



mhs
homes



Our Strategic Plan

Helping to end the housing crisis by
providing safe and sustainable homes

2024 - 2027

Foreword

This strategy will drive our priorities and guide us in keeping our customers at the heart of everything we do.

The strategy sets out our ambitions and the commitments we will work towards to deliver safe, sustainable homes and communities where people can live well.

There are some significant challenges ahead. As we strive to meet new regulations and improved standards for social housing, there are a number of challenges to manage:

- A growing housing crisis and demand for new homes

- Increased investment needed to meet quality, building safety and decarbonisation commitments
- Cost of living and its impact on our customers
- A tougher operating environment with increased pressure on operating costs

This plan gives us a clear path forward, helping us to allocate resources effectively and ensuring that we stay on track.

Over the next three years we'll:

- Invest £144 million in new and existing homes
- Build the capacity of our frontline workforce
- Develop excellent services in partnership with our customers
- Make sure we continue to be well managed and financially strong

We want our customers to feel safe and listened to. We'll keep their voices at the heart of everything we do, learning and acting on what people tell us to drive forward service improvements.

We'll invest in digital platforms to help us communicate better with our customers. And we'll make more use of data, identifying trends and opportunities, and designing services that meet people's diverse needs and expectations.

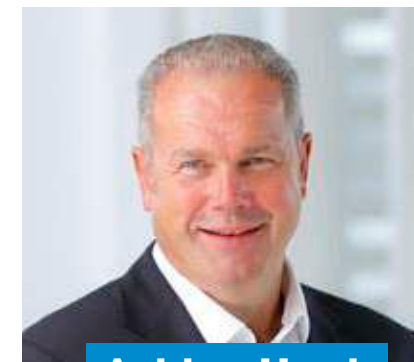
We'll continue to invest in our colleagues, providing people with the right training and support, and looking after their wellbeing.

We've set ourselves some ambitious targets, but we know we can't meet these without the support of #teammhs, the people who make us what we are.

We'll be guided by our values, promoting a culture that embraces equality, diversity and inclusion, where everyone is treated with respect and feels safe to be themselves.

In shaping this strategy, we've drawn on the valuable insights and perspectives of colleagues, customers, communities and partners.

It reflects our collective focus, dedication and ambition as we rise to meet the challenges over the next three years.



Ashley Hook

Chief Executive



Nigel Hopkins

Chair of the
mhs homes group board

Who we are



mhs homes group is a charitable housing association (Charity Commission registration number 1177565) located in North Kent. We're unique in being the largest social landlord not registered with the Regulator of Social Housing.

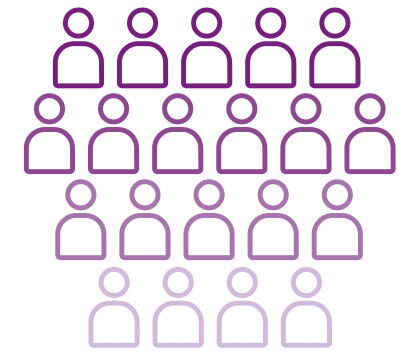
Within the group we have a subsidiary, Heart of Medway Housing Association, that's registered with the Regulator of Social Housing (registration number 4643).

Our Group Board is committed to retaining the independence and unique structure of the mhs homes group.



We provide and manage 10,000 homes

on the south side of the Thames Estuary in North Kent – a vibrant area of opportunity and growth.



Over 26,000 people live in our homes



We have an annual turnover of £80 million



We employ 300 talented colleagues
who together are the unstoppable #teammhs.



We'll invest £144 million in new and existing homes over the next three years

Our purpose

Some organisations have a vision and mission -
we have an ultimate ambition.

**Our ultimate ambition is to help end the housing crisis in
North Kent by providing safe and sustainable homes.**

This ambition is underpinned by our belief that decent housing should be a basic human right. We do what we do because everyone should have a decent home.

As a leading housing charity we have a responsibility to use our resources effectively to tackle the housing crisis, to help those in housing need and provide safe and sustainable homes.

