



**manningham**  
HOUSING ASSOCIATION

**Manningham Housing Association**

# **Corporate Strategy**

**2018-21**

*'30 Years of Proud Tradition'*

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# Introduction

Manningham Housing Association (MHA) is 30 years old and has a proud track record of delivering homes and services to the communities in Bradford and Keighley. MHA came into existence in 1986 following a piece of research undertaken into the housing needs of Black and Asian Communities in Bradford by the Bangladeshi Youth Organisation, itself also based in Bradford. This research proved that the needs of the South Asian Community were not being addressed and the government and the council supported the foundation and growth of MHA.

That was 30 years ago and, from humble beginnings (just four properties and three members of staff), it has grown to an organisation with over 1430 homes and 6000 residents. It has remained true to its core purpose of providing homes for BME residents, as well as others in need, and as a consequence over two thirds of its homes have three bedrooms or more.

The MHA Board have decided that their core mission of ensuring that the housing needs of the South Asian community in the Bradford Area are met is still an important and justifiable aim. Research from Bradford council and BME national groups and evidence from our own waiting lists show that the needs identified 30 years ago are as great as ever. The recent and planned future changes to the welfare system disproportionately affect BME households so this is deemed a critical time for many families.

MHA Board have considered whether their vision is best met through merging with others to create immediate development capacity and new homes in Bradford or whether, by remaining independent and creating management/ development partnerships, MHA will have more impact in the longer term.

The Board has decided on the latter strategy aiming to be an influencer and supporter of others developing in Bradford for the South Asian community, with a medium term ambition of developing homes in its own right again.

In order to achieve this strategy and to become a Champion of meeting the housing needs of our communities it is essential that MHA becomes a beacon of good practice in terms of governance and retains the highest financial viability standard.

2016/17 was a challenging year for MHA and following an "In depth Assessment" by the Social Housing Regulator, the Association was downgraded from a fully compliant G1 governance rating to a non-compliant G3. Whilst we originally retained the highest Financial Viability Rating of V1 we were subsequently regraded to a V2 rating in November 2017. Our priority is to regain compliant governance and a V1 rating as quickly as possible.

# MHA Strategic Aim / Mission

**“To run a successful business that provides homes and socially inclusive services that our customers value, and to champion the provision of homes for those in housing need, especially with a South Asian heritage.”**

## **Vision**

“Driving for excellence in Every Facet of our Business”

## **Values**

### **Customer First:**

- We exist because of our customers
- We welcome and act on feedback from our customers
- We always look for ways to provide our customers with the best customer experience
- We aim to achieve low cost high performing services throughout our business

### **Passionate about our work:**

- We are highly motivated and passionate about our work
- We believe in continuous improvement
- We bring innovation and creativity to our work

### **Embrace Diversity:**

- We celebrate the diversity contained within each individual
- We will create an environment in which the talent of customers and colleagues will flourish
- We enjoy the challenge of responding to the diversity of our customers

### **Accountability:**

- We strive to meet the highest levels of accountability
- We always take responsibility for our actions
- We believe in being honest, open and transparent in all our work
- We will work in partnership to make things happen
- Our customers influence our business

# Our Operating environment

## **Economic Outlook**

We believe that over the next few years the operating environment will continue to be challenging and volatile. The austerity agenda is perhaps less driven than it was with the reversal of some key government policies. The Conservative Party conference saw some major housing announcements and these have been re-enforced with further announcements in the Autumn Statement in November 2017.

The government has announced an extra £2bn for “new social housing” to be added to the existing Homes England programme and the Housing Infrastructure Fund, which was previously oversubscribed by local authorities, has received an additional £2.7bn.

January 2017 saw a new Housing Minister, Dominic Raab, appointed, the ninth Housing Minister in the last 12 years. The renaming of the Department for Communities and Local Government to the Ministry for Housing, Communities and Local Government is seen as a strong statement of intent.

The effect of Brexit is uncertain as a final deal has not been reached between the UK Government and the EU and it is still too early to forecast the exact effect Brexit will have on the economy; however prices of imported goods and services are rising due to the weakening in value of the pound. An additional worry for the economy and domestic policy-making is that negotiating the Brexit deal may sap the energy and resources of the government and as such domestic policy issues could have less focus.

