.

We recognise that whilst our core focus remains on being a social housing provider, we have a number of supporting activities to provide this person-centred offer. In particular, we provide good quality homes and services to NHS workers in Lincolnshire to enable their focus to be on delivering health care. We have a housebuilder company which also includes provision of new affordable social housing units. We have a charitable company that supports people who are homeless, at risk of homelessness or in crisis, which ensures personal support is available to people outside the landlord relationship. Finally, we support older and vulnerable people through our Progress Lifeline service, thus enabling each person to remain independent and at home, reducing the pressure on our healthcare system.

We carefully manage the relationship between our business streams and support service teams and remain focused on delivering and developing good quality social housing for people who most need it and cannot compete in the open market. This remains our central goal, and we will continue prioritising investment in our existing homes, including tackling damp and mould and developing new homes to meet ongoing demand. We will continue to do this work and campaign for housing funding whilst there remains a need for more good quality housing in the UK. Underpinning all of our priorities is our continued management of all health and safety requirements.

Chair's foreword

Nigel Wright, Group Chair



Welcome to the update of our 2024-2029 Strategic Plan and Business Priorities (the Plan). This Plan sets out our mission statement, vision and priorities for the five years to 2029, highlights the priority issues for us to address and shows how we will measure our successes.

Over the last few years, our organisation, our tenants, customers and colleagues have had to navigate a very challenging external economic environment, particularly, the cost-of-living crisis, as well as increasing regulatory requirements and standards. As a board, we recognise how difficult this has been. Yet we have achieved much and continue to focus on our core purpose of delivering high-quality homes and services to our tenants as well as investing in new social housing.

This Plan continues to focus on that core purpose. We regularly engage with our tenants to listen to and understand their priorities, issues and concerns, as the quality of our homes and service delivery is paramount to us. Indeed, your board was delighted recently to be joined by over 20 tenants, customers and advocates at an event to hear directly from them.

This is a good example of our commitment to embedding our tenants in our governance and decision-making as the sector strengthens its relationship between tenants and landlords.

As such, we are in the process of mobilising two new board committees – Progress Homes and RWP of which tenants will comprise the majority. These committees will empower tenants, increase tenant oversight of performance, and ensure greater transparency and accountability.

Overall, your board is clear on our role to maintain effective financial stewardship and be well-governed to deliver our commitments to tenants as set out in the Plan. We have worked hard to ensure we meet the highest standards. It was, therefore, hugely rewarding to receive the highest rating for governance and financial viability of G1 V1 from the Regulator of Social Housing, published in March 2024.

In this Plan, we aim to continue delivering new homes to contribute to the much-needed demand for affordable housing. We will also continue to support individuals and communities to have independence because we strongly believe that independent people and communities have the best chance of being healthy, happy and safe. We recognise that there is a huge inequality of opportunity. Our tenants are amongst the less advantaged in society.

Investing in our existing homes is a clear priority whilst delivering an optimum volume of new homes. Therefore, to support the delivery of this Plan, the board reviewed, updated, and aligned its Development Strategy, Asset Management Strategy, and Environmental Sustainability Strategy, which are at the core of our purpose, in March this year.

Chair's foreword

Nigel Wright, Group Chair (continued)

Also supporting the Plan are the Group's Equality, Diversity and Inclusion and VFM Strategies. The latest VFM Position Statement shows where we are maintaining performance and where we need to improve. Furthermore, our latest annual report celebrates our achievements, demonstrating our commitments to our tenants, colleagues and stakeholders.

We recognise that we cannot do anything without the commitment and support of our colleagues and we will continue to invest in our team to develop a positive corporate culture.

The board directs and controls all the Group's activities and supervises strategic risks closely. These have been given full consideration as part of this Plan and are regularly reviewed and stress-tested by the board, so we can be confident that we are in a strong position to cope with them and still deliver our strategic priorities despite our challenges. Our commitment to keeping tenants and colleagues safe is encapsulated

in our risk appetite, meaning that we will not compromise health and safety arrangements and deliver essential landlord services.

This will be the final time I introduce our Strategic Plan before I step down as Chair of the board in September 2024. I believe this Plan demonstrates our continued commitment to our core purpose of delivering a range of tenures, investing in our existing homes, and keeping all our tenants safe. We will also continue to challenge inequalities in our society and ensure we invest in providing new housing for a range of tenants.

On behalf of the board, I fully endorse the direction and priorities within this Plan. I am sure the Group will continue to put tenants at the heart of everything we do.

In the months ahead, I will be handing over to our new Chair, Sheena McDonnell, to oversee the board and to track progress throughout the period to ensure the Group builds on its success and strong reputation.

I am indebted to my non-executive board colleagues, all officers and colleagues, particularly Jacqui De-Rose, our Chief Executive, for their support and collaborative approach during my tenure, I wish the Group every success in the years ahead.

Nigel Wright, Chair



Our vision

To ensure everyone has a place to call home and the opportunity to live their best life.

Our mission statement

Having a positive impact on people and communities by providing high-quality homes, supporting independence and creating opportunities.

Our values

Progress Housing Group's colleagues and non-executives are committed to working together to achieve the organisation's strategic aims.

We have identified the following values, which underpin everything we do:

People focused

People are at the heart of our business. By treating everyone fairly and understanding diverse needs and strengths, we can serve people better and provide services and opportunities that positively impact the lives of tenants, customers and colleagues.

Forward thinking

We work together to search for and implement innovative solutions and ideas that overcome challenges faced by our tenants, customers, communities, partners and colleagues.

Expert

We use our knowledge, expertise and learning to invest in a positive future for all and aim to excel in all we do to provide the best possible standards of service.

Genuine

We are open and honest, with a friendly, enthusiastic and energetic way of working, which is true to what we stand for.

Collaborative

We work in partnership with our tenants, customers, colleagues, local communities and other experts, bringing everyone together to achieve more.

A review of our priorities and, therefore, our trade-offs is reflected in this Plan. This provides clarity on where we will invest and what we want to achieve as a social housing business.