We know our actions have a massive impact on the wellbeing and life chances of our customers. This is why we'll never lose sight of our purpose.

**As a leading housing charity we have
a responsibility to use our resources
effectively to tackle the housing crisis**



Our values

Our PRIDE values guide how we behave and operate.



Pride

We have pride in the job we do and pride in the organisation. We are all one team. We are all ambassadors for #teammhs.



Respect

We treat our customers and each other with respect.



Inclusion

We are an inclusive organisation; we celebrate diversity and support colleagues to bring their whole self to work. We know that diversity brings creative advantage and innovation.



Driven

We have a 'can do' attitude; we adopt a positive, optimistic, innovative and proactive approach to all situations. We strive to be the best we can.



Empathy

We care about people. We listen and seek to understand the experiences, feelings and wishes of others. We always try to do the right thing.

The strategic

environment



New standards and legislation

- The Social Housing (Regulation) Act 2023
- A statutory Ombudsman Code
- The Building Safety Act 2022
- Awaab's Law
- The prospect of a new Decent Homes Standard

We launch this Strategic Plan at a time of considerable change and uncertainty. Social housing is at a watershed moment as the sector comes under increased public scrutiny and challenge. The tragic death of Awaab Ishak and widespread media coverage of poor conditions in social housing have led to a sea change in how the sector is perceived.

The housing crisis in the UK has never been more acute and it's likely to worsen as economic conditions slow the development of new affordable homes. Here in Kent, affordability is being squeezed even further and we're seeing significant growth in homeless households being placed in temporary accommodation with the high human and financial cost this brings.

At the same time, we enter a new era of increased regulation and new, improved standards that social landlords must comply with.



There is also greater economic volatility than the sector has been used to in recent years. We've witnessed increased inflation and interest rates that have led to higher operating costs and reduced margins across the sector. This is at a time when the demands on social landlords through increased investment in existing stock, building safety and net zero carbon costs have intensified.

The cost of living continues to have a major impact on our customers. Increasingly social landlords need to look for new ways to support those who are struggling with financial hardship.

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We want everyone to live in a home they can be proud of. This includes ensuring the voice of the customer helps shape how we develop and deliver services.

There is also a rebalancing within the sector with a refocus on investing in the quality of existing homes and the quality of services.

Over the next three years, we'll invest more resources into our existing homes. But if we're going to drive forward our ambition to tackle the housing crisis in North Kent, we still have a responsibility to balance this with investment in the supply of new homes. We therefore need to use our resources wisely to maximise the delivery of new homes.

Our Strategic Priorities

We have six interlinked Strategic Priorities:

- 1 Visible, responsive & caring landlord**
- 2 Safe & sustainable homes**
- 3 Listening, learning & acting on customers' views**
- 4 Community champion & partner of choice**
- 5 Safe, inclusive & rewarding workplace**
- 6 Well governed, well managed & financially strong**



Responding to what our customers have told us

In developing this Strategic Plan, we have listened to what our customers have told us. In November 2023, we held a 'Big Conversation' event using the open space approach as a way for customers to let us know their priorities for improvement. They told us:

Get the basics right – especially repairs, anti-social behaviour, complaints, upkeep of estates and communal areas.

Feedback – more should be done to report back on the action we'll take in response to customer feedback.

Communication – internal communication between teams should be improved with colleagues taking responsibility to deal with the whole issue.

The new Strategic Plan seeks to address these issues directly. We have also used customer feedback from surveys, complaints and Customer Scrutiny Panel reviews to help us deliver the changes that are needed.

More proactive information – easy to find information such as 'when will my boiler/ kitchen/windows be replaced?' should be available to customers.

Greater visibility – staff should be out on estates more frequently doing visits and walkabouts and engaging with communities.

Engagement with home owners – at present home owners don't feel their voice is heard.



Our core business



Our ultimate ambition is to help end the housing crisis in North Kent by providing safe and sustainable homes.

We have a crucial role to play in meeting housing need and tackling homelessness. We'll do this by providing safe and sustainable homes.