The economy poses two main threats to our business. Firstly, an economic downturn would affect the earning capacity of our residents and this could impact on our income stream. The economy has remained resilient so far after the Brexit vote but there is growing evidence of wages failing to keep up with price rises. Secondly, pressures on the exchequer from areas such as Social Care and the NHS may make the government return to looking at the welfare bill for more savings.

## **The Housing Policy Framework**

The Housing White Paper was generally welcomed by the sector but the paper failed to mention any issues relating to BME housing needs, which is concerning. Operating in one of the poorest areas in the country, and with a significant proportion of our stock being large family homes, we are concerned that housing policy is being driven by demand issues in the South ignoring the very different issues faced by organisations in the North.

The drive and focus of the government is very much around increasing supply and the “softer” community investment work that Associations carry out is no longer at the forefront. The voluntary RTB is to be piloted in the Midlands before its new launch date of 2018 and, although this no longer seems such a high political issue, we must continue to be prepared for its introduction.

The Regulator continues to place a great deal of focus on the issue of value for money and assets and liabilities registers. In addition, the consumer standard and “serious detriment” has raised expectations on organisations performance, reporting and knowledge of health and safety issues. This has been further

compounded by the tragic events at Grenfell Tower and Boards are expected to be in control of all these issues. In addition, there is an increased focus on Board competence through In Depth Assessments. MHA had its IDA in October 2016 and this, linked with an issue around Gas Compliance, meant it received a downgrade to a G3 rating.

## **Our Internal Context**

### **Governance and Regulation**

In January 2017 the Social Housing Regulator downgraded MHA to a G3 non-compliant governance rating. The Board have accepted that during a pro-longed period when they were considering merger opportunities the focus on the core business and good governance was not as robust as it should have been and that the organisation was under-resourced at a senior level.

Since the downgrade the Board has taken a number of steps to strengthen the Executive and the Board. We have since signed a Voluntary Undertaking with the Regulator; recruited new members to the Board and the Executive and have completed a full governance review of policies and procedures.

### **Remaining Independent**

MHA believes that it can best meet its Vision and Strategic aims by remaining independent. As an organisation founded to deliver homes and services to the South Asian population of Bradford we are determined to continue to meet the needs of this community.

Whilst we acknowledge that we may not be able to develop new homes ourselves in the short to medium term, we feel we can influence others to ensure that provision of homes to this group is a priority. Furthermore, as a landlord of choice for many BME families in Bradford, we can assist others in the management and letting of homes that are currently empty. By remaining independent we feel that we can become the Voice of the South Asian BME community, lobbying and influencing on a range of issues but concentrating on the inequalities this group continues to face which are being made worse by the current and planned welfare reform cuts.

The number of homeless people in Bradford has risen to its highest level in the past nine years according to Government figures. The number of Asian or Asian British homeless people in the city has nearly doubled. Government figures show that 413 people were registered with Bradford Council as being homeless and in priority need of accommodation in 2017, compared to 374 in 2008. The number of Asian or Asian British homeless people in the city has jumped from 68 to 130 in the same period. We are fulfilling our role in assisting the local authority with its statutory homeless duty and in 2017 MHA let 86 vacant properties of which 16 of these were let to homeless applicants nominated by the council. This equates to 19% of lettings going to homeless applicants. Out of the 19% lettings to homeless applicants, 85% of these were to BME households.

The statistics demonstrate that MHA is playing a key role in housing homeless applicants but it is still concerning that the homeless figures amongst Asian or Asian British in Bradford have almost doubled in the last ten-years. This places greater emphasis on MHA to meet its vision and values by increasing housing supply to meet demand. With MHA unable to build in the short-medium term it makes it a higher priority to commence discussions with other providers and landlords about managing others' stock to meet the housing needs of the community as well as influencing others on their investment decisions.

Following the Grenfell Tower fire, the role of tenants in social housing and health and safety came into sharp relief. While many social landlords, especially those that have a real interface with the communities they serve, provide meaningful and trusted tenant participation, some do not. Alongside, since the demise of the Tenant Services Authority (TSA), although a flawed body, there has been no unified tenants' voice at national level that ensures the concerns of tenants and their communities are listened to effectively and acted upon. Furthermore, the emphasis on using surpluses for growth and cutting costs, especially services, has led some organisations to cut back on tenant involvement and move down a digital by default approach, in the belief that this is more cost efficient.