Cross-cutting themes

Our **cross-cutting themes** influence every part of our business and enable us to maximise our support for tenants and customers and achieve our business outputs. Our cross-cutting themes are:

To place tenants and customers at the heart of what we do, involving and developing services to fit the needs and aspirations of our tenants and customers. We aim to ensure that everything we do delivers great results for our tenants and customers. Our tenants and customers have a strong voice, both individually and collectively. We are committed to ensuring that this voice is always heard and that our services are shaped by it. Our decisions will be driven by the needs and aspirations of our tenants and customers. We have amended our complaints processes and will consider further actions with tenants and customers to respond to the Housing White Paper and new consumer standards. We will continue to learn from customer feedback in order to make service improvements. We aim to create a digital workplace that aligns with our agile working ethos. This will see us maximising the use of technology to optimise our overall efficiency and effectiveness to enhance our tenants' and customers' service experience and enable them to access our services in a way

that best suits their personal requirements. Our tenant insight approach is key to this theme.

To challenge inequality in our society, value diversity and further inclusion. The Group is committed to promoting equality, diversity and inclusion and a culture that actively values difference and recognises that people from diverse backgrounds and experiences can bring valuable insights to the Group and enhance the way we work. Our EDI Strategy and action plan demonstrates this commitment and will be delivered to ensure we maximise the positive impact of our work.

To deliver our environmental objectives and contribute to net-zero carbon targets. Our commitment is to play our part in delivering positive change to achieve decarbonisation targets and build a better environment for the future.

To be a strong organisation delivering growth, innovation, value for money and continuous improvement alongside high standards of corporate governance to ensure we operate in a safe and socially responsible manner. We aim to find the right balance between our social purpose and a commercial focus. Excellent performance, financial strength, effective procurement and continuous improvement

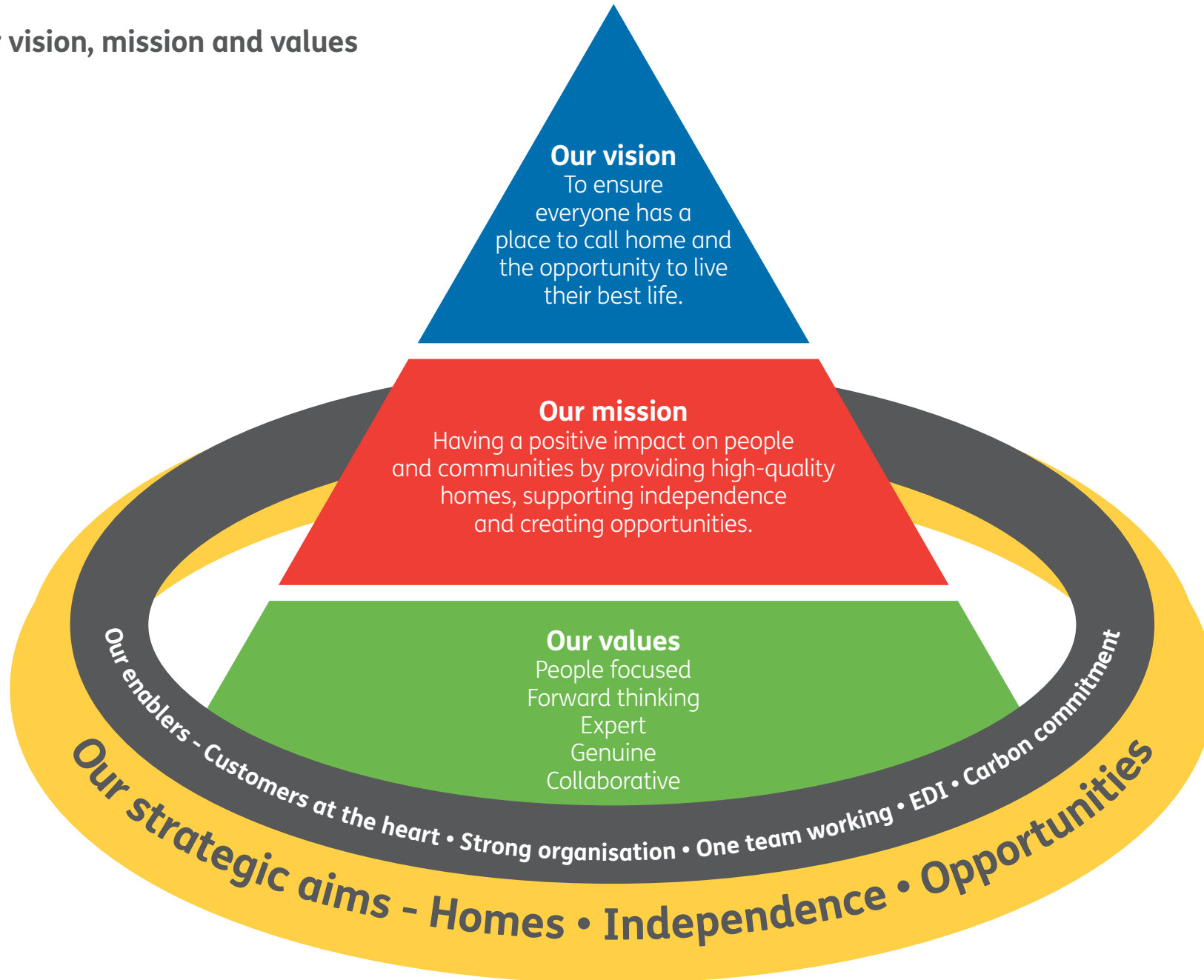
are crucially important to achieving our aims. We want to lead in our customer engagement, Progress Lifeline services, supported living provision, property compliance and our service offer to keep people safe in their homes and deliver our social purpose and business growth. We recognise the need for and are committed to continued investment in technology for our tenants, customers and our colleagues. Maximising VFM in our activities will help us deliver our priorities.

To operate and behave as one team to deliver our shared corporate objectives. We firmly believe that our colleagues and non-executive directors are the greatest resources we have. By working together as one team and valuing the contribution that everyone makes, we will achieve even more. We recognise the distinctive roles that our colleagues and non-executives play in our work. We consistently reflect our values in how we behave to deliver our shared social objectives.

We will prioritise: Being a financially strong and viable organisation with operating margin as a key target.