To achieve this, we're committed to doing what we are best placed to do. To add most value – we will focus on our core business (see right).

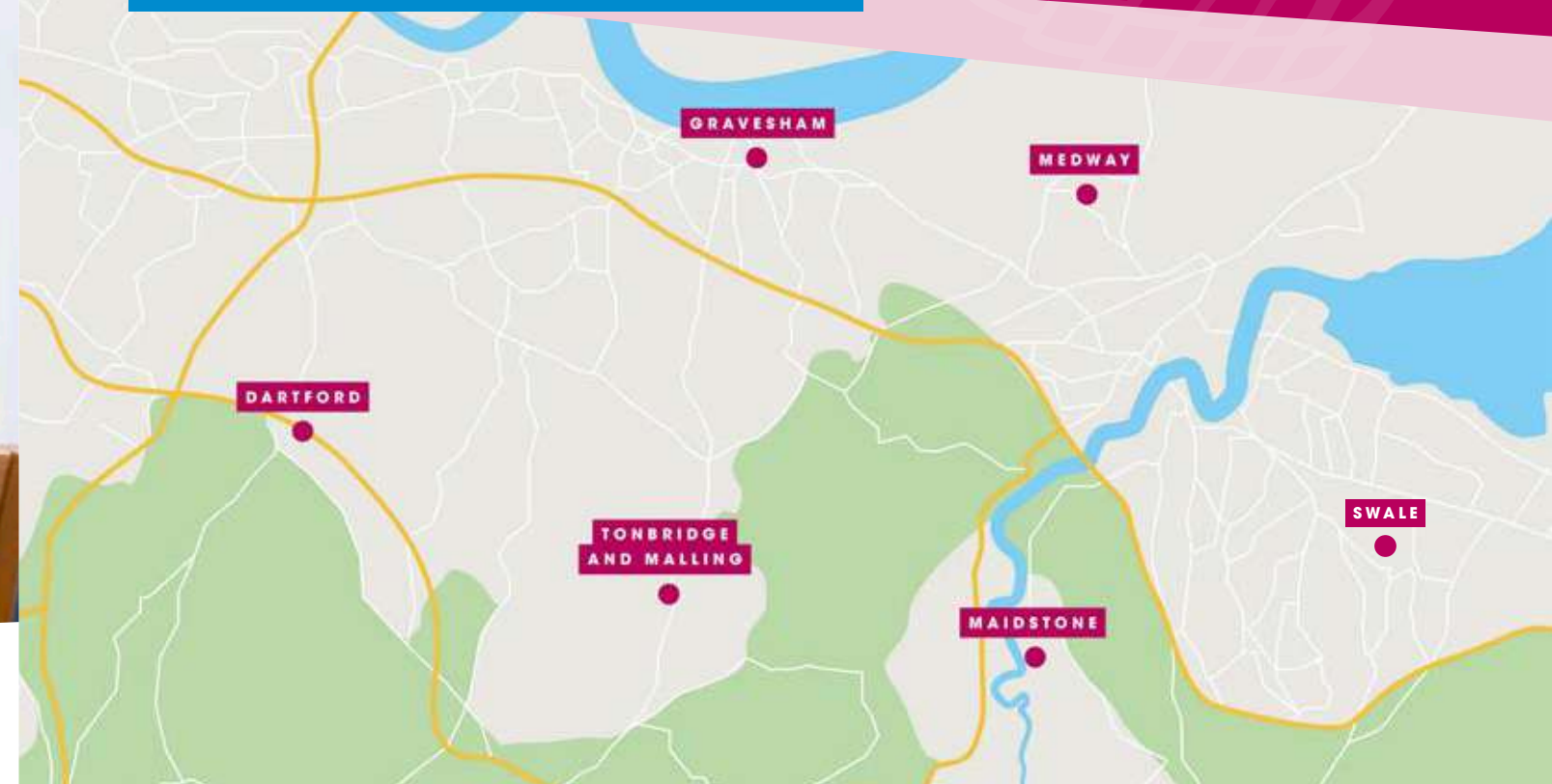
As part of our Investment Policy, we also have a market rent portfolio. The financial returns from our market rent portfolio are reinvested in our core business.