The government pending Green Paper, which is being shaped through a series of national meetings with tenants and resident bodies, by the Housing Minister, shows there is an urgent need for a new 'body', controlled by tenant or resident representatives, to oversee housing management standards and to advise on housing development strategies and quality.

The Governments **Race Disparity Audit** published in 2017 highlights some significant challenges for the country as a whole in key areas of Community, Education, Labour market participation and income, housing, Crime and policing, Criminal Justice System, Health and Public Sector Workforce.

In respect of housing and community the figures are stark. The report shows that poor quality of housing was an issue for some groups, and Pakistani households were more likely to live in non-decent homes than White British households. Overcrowding, which reflects both family sizes as well as the nature and affordability of the local housing stock, was more common among ethnic minority households in general. Overcrowding affected 30% of Bangladeshi households in 2015/16, a far higher proportion than of White British households.

People in the most deprived neighbourhoods tend to be disadvantaged across multiple aspects of life. Pakistani and Bangladeshi people were overrepresented in the most deprived neighbourhoods in England: 31% or around 343,000 of the Pakistani population and 28% or around 113,000 of the Bangladeshi population lived in the most deprived 10% of neighbourhoods in England. (By definition, 10% of the population overall lives in the most deprived 10% of neighbourhoods.) All the Black ethnic groups were also disproportionately likely to live in the most deprived neighbourhoods. Only Indian, White British, White Irish, Chinese and Other White ethnic groups were not disproportionately likely to live in these most deprived neighbourhoods

The disparities highlighted by this Audit are significant and cannot be tackled overnight nor by Government alone. It will require a concerted effort by Government, partners and communities working together. As a BME housing organisation deep-rooted in the community it is ever more important that we use our standing to influence both at a local and national level and must take every opportunity to play our part in addressing the issues affecting the communities in which we are a main Place-shaper.

The summary report can be accessed at: [www.gov.uk/government/publications/race-disparity-audit](http://www.gov.uk/government/publications/race-disparity-audit)

## **Bradford – Local Context**

The latest population figures produced by the ONS in June 2016 show an estimated 534,000 people live in the Bradford District making it the fifth largest metropolitan district (in terms of population) in England.

The population of Bradford is ethnically diverse and the largest proportion of the districts population (63.9%) identifies as White British. Bradford has the largest proportion of people of Pakistani ethnic origin (20.3%) in England.

The table below shows the census data on ethnicity figures for Bradford.

| Ethnicity                                    |                          | Number         | %           |
|--|--------------------------|----------------|-------------|
| <b>White</b>                                 |                          |                |             |
|  | White British            | 333,628        | 63.9        |
|  | Other White              | 18,689         | 3.6         |
| <b>Total White</b>                           |                          | <b>352,317</b> | <b>67.5</b> |
|  |                          |                |             |
| <b>Asian</b>                                 |                          |                |             |
|  | Indian                   | 13,555         | 2.6         |
|  | Pakistani                | 106,614        | 20.4        |
|  | Bangladeshi              | 9,863          | 1.9         |
|  | Other Asian ethnic group | 10,117         | 1.9         |
| <b>Total Asian/Asian British</b>             |                          | <b>140,149</b> | <b>26.8</b> |
|  |                          |                |             |
| <b>Black/African/Caribbean/Black British</b> |                          | <b>9,267</b>   | <b>1.8</b>  |
|  |                          |                |             |
| <b>Mixed multiple ethnic groups</b>          |                          | <b>12,979</b>  | <b>2.5</b>  |
|  |                          |                |             |
| <b>Other ethnic groups</b>                   |                          | <b>7,740</b>   | <b>1.4</b>  |

The largest religious group in Bradford is Christian (45.9% of the population) with nearly one quarter of the population (24.7%) are Muslim.

Information from the Annual Population Survey in December 2016 found that Bradford only has 219,400 people aged 16-64 in employment and at 67.3% this is lower than the national rate at 74.3%. 90,800 (around 1 in 3 people) age 16 to 64 are not in employment. Unemployment rates remains at 7% higher for BME groups living in deprived areas as opposed to White groups.

There are 199,296 households in the Bradford district and most households own their own home (29.3% outright and 35.7% with a mortgage). The percentage of privately rented households is 18.1% (including RSL's).