In order to focus on a tenant focus priority and tackling inequality, we will develop targets to increase minority representation in the workforce and board and supporting people into employment and training.

Our vision, mission and values





Strategic aim 1

Homes Business Priorities

Our vision is to have a positive impact on people and communities by providing high-quality homes.

Investing in existing homes is a high priority for us, ensuring that our homes are maintained to a high standard in areas that are looked after and encouraging a sense of pride and belonging. This includes investment in maintenance standards and environmental sustainability works both to the home and the surrounding areas, which work for our tenants and residents. We recognise the importance of listening to and hearing tenants in relation to property safety, allowing them access to information relating to their homes.

We will build new homes to address the unmet needs in our core operational areas, focusing on affordable social housing, affordable home ownership and housing for people with a learning disability and/or autism, but also for those with other support needs such as acquired brain injury or enduring mental health conditions.

We will work in partnership with others to provide housing and support to alleviate growing needs, including homeless support services, as well as maintaining delivery of existing keyworker accommodation.

Over the next couple of years, we will gather more insight into our tenants' aspirations and expectations to understand the tenant demographic profile and use this to inform future service delivery, including a review of our independent living service offer.



Priorities for coming period

Invest in our existing homes and neighbourhoods to meet tenant expectations, high standards and embed our Environmental and Asset Management Strategies.

Which business streams contribute

Progress Housing Group (general needs and independent living), RWP, Progress Living.

Targets and measures

For 2024/25, £12.8 million will be invested in improvements, with the total maintenance budget at £36.5 million.

£4.2 million to improve energy efficiency in our properties, including new heating systems, windows, doors, insulation, and solar panels.



Priorities for coming period

Development of new affordable supported, general needs, independent living for people over 55 and extra care accommodation to meet our future tenants' needs. Providing high-quality housing for key workers in Lincolnshire.

Which business streams contribute

Progress Housing Group, RWP, Progress Living.

Targets and measures

For 2024/25, number of new homes developed:

- General needs – 109 units
- Supported living – 57 units
- Older person – 0 units
- Shared ownership – 24 units
- For outright sale – 16 units



Priorities for coming period

A continued focus on keeping our tenants safe in their homes by investing in property compliance and keeping them informed and engaged.

Which business streams contribute

Progress Housing Group (general needs and independent living), RWP, Progress Living.

Targets and measures

For 2024/25, £5.8 million in compliance-related works, from gas servicing through electrical rewires to replacement fire doors.

Strategic aim 2

Independence Business Priorities

We aim to be a leading social housing provider in the North West - providing quality customer focussed services and putting tenants at the centre of our decision making through our Customer First model, evolving our provision as needs and demand change, improving our independent living offer for people over 55 and providing extra care schemes where needed.

We aim to be a leading provider of supported living for people with a learning disability and/or autism, acquired brain injury or enduring mental health conditions in the country - providing a stronger, louder voice, meeting needs through new provision, build more financial strength through the ownership model, and provide great value for money.

We aim to be a lead technology enabled care and support provider and a national provider - developing a flexible infrastructure and provision of digital health to meet needs in health and social care, increasing the use of telecare and telehealth in a range of settings and providing additional complementary services, such as lifting services.

We aim to grow Key Unlocking Futures across Lancashire in order to work with more people to alleviate growing needs - providing more support to help people build better lives, providing flexible support services to meet individual needs, providing homeless accommodation and developing more psychologically informed approaches to homeless services.



Priorities for coming period
 Providing high-quality services and efficiencies.

Which business streams contribute
 All business streams.

Targets and measures
 Complete operating model reviews on prioritised service delivery areas.



Priorities for coming period
Understanding our tenants and their needs.

Which business streams contribute
All business streams.

Targets and measures
Customer insight, learning from customer feedback, and changes implemented.





Priorities for coming period
Improving our independent living offer.

Which business streams contribute
Progress Housing Group (general needs and independent living).

Targets and measures
Delivery of Extra Care scheme in Lancashire.



Priorities for coming period
 A greater voice for all tenants.

Which business streams contribute
 RWP.

Targets and measures
 A refreshed service and engagement offer.
 National influence of stakeholders and government.



Priorities for coming period
Being a leading regional TECS provide ensuring a positive contribution to social housing.

Which business streams contribute
Progress Lifeline.

Targets and measures
People supported by the service
Avoidance of clinical interventions
Number of lifts completed (ambulance avoidance)
Customer satisfaction

Strategic aim 3

Opportunities Business Priorities

The Group is more than a simple housing provider.

We believe that housing associations can and should play a wider role. Our origins lie in providing safe, secure and well maintained social housing for people who would otherwise have difficulty meeting their housing needs. But through this work, we have acquired skills and experience and connections with individuals and communities, which enable us to play a wider social role. Importantly, we also have access to resources that enable us to invest and take risks.

We create opportunities for people in four main ways:

- 1) Supporting access to education, training and employment for
 - a) our social housing tenants and their families
 - b) our other priority groups who are also significantly disadvantaged in terms of access to these services, including those with a disability and those from minority ethnic groups and other groups identified as a priority by key funding streams accessed by the Group
- 2) Encouraging tenant involvement in the management and scrutiny of our social housing services
- 3) Encouraging and supporting all of our tenants, customers and colleagues to become active members of their communities - is sometimes referred to as active citizenship
- 4) Supporting colleagues to access personal development, training and career development opportunities.



Priorities for coming period

Supporting access to education, training and employment.

Which business streams contribute

Progress Housing Group (general needs and independent living), RWP, Key Unlocking Futures, Progress Lifeline.

Targets and measures

Continue to invest in the specialist team, Progress Futures.

Develop and support Brighter Futures programme, internally funded by Community Investment Fund.

Explore the possibility of providing access to training, education and employment for supported living tenants.

Continue Key Unlocking Futures employment coaching.

We continue to support apprenticeships and career entry opportunities across the Group and encourage our tenants and communities to apply.



Priorities for coming period

Encouraging tenant involvement in the management and scrutiny of our social housing services.

Which business streams contribute

Progress Housing Group (general needs and independent living), RWP.