We're always open to new ideas and new ways of doing things. But, we know what we're good at and when we need to work in partnership with others to draw on their expertise and experience.

Our core business is:

- **Affordable rented homes**
- **Shared ownership homes**
- **Supported Living for young people (Foyers)**
- **Supported Living for older people**

Our geography



All the areas we operate in have an acute need for more affordable housing.

We pride ourselves on being a visible local landlord. We're firmly rooted in our neighbourhoods – which means we can make a big difference at a local level. It also means we can deliver great services in a cost-effective way.

We operate in the geographic area of North Kent.

North Kent is on the south side of the Thames Estuary – an area of exciting development and regeneration.

The proximity of North Kent to London and excellent transport links make the region one of the largest growth areas in the UK. It's also a region with considerable housing need.

The areas we operate in have an acute need for more affordable housing. Our role is to help tackle the housing crisis in these areas by providing safe, sustainable and affordable homes.

Our operating model



Our approach to being a caring visible landlord is to combine the 'best of both worlds'.

1

Excellent 'in person' services

We want to deliver easier, faster, better services for our customers. Our operating model seeks to make best use of digital channels and systems so that our most valuable resource – our people – can be focused on those face-to-face activities that add most value to our customers.

Ultimately, we're a people business. So whilst, we want to enable more services to be delivered digitally, we never want to lose sight that our business exists to support people.

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The first point of contact for many customers will be our Contact Centre – where 80% of customer queries will be responded to.

Our operating model aims to strip away unnecessary complexity which often adds cost and increases service variability. We want to design and deliver services that meet the diverse needs and expectations of our customers.

2

Great digital and self-serve services 24/7

We'll optimise the use of digital tools, ensuring we prioritise processes that deliver the greatest value to our customers and colleagues, making it faster and easier to get things done. We'll focus first, on transactional activities that are high in volume and low in complexity. And we'll optimise ways for customers to contact us and take control through our self-service offer.

We also need to shift our organisational capability and capacity to build and deliver the digital part of our operating model.



The Direct Labour Organisation (DLO) is a crucial part of our operating model and delivers our frontline services:



Repairs

Our DLO allows us to be in direct control of speed, quality and customer experience, as well as providing VAT savings on the labour cost of these services.

In the next three years, we expect to increase the size of the DLO to take on more work. For example, we will expand the size of our kitchen and bathrooms team so that the whole programme is delivered by the in-house team by 2025.

We also plan to reduce the number of standalone IT systems used over the next



Empty homes



Kitchens and bathrooms

three years. This will reduce cost, duplication and complexity.

A key priority for our operating model is better data management. We must ensure that service design and decisions are based on reliable and robust data.

We also want to be an innovative organisation and develop opportunities to increase effectiveness and impact through artificial intelligence, predictive analytics, the 'Internet of Things' (smart homes) and Building Information Modelling.



Estate services

In the next three years, we expect to increase the size of the DLO to take on more work.

Our culture

Our culture is underpinned by our PRIDE

values and the following principles:



Teamwork

This is what we call #teammhs. We're one team and we succeed together. We foster an environment where every individual is empowered and respected in a no blame environment.



Safety comes first

We take a zero tolerance approach to poor health and safety. Safety isn't just a policy here, it's a shared commitment from all #teammhs colleagues that guides our actions and decisions.



People are the difference

We know what sets a great organisation apart from a good organisation is the people working for it. Our colleagues are our greatest resource. We celebrate diversity and value each other's unique contribution.



Innovation and creativity

We want a workplace that encourages colleagues to share creative ideas and solutions. We empower colleagues, through a safe environment, to champion new ideas and challenge things that are not working.



Customer centric

It's why we're here. Our customers are at the heart of what we do and we're committed to creating a positive customer experience at every contact.



Future focused

We look to the future and recognise that innovation and agility are key to our success. This includes building future capability so that we're light on our feet and able to embrace new opportunities.