The latest Census ethnicity data shows there is a likelihood of ethnic groups living in the most deprived areas of Bradford is greatest for Bangladeshi (59.2% - 5,800 number), Pakistani (56.4% - 60,100 number) with the lowest for White British (19.4% - 64,600 number), which highlights a stark difference.

Bradford, along with four other local authorities, has been chosen by the government to develop integration plans as it develops its Integration Strategy for England. The five councils were chosen because they already demonstrate a grasp of the challenges they face and shown a desire to try new things and learn from what works. The government has pledged a £50m commitment to the new strategy with the aim of tackling to root causes of poor integration from some BME communities. As a BME community organisation Manningham HA sees the opportunities to be part of this work which will help inform our Community Investment Strategy.



# Value for Money and Customer Services

Value for Money (VFM) is an organisation wide priority and it cuts across all the objectives that we have in this plan. In other words, when we discuss VFM we are talking about business effectiveness.

## **Doing the right things**

In this document we have detailed the activities that we will engage in, commit to and prioritise resources for that will enable us to further our vision and achieve our desired objectives.

We are committed to a high level of engagement with our customers through which they can influence what we do and ensure that our focus is on the right activities that deliver better and high quality services to them. This engagement happens in a number of ways including through the customers that are on our Board, the Customer Panel and we have consulted our customers on it. These promises represent the standard of service that we will deliver to our customers across the full range of areas. The Customer Panel has the role of examining the extent to which we deliver the service promise and identifies areas for improvement. We are committed in this business strategy to developing a customer insight approach that will help us further in focussing on the right areas as far as service provision is concerned.

## **Doing things right**

The Vision that we have set in this Corporate Strategy is ‘driving for excellence in every facet of our business’. The Strategic Plan sets out goals that we have set and the specific activity and actions required to deliver our Vision.

- We are committed to achieving excellence for our customers resulting in high levels of satisfaction.
- We have and we will continue to involve our customers resulting in high levels of satisfaction.
- We have and will continue to involve our customers in all aspects of our work. We have developed scrutiny arrangements through which customers will examine our performance in key areas and help us to improve.
- We will provide a programme of development for all customers that are engaged in work with the Association which will raise their capacity and enable them to be effective in the various roles they will play.

## **Evaluate ensuring right outcomes**

We will be able to carry out an evaluation to assess the extent to which we have been effective in delivering our business strategy. Each of the strategic priorities that we have set in this plan is measurable and we will be able to report against these.

We will then drill down further and evaluate the specific financial, social, economic, environmental and service quality returns that we have been able to achieve. Looking at each of these individually:

### **Financial**

We will evaluate and report how successful we have been in maximising our returns and surplus year by year and the means through which we have been able to achieve this. Specifically we will do this through a number of measures such as:

- Continuing to challenge our costs in every area of expenditure and assess the savings that we are able to make. Using benchmarking data from HouseMark we will compare our management and operational costs against our peers and develop an action plan that will result in MHA striving to become a top quartile performer. We will report our performance against this each year.
- As well as an improvement in quality we will be seeking to make procurement savings from all of our significant contracts, in particular those relating to maintenance and major repairs.
- We will continue to strive and work towards maximising our income despite the challenges that are to be presented by the impending welfare reforms and other austerity measures.
- We have enjoyed significant savings over the last few years from lower interest rates on our borrowing and we will strive to continue to achieve the lowest rates possible.

### **Social and economic**

Through all of the activities we engage in we will seek to maximise the benefit to the communities we work with. We will report both the value in social and economic terms that we were seeking at the outset and what was actually achieved.

### **Environmental**

We will specifically capture the environmental benefits that accrue and arise from our many activities. For example:-

- SAP ratings enhanced in properties refurbished or improved or the benefit to a household moving to a newly built home.

### **Service quality**

We are currently improving the performance information that we regularly collect and report that shows the extent to which we are improving our service delivery and the extent to which our customers are satisfied.

With regards to our housing assets we will analyse the data and information that we hold in order to fully understand the relationship between cost, asset value and the associated return. We will use this

information right down to scheme and individual property level to enable the Association to make sound business investment decisions and evaluate value for money.

Most of the information that we present to demonstrate the VFM outcomes that have been achieved will be in the form of “hard data”. However, this will be accompanied by narrative that we will also use to “tell the VFM story” of how we have produced social value. The narrative will be backed up by robust evidence which will give it the credibility required.