Targets and measures

- Continue to embed Customer First.
- Continue to develop scale and scope of Tenants' Voice - Improving Services group.
- Continue to develop customer insight programme (including the combination of survey types and data gathering approaches).
- Establish two new committees with tenants and advocates.
- Continue to support various customer forums.
- Develop our arrangements for sharing specific customer experiences.
- Continue with the Community Investment Working Party.
- Create a new engagement framework for RWP to ensure that our supported living tenants can play a real part in holding us to account in the present and shaping our vision for the future.
- Continue to run a community 'Soup Dragon' event twice a year, where local volunteering groups can send in applications for funding of up to £1,000.
- Continue our Charity Fund, which all colleagues, customers and tenants can apply to match the funds they have raised for charity.
- Continue to fund our three community centres.



Priorities for coming period

Active citizenship.

Which business streams contribute

Progress Housing Group (general needs and independent living), RWP, Key Unlocking Futures.

Targets and measures

Volunteering projects.

Continue our Non-Executive Director / HDN training programme with tenant participants.

Funding community projects - Community Investment Fund activities.

Community development through Key Unlocking Futures.



Priorities for coming period

Supporting colleagues to access personal development, training and career development opportunities to develop professionalism and empathy.

Which business streams contribute

All business streams.

Targets and measures

Volunteering Policy.
 Personal training plans as part of the appraisal.
 Coaching and mentoring opportunities.
 Implement requirements for professionalism under the Better Social Housing Review.
 Develop talent retention and talent development programme.



Our distinctive business streams (brands)

Our business is made up of business streams. Each is defined from the point of view of our tenants and customers, and each serves a discrete group of tenants and customers and provides a distinctive set of services.

Our experienced and dedicated colleagues serve our tenants and customers. We work together with a one-team philosophy to achieve a strong customer offer. We aim to get it Right First Time, involve our tenants and customers in our service development and learn from the feedback provided to improve continuously.

The Group's Strategic Plan shows our overarching strategic aims of homes, independence and opportunities. Each business stream has a business plan to support these aims.

Our distinctive business streams (brands)

Business stream	Brand	Who we are
General needs housing, housing for people over 55, leasehold, shared ownership, commercial property.		<p>This housing stock is where we started. We are lead providers of affordable housing and housing for people over 55, especially in the Central Lancashire and Fylde Coast areas. We are expanding throughout the region and into West Yorkshire. Leading the way in providing quality homes and services, supporting communities and changing lives through customer-focused teams.</p> <p>We look after our homes and the communities where they are located. We invest in people, not just property.</p>
Supported living accommodation, largely for people with a learning disability, autism people, acquired brain injury or enduring mental health conditions.		<p>We are a national leader in providing supported living accommodation for this vulnerable client group that has historically been very poorly served by other delivery vehicles, including traditional grant-funded models of social housing.</p> <p>We innovate. We build partnerships. We advocate for those we support. We provide excellent quality housing to a client group that has often been denied that opportunity in the past.</p>
Technology Enabled Care Services.		<p>We are a national leader in technology-enabled care (TEC). We support over 65,000 people by providing person-centred services that help them to live independently. We believe that TEC improves people's quality of life and should be easily available for all who need it.</p>
Our specialist charity provides support to young people, single people and families, including people experiencing homelessness and women fleeing domestic abuse.		<p>A charity which is a subsidiary where we support individuals and families to realise their potential and be the best they can be. We do this by providing a range of person-centred services.</p> <p>We also have a particular set of skills around supporting individuals who are homeless or who are threatened with homelessness, and we are expanding this specialism into the provision of temporary accommodation.</p>
Keyworker accommodation in the health sector.		<p>We support the health service to do its job by providing workers with high-quality accommodation right where it is needed. We do not use standard accommodation models. We tailor our services to meet the specific needs of health workers.</p>

The Group's KPIs

The Group's KPIs are used to align our business activities with our vision and strategy and to monitor performance against our targets.

	Performance			Current target	Future targets			
	2021 / 2022	2022 / 2023	2023 / 2024	2024 / 2025	2025 / 2026	2026 / 2027	2027 / 2028	2028 / 2029
Stronger organisation								
Operating margin	13.6%	13.9%	12.3%	16.4%	17.6%	18.0%	19.9%	20.3%
Interest cover	206%	219%	216%	197%	175%	197%	237%	271%
Void rent loss (gross)	6.2%	6.8%	7.0%	7.0%	7.0%	7.0%	6.9%	6.8%
Current tenant arrears	4.2%	5.0%	4.6%	6.0%	5.5%	5.0%	4.7%	4.7%
Customers at the heart								
Overall satisfaction % (TSM TP01)	N/A	69.0%	75.1%	77%	78%	79%	80%	81%
Complaints responded to within timescale (TSM CHO1)	86.7%	89.5%	92.8%	94%	95%	100%	100%	100%
Responsive repairs satisfaction (combined DLO and national)	87.3%	80.1%	84.4%	87%	87%	87%	87%	87%
Repairs completed in time % (non emergency) (TSM RP02)	N/A	74.0%	83.7%	92%	92%	92%	92%	92%
% of customers who agree our support positively impacted their lives	NEW	NEW	NEW	90%	90%	90%	90%	90%
% of customers who agree their query was resolved today	NEW	NEW	NEW	70%	70%	71%	72%	73%
Have a positive impact on communities								
Reinvestment %	5.6%	6.6%	7.2%	9.0%	7.0%	6.8%	6.6%	6.1%
Development £	£24m	£33m	£40m	£35m	£35m	£40m	£40m	£40m
Maintenance % of planned programme delivered	77.8%	71.4%	80.8%	100%	100%	100%	100%	100%
Environmental EPC C and above % of homes	70.3%	67.5%	72.6%	76%	80%	84%	88%	92%
One team								
Employee voluntary turnover	12.9%	11.0%	9.9%	>10% and <12%	>10% and <12%	>10% and <12%	>10% and <12%	>10% and <12%
Net Promoter Score + 16	+22	+22	+24	>20	>20	>20	>20	>20
EDI % of protected characteristics held	NEW	NEW	49%	60%	62%	64%	66%	68%