Engaging and fun

We want colleagues to enjoy the work they do. We have a serious job to do but we don't have to take ourselves too seriously!

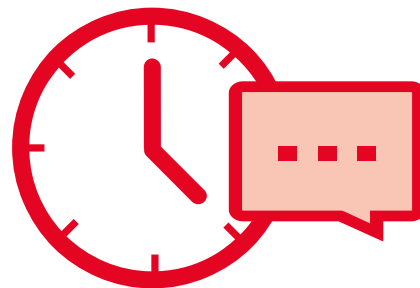
Strategic priority one

**Visible, responsive
& caring landlord**

By 2027 we will:



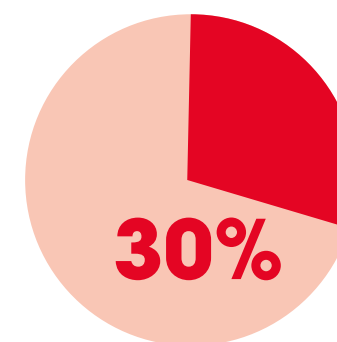
Make sure that 90% of repairs are completed within target time



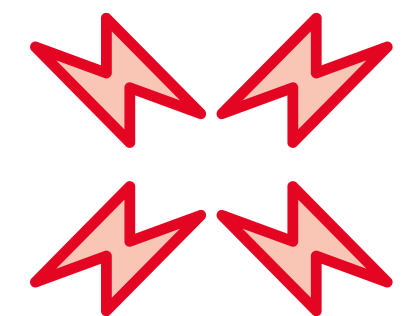
Adopt a positive complaints culture so that 95% of complaints are responded to within timescales

- Achieve 85% overall customer satisfaction (TP01).
- Reduce rent arrears to 3% by end of year one and 2% by end of year three.
- Reduce void relet times to 25 days by end of year one and to 20 days by end of year three.
- Adopt a positive complaints culture so that we achieve year on year improvements to customer satisfaction on complaints handling.

- Make sure that the transfer of 292 new L&Q customers has taken place in a seamless and effective manner and that customers feel that the stock transfer has delivered measurable 'benefits to them by Q4 year 1.
- Make sure that Heart of Medway is prepared for inspection by the Regulator of Social Housing and achieves a minimum C2 (Customer) rating with an action plan in place to achieve C1.



Make sure that at least 30% of our lettings go to homeless households



Introduce a proactive and responsive approach to tackling anti-social behaviour and hate crime with key outcomes measured



Develop the support offer provided to customers to deliver an effective tenancy sustainment and welfare benefits advice service.



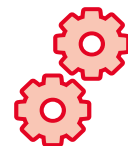
Ensure continuous improvement by annual independent assessment against the **Customer Service Excellence Standard**.



Deliver clear service standards for the maintenance, upkeep and cleaning of communal areas and our estates.



Maintain Domestic Abuse Housing Alliance (DAHA) accreditation and make sure we live up to the CIH Make A Stand Pledge.



Review management arrangements for the market rent and garage portfolios to make sure that more effective management services are put into place.



Implement a comprehensive improvement plan for **home ownership services**.



Have in place a coherent Channel Strategy that prioritises the key customer channels including our customer contact centre, website and live chat; we will also explore new channels such as WhatsApp, digital assistant and a customer app.



Develop the MyAccount portal to increase the range of services and information that customers can access and self-serve.



Explore digital first self-serve services for market rent properties and garages.



Complete fundamental reviews of our website and intranet to improve impact, increase video content and exceed required digital accessibility standards.

Strategic priority two

Safe & sustainable homes

By 2027 we will:



Build 363 new homes - 262 affordable rent and 101 shared ownership homes. All new homes commissioned from April 2024 will be built to a minimum EPC 'B' rating.



Open the new Sunrise Foyer for young vulnerable people by Q3 2024 and deliver against DLUCH grant conditions.