We will continue to carry out a self-assessment of how we have performed against our VFM objectives. The results will be published and made available on our website.

We have developed an asset management strategy which, among other things, provides a framework through which we can determine, property by property and scheme by scheme, whether our objectives are best being achieved and the options available to us if that is not the case. There are a number of sources of soft and hard data that we rely on to help us make the right decisions in respect of our stock. The stock condition survey undertaken by Pennington Choices Ltd undertaken in December 2017 showed the our stock is in decent condition and the results have been used to profile our 30 year financial plan in relation to repairs & maintenance and stock investment.

# Our Corporate Strategy

The specific actions and initiatives we will undertake are detailed in this Strategic document, and the targets and objectives we will achieve are set out in the attached action plan. The purpose of this section is to explain the corporate strategy that embraces them.

## Background

MHA Board made a bold decision in December 2016 that it wanted to retain its independence and concentrate its efforts on providing high quality homes to the BME communities it serves. MHA began its life and grew exponentially because it was passionate about the poor choice and quality of housing for large Bangladeshi and Pakistani families.

From the mid-1990s, MHA has punched above its weight in terms of the number of new homes it has provided and during a period in the mid-2000s, it was the largest social housing developer in Bradford, despite being much smaller than the other registered providers in the City. In addition, it has a proud track record of providing high quality housing services within tight fiscal parameters and regularly achieves customer satisfaction figures of over 90%. Throughout the majority of its 30 years it has also been a leading social investment agency and Place-shaper in the areas that it operates and has made significant impacts over and above the homes its provides.

However, some of this ambitious growth and investment has meant that MHA stretched its balance sheet, and the imposing of the government's 1% rent reduction for five years in 2016 made the margins in our financial plans narrower than we would have liked.

MHA is still a financially sound business, as confirmed by the recent IDA by the Regulator of Social Housing, and can remain independent and meet all of its commitments. However, the new home growth strategy it has aggressively pursued will have to be put in abeyance for the short to medium term. In its place MHA wants to concentrate on continuing to provide excellent services to our customers; to persuade and influence others to build homes for the BME community in Bradford; to seek management partnerships with other RSLs to utilise our skills and waiting lists to house BME families and to once again focus on adding value through our community investment work.

Being a small organisation we know that we cannot do everything at once and therefore we have broken down our ambitions into 3 themes over 3 phases and is summarised on the next page:

# Corporate Strategy

| Themes                             | Phases   |  |                      |
|------------------------------------|--|--|----------------------|
|                                    | Phase 1<br>2018-2020   | Phase 2<br>2020-2025                                       | Phase 3<br>2025-2030 |
| Independence                       | Efficiency and VFM   |  |                      |
|                                    |  | Working on behalf of others                                |                      |
|                                    |  | Adding New Business Streams                                |                      |
|                                    |  |  | Organic Growth       |
| A strong and vibrant core business | Good strong governance which makes a real impact                         |  |                      |
|                                    |  | Health and Safety compliance across 5 key strategic areas  |                      |
|                                    | Top quartile business performance  |  |                      |
|                                    | Retaining the highest Financial Viability Rating from the Regulator      |  |                      |
| Doing more than just housing       | Building on our customer involvement, insight and continuous improvement |  |                      |
|                                    |  | Developing and Implementing our Community Investment Offer |                      |
|                                    |  | Awareness Raiser Locally                                   |                      |
|                                    |  | Awareness Raiser Nationally                                |                      |

The outcomes for the first phase is to regain our reputation for being a financially sound well governed independent organisation that provides excellent and safe services for our customers. Concurrently we will begin to make impactful community investment choices and become an awareness raiser of BME housing issues in our region and raising the profile of the housing needs of the South Asian communities in the Bradford area.

Phase two will see us trying to increase the financial capacity of the organisation by working in partnership with others to add not only value to the customers we serve but also the wider community. We will be aiming to increase the supply of housing for South Asian families by looking to manage stock on behalf of other providers and influencing their investment decisions.

Phase three will see the culmination of being a trusted stable, proud and financially resilient BME association not only being a beacon of good practice for all small associations but, due to prudence and good management, see us returning to a programme of organic growth. We will raise the issues of our communities on a national level championing the disproportionate hardships they face as a community.