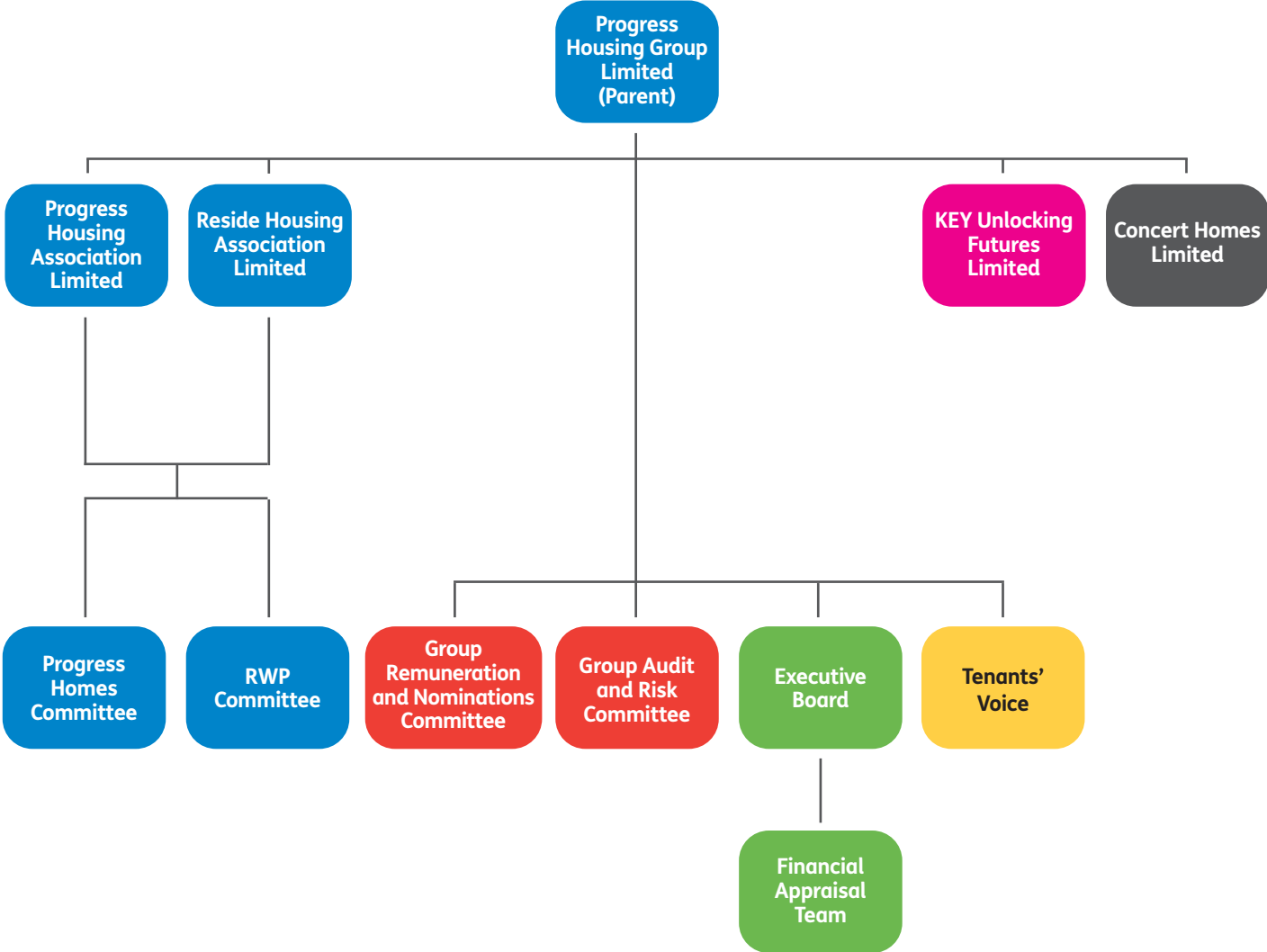
Value for Money (VFM) metrics

VFM underpins the delivery of the strategic aims within this Plan. These metrics complement the balanced scorecard to enable a holistic overview of performance. The VFM Strategy identifies the Group's three key VFM priorities as approved by the board. These are continued investments in existing homes, new homes, and management of our cost per unit. Please note that some of the following indicators differ from the balanced scorecard calculations, as explained in the balanced scorecard indicator table on the previous page. Our annual financial statements and VFM position statement show our own performance against these metrics, how we compare against relevant benchmark groups and our future targets.

No	Metric	Peer	Actual			Current target	Future targets			
		2022 / 2023	2021/2022	2022/2023	2023 / 2024	2024 / 2025	2025 / 2026	2026 / 2027	2027 / 2028	2027 / 2028
1	Reinvestment %	6.5%	5.3%	7.1%	7.2%	9.0%	7.0%	6.8%	6.4%	6.1%
2a	New supply delivered (social housing units)	1.4%	2.1%	1.3%	1.5%	1.7%	1.6%	2.7%	2.1%	2.0%
2b	New supply delivered (non-social housing units)	0.0%	0.1%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
3	Gearing %	44%	43%	43%	44%	44%	34%	35%	35%	35%
4	EBITDA MRI as a % of interest	145%	246%	219%	216%	197%	175%	197%	237%	271%
5	Headline social housing cost per unit	£4,151	£5,867	£6,834	£7,511	£7,836	£8,072	£8,239	£8,245	£8,290
5a	General needs & independent living cost per unit	£3,830	£4,237	£4,155	£4,627	£5,056	£5,460	£5,685	£5,715	£5,789
5b	Supported living cost per unit	£10,038	£8,525	£10,881	£12,206	£12,597	£13,046	£13,350	£13,532	£13,607
6	Operating margin (social housing lettings only)	23.3%	15.5%	15.1%	15.6%	18.3%	19.8%	21.1%	23.0%	23.4%
6a	Operating margin (overall)	20.5%	14.9%	13.9%	12.3%	16.4%	17.6%	18.0%	19.9%	20.3%
7	Return on capital employed	3.2%	2.6%	2.7%	2.3%	3.4%	3.1%	3.2%	3.5%	3.5%
8	% of overall customer satisfaction index	72.7%	79.9%	69.4%	75.2%	77.0%	78.0%	79.0%	80.0%	81.0%
9	% of current tenant arrears	3.7%	4.2%	5.0%	4.6%	6.0%	5.5%	5.0%	4.7%	4.7%
10	% of former tenant arrears	1.2%	1.0%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
11	% of rent collected	100.0%	99.4%	99.2%	99.9%	99.5%	99.5%	99.5%	99.5%	99.5%
12	Repairs completed within target timescale	84%	94.3%	75.3%	83.2%	92.0%	92.0%	92.0%	92.0%	92.0%
13	Rent lost due to vacant properties	1.3%	5.7%	6.9%	7.0%	6.8%	6.7%	6.6%	6.6%	6.6%
14	% of vacant social housing stock at 31/03	0.8%	4.6%	3.5%	5.0%	3.5%	3.5%	3.5%	3.5%	3.5%
15	% of time lost due to employee sickness	2.6%	5.2%	4.2%	4.4%	4.0%	4.0%	4.0%	4.0%	4.0%
16	% of employees leaving the group - voluntary	16.5%	12.9%	11.0%	9.9%	>10% and <12%	>10% and <12%	>10% and <12%	>10% and <12%	>10% and <12%