Carry out energy efficiency improvement works to 800 homes to ensure that by Q4 2027 at least 85% homes meet a minimum of Energy Performance Certificate 'C' rating.



Invest £88 million in our existing homes through our new Asset Management Strategy 2024 - 27 and make sure that all homes meet the Decent Homes Standard, now and in the future.

Deliver improvements to our existing homes by installing:



975 kitchens and 750 bathrooms



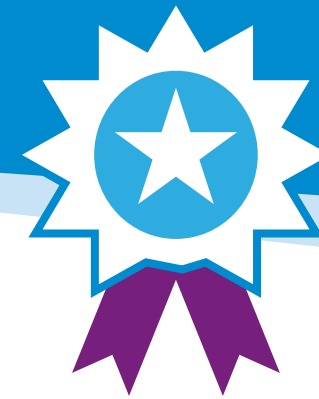
1,300 new boilers/ and or heat pumps



New windows into 625 homes and new doors into 650 homes



Replacement roofs to 380 homes



Maintain our Building A Safer Future Charter Champion status and develop our track record as an exemplar in this area

- Assemble post 2027 development pipeline and secure option agreements for key sites in line with our financial capability.
- Carry out our external repairs and decorations to 2,785 flats and 1,500 houses.
- Deliver our prioritised Building Safety Programme to make sure that remedial works are completed to all identified buildings.
- Introduce a new Sustainability Strategy covering leadership and strategy, new homes, existing homes, offices, operations, travel and fleet and supply chain with 'green' targets.
- Commission an independent assessment of our environmental performance and seek SHIFT Sustainability Standard accreditation.



Ensure a comprehensive response to damp and mould so that no family lives in an unhealthy home

- Develop a 'Home To Be Proud Of' Standard that will be used to set a benchmark standard for all properties.
- Undertake an ongoing active asset management process so that every property is assessed under the RAG rating system over the 3 year period and poorly performing assets are identified for disposal or alternative use.
- Secure £1,250,000 funding from the Social Housing Decarbonisation Fund to improve the energy performance of our homes.
- Undertake an independent compliance health check of building safety compliance for the 'big six' (gas, asbestos, fire, electrical, water hygiene and lifts) in 2024 and 2026.
- Implement new building safety software to manage and monitor landlord health and safety compliance.

Listening, learning & acting on customers' views

By 2027 we will:



Put in place the Voice of the Customer project to make sure that the views of our customers are front and centre of all we do.



Respond proactively to all Customer Scrutiny Panel (CSP) reviews and work collaboratively with the CSP to implement recommendations and drive forward service improvements.



Develop a new customer engagement framework which builds on existing forums such as Customer Experience Group, Estate Champions, Supported Living Forum and ensures the views of hard-to-reach groups are heard.



Use our proactive approach to handling complaints to focus on putting things right when we get them wrong and learn from this. Learning to lead to demonstrable improvements in service quality and customer experience.



Deliver our Building Safety Programme around our customers so that they feel safe and informed.



Launch new opportunities for home owners within our engagement framework so that their voices are heard and acted upon.



Explore new digital platforms to gather customer feedback and learn from the experience of customers.



Benchmark Tenant Satisfaction Measures to learn from good practice, customer feedback and increase customer satisfaction.



Launch RAMP (Residents Asset Management Panel) as a 'critical friend' on repairs and maintenance services.



Embed customer centric service design principles so that services reflect the needs and priorities of customers with different needs.



Undertake a Customer Segmentation review and implement actions so that services are tailored to customers with different needs.



Use better understanding of data and the composition of our customer base to more effectively design and target services to deliver EDI outcomes.