# Our Financial Strategy

Our financial strategy is:

- To ensure we have sufficient liquidity to pay our debts as they fall due and to remain solvent. This includes meeting our loan requirements and major repairs commitments as well as other debts.
- To ensure we meet our obligations under our loan agreements with lenders including our financial covenants.
- To produce and implement a Debt Repayment Strategy to reduce the ratio of borrowings to income.
- To reduce costs and look for potential new revenue streams.
- To ensure that we have sufficient security and repay cash as bullet loans shown below become due

| Lender                                     | Loan Amount       | Date of Loan      | Date loan repayable  |
|--|-------------------|-------------------|----------------------|
| THFC (Social Housing Finance)              | £2,000,000        | 1 July 1998       | Dec 2021 bullet      |
| The Housing Finance Corporation Ltd (THFC) | £500,000          | 15 September 1993 | Sept 2023 bullet     |
| The Housing Finance Corporation Ltd (THFC) | £3,000,000        | 29 February 2000  | November 2023 bullet |
| The Housing Finance Corporation Ltd (THFC) | £500,000          | 24 May 1994       | May 2024 bullet      |
| The Housing Finance Corporation Ltd (THFC) | £2,000,000        | 21 June 1995      | May 2025 bullet      |
| <b>Total</b>                               | <b>£8,000,000</b> |                   |                      |

## Strategic Risks

MHA's Board approved the Risk Policy and Strategic Risk Register in June 2017. This enhanced the systems of internal control and ensures that actions are appropriate to mitigate risk. This system applies to all new activities that may be undertaken as part of the Corporate Strategy.

# Action Plans

| Independence   |         |            |  |  |
|--|---------|------------|--|--|
| Action   | By When | Lead       | How we will achieve this   | Outcomes   |
| <b>To move to G2 Governance rating</b>   | June-18 | LB         | To completely review Governance at MHA<br><br>To fulfil our obligations under the Voluntary Agreement with the HCA   | G2 Rating achieved   |
| <b>To regain our G1 Governance rating</b>  | May-19  | LB         | Continued demonstration of Governance good practise<br><br>Successful IDA from the Regulator   | G1 Rating achieved   |
| <b>To be an exemplar in governance for other small associations</b>                              | Mar-19  | LB         | To have a comprehensive suite of policies and guidance manuals for Board Members that we can share with others<br><br>To offer a buddy system to other Boards who may be having difficulties | Enhanced sector reputation for MHA<br><br>MHA remains fully compliant with NHF Code of Governance and Regulator of Housing's Governance and Viability standard |
| <b>To seek to establish existing and new business streams that could generate income for MHA</b> | Mar-19  | LB         | Strategy approved by Board and opportunities identified (especially around opportunities for managing stock on behalf of others)   | Any contract to achieve a 10% return for MHA.<br><br>£30k additional income by 2019  |
| <b>To reduce non-resident facing operational expenditure</b>                                     | Mar-19  | LB/<br>HRK | Organisational Re-design<br><br>Review of pension arrangements   | Cost neutral restructure implemented to support delivery of the Corporate Strategy.<br><br>Final Salary pension scheme for all employees closed.               |

## Independence

| Action  | By When    | Lead | How we will achieve this   | Outcomes   |
|---|------------|------|--|--|
| <b>Regain our V1 rating and financial robustness</b>                      | Mar-19     | HRK  | Implement a debt reduction strategy<br><br>Review the Treasury Management Strategy<br><br>Implement an IT Strategy that aids efficiency<br><br>Implement new Risk Management and Business Assurance Framework                              | V1 rating achieved   |
| <b>A Strong and Vibrant Core Business</b>                                 |            |      |  |  |
| <b>Top Quartile performance in housing services</b>                       | On-going   | UH   | Effective performance management<br><br>Support Customer Panel to ensure it is able to carry out its scrutiny role effectively<br><br>Performance benchmarking through HouseMark<br><br>Independent customer satisfaction tracking surveys | Void and rental loss remains below business plan targets<br><br>MHA reputation as a high performing organisation delivering excellent services |
| <b>To be 100% Health and Safety compliant across 5 key customer areas</b> | April 2018 | UH   | Retain current compliance performance in 4 areas and to bring electrical safety to full compliance with best practise by December 2017   | Be fully compliant with legislative, good practise and regulatory requirements   |
| <b>To minimise the impact of Welfare Reform on our residents</b>          | On-going   | UH   | Support residents with help applying for Discretionary Housing Payments<br><br>Implement communication strategy for residents informing of impending changes<br><br>Raise awareness of the adverse and disproportionate                    | Void and rental loss remains below business plan targets   |