Appendices

Appendix 1 Organisation structure



Appendix 2 Operating environment

Our tenants and customers are amongst the less advantaged in our society, and many will be financially worse off due to welfare reforms. With limited grants available to assist new-build rented programmes, accessing new and good-quality accommodation is likely to be harder.

Our operating environment offers a range of challenges and opportunities. We have carried out a strengths, weaknesses, opportunities and threats (SWOT) analysis and have identified key challenges as follows:

- Impact of high inflation on our operating expenditure.
- Social and economic pressures on our tenants, for example, public sector spending cuts and the impact of cost of living.
- Government policy, i.e. consumer regulation including tenants satisfaction measures, rent policy uncertainty, complaints management, supported housing funding uncertainty, political change and economic uncertainty.
- Increased expectations and health and safety requirements placed on social housing landlords.
- Rising expectations of tenants and customers, for example, for a wider range of services to be delivered digitally.

- Limited grant for new developments and revenue support for core services such as support for older or vulnerable people and support for homeless people.
- Changing needs and demographics, for example, an ageing population, higher levels of disability, more single-person households.
- The reputation of social housing amongst potential future tenants and customers, government and the wider population.
- New commercial and social housing providers in the development market bringing new competition.
- Delivering environmental and carbon reduction programmes.

In developing this Plan, we have considered how we might manage these risks whilst ensuring we continue to provide our tenants and customers with new and extended products and services to deliver our 2027 Strategic Plan and Business Priorities outputs and aims.

Our SWOT analysis has identified several organisational strengths, including our supported living expertise, our services for older people, our skills in providing accommodation, our telecare expertise, our reliable housing management service and our effective community engagement arrangements.

We also have excellent financial strength, a strong partnering ethos, a commitment to improving the quality of life of our tenants and customers, new development expertise, a ‘can do’ attitude, a knowledgeable and talented workforce, an excellent service offer and a creative problem-solving approach.

We identified that a significant focus for the next few years is to maintain compliance and improve performance on customer satisfaction, voids and arrears alongside ongoing investment in our stock and in technology, infrastructure and colleagues and non-executive teams to ensure we have the right equipment, skills and experience to deliver the 2027 Strategic Plan and Business Priorities. We recognise that we must be effective, efficient, and strive for continuous improvement to achieve these Strategic Plan outputs.

Appendix 3 Risk environment

The Group has a Risk Management Strategy, which defines the Group’s risk management framework and risk appetite. The board regularly reviews and updates the Group’s risk appetite and recently focused on the business stream activity and development outputs. Risks are captured in risk registers at strategic, business stream and operational levels, using risk management software - risk assessments are reviewed and revised at least quarterly and continue to be assessed by likelihood and impact using a matrix to give a high, medium or low rating. In addition, a three lines of defence model (internal controls, management oversight and independent third-party assurance) is used to assess controls assurance, which is also captured in the risk registers.

The Group undertakes extensive stress testing both annually (as part of the long-term financial plan update) and when the need arises throughout the year. Specific mitigating strategies have been developed to ensure the Group is best placed to respond to a risk should it crystallise. Our long-term financial plans contain several assumptions, such as inflation, interest rates and unit sales. The planning model, and our assumptions, are based on current information and are validated by a third party review where possible.

The Group considers its strategic approach to managing competing resource requirements and trade-offs as part of its business and financial planning cycle and risk management activities.

The external operating environment exposes the Group to regulatory, reputational and financial risks. Our board continuously monitors these risks and how these will impact the financial position of the Group. In particular:

- Failing to understand what our tenants want and need would have a serious impact on our ability to deliver quality and timely services. Therefore, the Group has introduced a range of tenant engagement and insight activities and has a clear complaints process in place.
- The uncertainty of the country’s economy, combined with increasing and competing demands, presents various financial and business continuity risks for the Group - increased energy costs, interest rates, supply chain risks, increased investment in areas such as net zero carbon and a downturn in the housing market are all examples of areas that could result in a reduction in operating surplus for the Group.

- In addition to closely managing costs and contracts, the Group has also introduced additional support for tenants as we recognise the impact that the cost of living crisis is having on them. Our Tenancy Sustainability Service is one example of the support put in place.
- The Group is required to comply with various legislative and regulatory requirements. Some of these have significant cost implications and require specialist skills to ensure continued compliance with existing and future requirements. This poses both financial and reputational risks for the Group.
- Cyber risks and data breaches are increasing for all businesses as fraudsters develop and use complex and sophisticated methods to attack even the most prepared organisations. The Group continues to invest in this area to prevent attacks where possible and ensure the impact is kept to a minimum.
- The board are responsible for setting the Group’s strategic direction and managing risks. The absence of sufficient board oversight could risk regulatory non-compliance, reputational damage and financial loss. The Group has adopted the National Housing Federation’s Code of Governance 2020. It has robust frameworks for board recruitment, performance management and succession planning.