Community champion & partner of choice

By 2027 we will:

- Be seen as the leading housing charity in North Kent to champion the need for investment and cross sector working to tackle poor housing conditions.
- Publish and deliver a new Communities Strategy which focuses on our contribution in terms of social, economic, biodiversity and environmental impact at a neighbourhood level with clear targets.
- Increase visibility in our local communities through multi agency working, attending community events and forums, supporting the work of partners and working closely with local councillors, statutory organisations, voluntary groups and community representatives.
- Create Neighbourhood Plans in collaboration with local communities and work with other agencies to improve community cohesion and inclusion.
- Organise and publicise regular estate walkabouts on every estate with residents, local councillors and other partners.
- Monitor and publish our performance against the Homes for Cathy commitments designed to encourage better partnership working in tackling homelessness.
- Develop the Day for Kent scheme so that it will deliver 250 volunteer days per year and links to clear impact and outcomes in our neighbourhoods and communities.
- Achieve 4,000 credits in social value outputs through our procurement activities, measured using the HACT social value insight tool.
- Have in place a comprehensive stakeholder database so that our engagement with external partners is effectively managed and planned.
- Raise at least £20,000 per year for our chosen mhs charity through fundraising activities, events and challenges.



Strategic priority five

Safe, inclusive & rewarding workplace

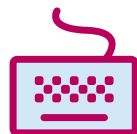
By 2027 we will:



Maintain British Safety Council Five Star rating for occupational health and safety.



Maintain our We Invest in People gold accreditation and improve our We Invest in Wellbeing accreditation from silver to gold.



Invest in a digital skills development programme that ensures we build future capability around the use of technology.



Establish a Skills and Training Academy for the DLO to ensure future succession planning.



Value and invest in a Contact Centre Academy to provide a structured and supportive framework for career progression.



Develop our Employer of Choice rewards package so that both existing and future colleagues fully understand the benefits and opportunities on offer.



Engage colleagues so that 84% say 'we're a great employer'

Engage colleagues so that at least 84% of #teammhs say 'we're a great employer' and 79% say 'they're proud' to work for us.

Maintain our Living Wage employer accreditation and make sure that our supply chain pay the real living wage.

Provide opportunities for colleagues to gain professional qualifications and meet the emerging government requirements.

Introduce an Apprenticeship Programme, funded partially by our Apprenticeship Levy, to raise internal skill levels amongst existing colleagues and attract the next generation of #teammhs colleagues.

Deliver a comprehensive Talent Development Programme with a minimum of five days learning and development for every colleague. Every colleague to have the opportunity to shadow another colleague once a year.

Strategic priority six

**Well governed, well managed
& financially strong**

By 2027 we will:



Complete the Governance Review 2024 and put into place the Board Plan and Action Plan for 2024 - 27.

Ensure that all the required regulatory returns are submitted for Heart of Medway.

Ensure that Heart of Medway is prepared for inspection by the Regulator of Social Housing and achieves a G1 (Governance) and a V1 (Viability) rating.

Publish comprehensive ESG impact through the Sustainability Reporting Standard for Social Housing.

Retain Housing Diversity Network accreditation and use the framework to drive forward our commitment to EDI.

Carry out regular performance benchmarking, learn from good practice and seek top quartile performance in all areas of activity.

Ensure that the risk management framework is embedded and that effective controls are in place for all risks outside of tolerance.

Improve transparency by introducing the Social Housing Access to Information Scheme (STAIRS).

- Achieve reaccreditation of the RACE Equality Code quality mark.
- Implement a new Procurement Strategy that includes customer involvement in the evaluation and award of major contracts.
- Implement a new Finance system to replace Open Accounts.
- Achieve a margin of 31% in 2024/25, 30% in 2025/26 and 29% in 2026/27.
- Generate £6 million through the disposal of poor housing assets identified through the active asset management process.
- Generate shared ownership staircasing income of £3 million per year (£1.7m in mhs; £1.3m in HoM).
- Make sure that our Financial Golden Rules are maintained.
- Make sure that our credit rating with Standards & Poors continues to be one of the highest in the sector.
- Proactively manage our treasury loan book and retender the two Revolving Credit Facilities ending in 2027.
- Review all pension arrangements to make sure they meet future requirements and provide value for money.





Get in touch

 Contactus@mhs.org.uk

 mhs.org.uk

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 [/mhshomesgroup](https://twitter.com/mhshomesgroup)

 [mhs homes group](https://www.linkedin.com/company/mhs-homes-group)