|   |                |             |   |  |
|---|----------------|-------------|---|--|
|   |                |             | <p>impact of welfare reforms through NHF and other groups</p> <p>Provide regular reports to Exec and Board on Welfare reform impacts</p>  |  |
| <b>To minimise complaints</b>   | On-going       | UH          | <p>Ensure learning from Complaints Learning Forum is implemented and embedded</p> <p>Continue to record and analyse “failure demand” to ensure we get things right first time</p> | <p>Achieve top quartile customer satisfaction</p> <p>Service improvements made which are demonstrated to customers</p> |
| <b>To implement a digital self-serve strategy</b>   | December 2019  | HRK         | Implement an IT digital solution to enhance the customer experience and provide more cost effective, efficient and streamlined services   | Increase in customers use of digital services  |
| <b>Growth and New Homes</b>   |                |             |   |  |
| <b>Action</b>   | <b>By When</b> | <b>Lead</b> | <b>How we will achieve this</b>   | <b>Outcomes</b>  |
| <b>Work with other RSLs and the LA to persuade them to build more homes in Bradford for the South Asian Community</b> | 2019           | LB          | Use our housing demand /waiting list and homelessness data to demonstrate the need for more housing for the community   | More affordable and social homes delivered   |
| <b>To use our skills and waiting lists to assist other RP’s house families from a South Asian background</b>          | 2019           | UH          | Liaise with other RP’s to demonstrate the housing need of the South Asian community and influence their housing allocations   | Waiting list numbers will reduce and housing need will be met  |
| <b>To overtly pursue managing stock on behalf of others in the Bradford area</b>                                      | 2019           | LB          | Develop an offer to other RP’s and landlords based on current model of managing stock for Great Places and Places for People  | MHA will increase the numbers of stock in management   |
| <b>To create capacity to develop homes in our own right</b>   | 2022/23        | LB/HRK      | Establish a development programme   | MHA will increase the numbers of stock in ownership  |

## Doing More Than Just Housing

| Action  | By When | Lead | How we will achieve this   | Outcomes  |
|---|---------|------|--|---|
| <b>Demonstrate impact of our Customer Panel in the design, delivery and improvement of services.</b>          | Mar-19  | UH   | <p>Having a better understanding of what our customer's value, and who they are, through Customer Insight.</p> <p>To have a representative, skilled and highly effective Customer Panel that is involved in actively scrutinising the delivery of services.</p> <p>Use the complaints Learning Forum to make improvements to processes and procedures.</p> | <p>Customer satisfaction KPI's are top quartile</p> <p>Achieve Customer Service Accreditation</p> <p>Achieve accreditation for Customer Panel for excellence is co-regulation</p> |
| <b>To develop and implement a new Community Investment offer</b>  | Mar-19  | UH   | <p>To agree a strategy with the Board</p> <p>To seek new partners</p> <p>To implement strategy and develop outcome measures</p>  | To be agreed  |
| <b>To become an awareness raiser in terms of the issues facing the BME community and their housing issues</b> | Mar-19  | LB   | <p>MHA Vision and Mission to be well known</p> <p>To develop a stakeholder liaison strategy</p> <p>To raise the issues in a sensitive way in both local and national media</p> <p>To link with other organisations to ensure that the voice of BME housing is heard by policy makers</p>   | To be agreed  |

|   |                |           |   |  |
|---|----------------|-----------|---|--|
| <p><b>To assist the local authority in addressing the issues of statutory and other homelessness by becoming an exemplar of good practice for the BME community</b></p> | <p>Mar -19</p> | <p>UH</p> | <p>To develop a clearer understanding of the homelessness issues facing BME communities in Bradford</p> <p>To develop a “MHA Offer” to help reduce levels of BME homeless people in the city</p> <p>To work with other RP’s to ensure a collaborative approach across the city to address BME homelessness issues</p> | <p>Numbers of homeless cases reduce</p> <p>Offer developed in conjunction with local authority and customers</p> <p>Joint HA homelessness strategic approach developed</p> |
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