Appendix 3 Risk environment (continued)

- The health and safety of our employees, tenants and customers remain a key priority for the Group. It is acknowledged that failures in property compliance, the quality of our stock or general health and safety breaches could put people at harm. The Group has invested in all of these areas by employing specialist skills and procuring specialist IT systems to help manage important data.
- The Group recognises the importance of data quality which underpins decision making. We have resources and systems in place to regularly monitor our data.

The Group has a number of leases with third party landlords. The Group actively manages risks associated with such arrangements, starting with robust due diligence checks before leases are entered into. The Group actively manages risks associated with such arrangements starting with robust due diligence checks before leases are entered into.

Delivering our objectives would not be possible without a talented and diverse workforce. The employment market has toughened and there is more competition to attract individuals. The Group has put in place a number of initiatives to both attract and retain talent.

A structured and systematically applied control environment is necessary for any successful business. The board drives the Group's framework for risk management through well-structured strategies and policies. Group and Risk based internal controls support this. Our Group Audit and Risk Committee works on behalf of the board to ensure that this is the case through their risk assurance role. They oversee and monitor the annual external audit and internal audit services, supplemented by the ongoing review of our control and risk environment. The findings from these activities enable a yearly statement on internal controls to be developed for inclusion in the Group's statutory accounts, providing an overview of the risk, control and governance frameworks in place within the Group.

Appendix 4 Equality, diversity and inclusion

The Group is committed to promoting equality, diversity and inclusion and a culture that actively values difference and recognises that people from diverse backgrounds and experiences can bring valuable insights to the Group and enhance the way we work.

We aim to be an inclusive organisation, where diversity is valued, respected and built upon, with an ability to recruit and retain a diverse workforce and board of management that reflects the communities we serve.

This includes compliance with relevant equality legislation, the Equality Act 2010, Codes of Practice and appropriate best practice guidance. Our Equality and Diversity Strategy builds on the legal position to ensure effective policies and practices promote equality.

The Group aims to tackle discrimination or disadvantage and promote diversity. We aim to ensure that no individual or group is directly or indirectly discriminated against for any reason concerning employment or access to our services. The Group aims to prioritise disability within its operations to align with our large number of disabled customers.

The Group will, therefore, ensure that:

1. Individuals are treated fairly with dignity and respect regardless of their age; disability; gender reassignment; marriage and civil partnership; pregnancy and maternity; race (includes colour, nationality and ethnic origins); religion and or belief; sex; sexual orientation; social or economic background, or any other inappropriate distinction.
2. We seek to provide all individuals, tenants and customers and colleagues with the opportunity to fulfil their potential through services that meet their needs and support their aspirations.
3. We promote an inclusive and supportive environment, which promotes equality, and values diversity for all people we are in contact with.
4. We respect the dignity and worth of each individual and promote mutual respect between groups based on understanding and valuing diversity, underpinned by respect for equality and human rights.

Appendix 5 Social value

We seek to deliver social value for the customers and communities we serve whilst minimising harm, maximising benefits, and being accountable and responsive to all stakeholders. We look to achieve these impacts whilst building strength and strong financial results to continue achieving our purpose and corporate aims.

To these ends, we will ensure that we conduct our affairs to demonstrate the ethical approach we take to delivering our business. This means taking account of the social, economic, and environmental impact and respect for human rights.

The key activities identified as part of our commitment to social value in alignment with our strategic aims are:

- To improve tenants' and customers' health and wellbeing, measuring the impact of service intervention and the improvements made over a period of time.

- To develop new skills, knowledge, and confidence and support tenants to seek and gain local and sustainable employment and volunteering that will enable tenants to reach their full potential, primarily through Progress Futures and Key Unlocking Futures services.
- To carry out a number of activities that promote environmental awareness within communities supported and managed through an Environmental Sustainability Strategy.
- To prevent and deal effectively with anti-social behaviour within our communities, increasing confidence in the way we respond to issues.
- To deliver value for money services as a stronger organisation and in line with our Value for Money Strategy.
- To measure social value throughout the organisation, including in procurement, maximising social value across our services and business activities.

Appendix 6 Funding

We fund our growth and development programme to achieve our Strategic Plan aspirations by:

- Maximising income from rents while operating within the rent standard, associated guidance and affordability for tenants.
- Maximising funding from public bodies and other stakeholders through grants and capital contributions such as the AHP Strategic Partnership, NHS grants and the Social Housing Decarbonisation Fund.
- Delivering the Value for Money Strategy by making improvements to services and managing costs.
- Reinvesting the proceeds of property sales.
- Generating and reinvesting the proceeds of other non-social housing activities.
- Securing funding, through debt, to the extent that it can be supported by continuing operating surpluses.
- Maximise the amount of external funding for environmental works.

Appendix 7 Strategic Plan cycle

Reviewing and monitoring the Plan

Before the start of each year, the board reviews the strategic aims and business priorities. Our six business streams develop customer focussed business plans. These inform the review of the financial plan, which should be read in conjunction with this Strategic Plan.

In parallel with this, each section or team produces an operational plan containing detailed tasks and performance targets, with particular emphasis on work for the following year. These plans link to the strategic aims and enable us to monitor and manage our progress towards our targets. This is our golden thread (see appendix 8).

Our budget holders are accountable for ensuring we allocate our resources to identify the strategic aims and priorities.

In addition:

- The boards will receive annual progress reports against the Strategic Plan.
- The Group’s Annual Report and Tenant Annual Report include all of our activities which underpin our strategic aims and cross-cutting themes.
- The business stream business plans will be monitored.
- Personal objectives agreed with each colleague in the annual personal review and development meeting will be directly linked to operational plan tasks, business stream priorities, and the Group’s overall strategic aims.
- Regular one-to-one meetings will ensure that operational plans will be kept up-to-date and that progress against business priorities is monitored.
- Progress Housing Group’s Senior Leadership Team will monitor progress against this Plan.
- The Group’s Value for Money (VFM) Strategy and annual position statement are aligned to the Plan’s objectives, and reported to the board.
- We keep under review our operating environment.
- Team and individual performance objectives are set.
- Operational delivery plans are developed and monitored.
- Strategic aims are clearly stated.
- Review of risks is undertaken at least quarterly.
- Performance targets and measures are monitored to ensure we are on track to achieve our outputs.

Appendix 8 Our vision and mission guide

The golden thread



Appendix 9 Board

Our board members

Legend:

- Parent - Progress Housing Group Limited
- PHA - Progress Housing Association Limited
- RHA - Reside Housing Association Limited
- KEY - Key Unlocking Futures Limited
- KEY DAAC - Key Domestic Abuse Advisory Committee
- CLL - Concert Living Limited
- GARC - Group Audit and Risk Committee
- GR&N - Group Remuneration & Nominations Committee
- RWP - Reside With Progress Committee
- NED - Non-Executive Director
- PHC - Progress Homes Committee



Nigel Wright

NED Group Chair - Parent, PHA, RHA, GR&N



Yasmin Fearon

NED Deputy Group Chair -
Parent, PHA, RHA, RWP Chair
Board member lead responsibility - complaints



Neil Townsend

NED Parent, PHA, RHA, KEY Trustee, PHC Chair
Board member lead responsibility - complaints



Maggie Shannon

NED Parent, PHA, RHA, GR&N Chair

Appendix 9 Board (continued)



Gavin Cawthra

NED Parent, PHA, RHA,
GARC, CLL Chair



Adam Dennett

NED Parent, PHA, RHA,
GR&N Deputy Chair



Anna Urbanowicz

NED Parent, PHA, RHA, GARC Chair



Samantha Veal

NED Parent, PHA, RHA, RWP



Nigel Ingram

NED Parent, PHA, RHA,
CLL Deputy Chair



Elaine Johnstone

NED Parent, PHA, RHA,
RWP Deputy Chair



Kylie Blackham

GR&N



Ruth Lowry

GARC Deputy Chair

Appendix 9 Board (continued)



Esme Davies

KEY Trustee,
KEY DAAC Deputy Chair



James Shutt

KEY Trustee, RWP



Jennifer McGuinness

RWP



Samantha Haslam

Key Deputy Chair,
KEY DAAC Chair



Penny Fell

NED Parent, PHA, RHA,
KEY Chair, KEY DAAC


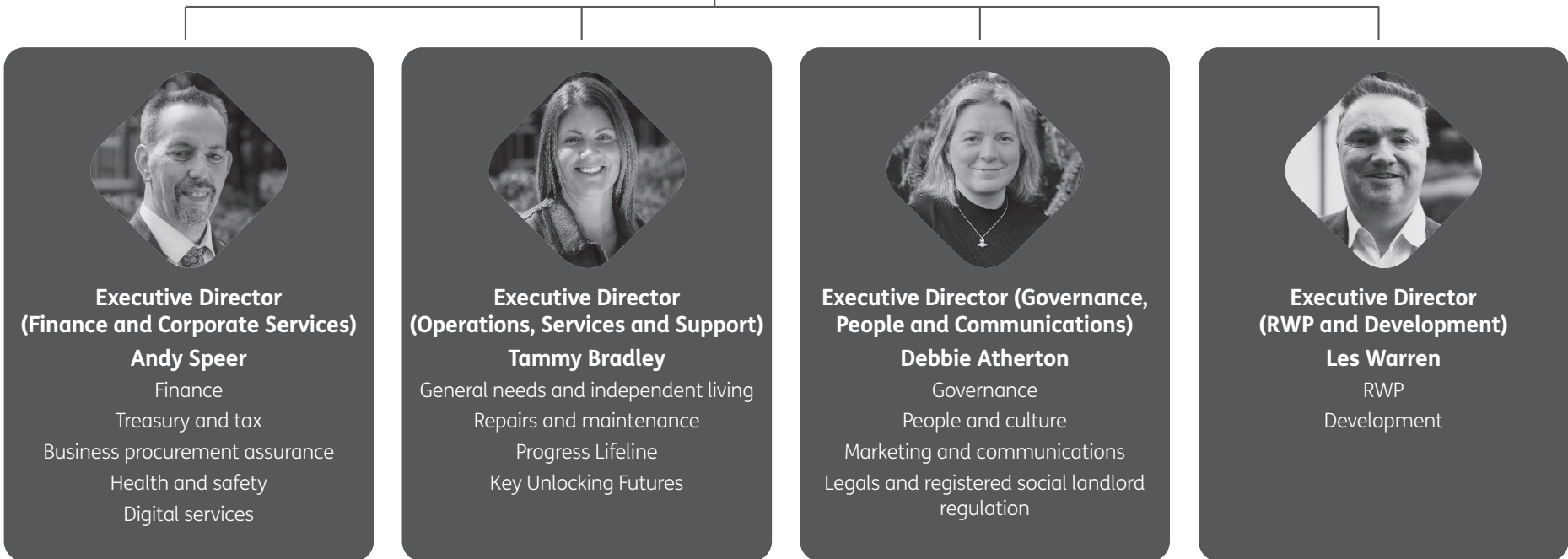
Appendix 10 Executive Team

Executive Board

The Executive Board oversees the management of the day-to-day affairs of the Group. Membership consists of the Group Chief Executive and four Executive Directors (together referred to as the ‘Executive Team’). The Executive Board operates with the formal delegation from the board and meets quarterly or as required.

Group Chief Executive
Jacqui De-Rose

Leads the Senior Leadership Team to deliver our corporate strategies, business planning, organisational priorities and governance, and oversees our external operating environment.

Appendix 11 Senior Leadership Team



Robert Porter
Director, Housing Operations



Annette Stevens
Director, Housing Operations
(RWP)



Loraine Simpson
Director, Progress Lifeline



Ursula Patten
Director (Key Unlocking Futures)



Amanda Van Duyvenvoorde
Director, Digital Services and
Progress Living

Appendix 11 Senior Leadership Team



Chris Morris
Director, Property Services



Dan Griffiths
Director, Development



Gavin Rendall
Director, Quality and Policy



Zoe McEvoy
Director, People and Culture



Michelle Stevenson
Director, Legal



Steve Harris
Director, Business Development



David Roden
Director, Financial Services



Gemma Smith
Director, Business Assurance



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