



Corporate Plan 2023-2026

Appendices



Appendices

- Appendix A - Achievements and outcomes of the 2020-22 Corporate Plan
- Appendix B - Knowing our customers & our communities
- Appendix C - Our colleagues and our culture
- Appendix D - Capital structure, value for money metrics and key financial information
- Appendix E - Asset Management
- Appendix F - Governance and Legal Structure
- Appendix G - Strategic Risk Register and Risk Appetite
- Appendix H - Research Project into Wythenshawe and our Customers
- Appendix I - Business Transformation and the Target Operating Model

Appendix A

Achievements and outcomes of the 2020-22 Corporate Plan

1. The 2020-22 Corporate Plan was approved by Board in June 2020 and set out the strategies and priority actions for the Group for a two-year period to summer 2022.
2. The plan was developed following consultation with colleagues and Board members about the actions that were needed to improve services, and the efficiency and effectiveness of how we worked. The colleague input to the plan, gathered during autumn 2019, was particularly extensive. This helped inform 180 actions across the Four Strategic Themes – More Homes; Great Places; Living Well and Smarter Business.



3. After developing the Corporate Plan, we refreshed the Group's Purpose and nine supporting Guiding Principles, as detailed below
4. **Our Purpose** is to provide good quality homes and services to our tenants and leaseholders and to play a leading role in creating safer, healthier communities.
5. **Guiding Principles** – in delivering our Purpose we will:
 - Put tenants and leaseholders first
 - Respect the diverse needs of our customers
 - Develop and support our community directly and through partnerships
 - Be a leading custodian of Wythenshawe's green spaces supporting its 'Garden City' heritage
 - Invest in homes and reduce our carbon footprint
 - Balance the interests of current and future generations
 - Invest in an inclusive team
 - Be financially resilient and strong
 - Have a business head and a social heart

6. The plan was designed to adapt with the (at the time unknown) stages of the pandemic. It allowed the Group to ‘Respond, Refocus, Rebuild and Relaunch’ services to support customers and meet demand, within the framework of Purpose, Guiding Principles and the Four Strategic Themes

This document sets out some of the key achievements over the period of the 2020-22 Corporate Plan.

7. **More Homes**

The More Homes theme recognised the Group’s important role to address the shortage of affordable homes. The Group’s Development Strategy sets out the ambition to deliver around 200 homes per year across all current and emerging tenures, but with a clear emphasis on affordable homes. These homes need to be in line with customers’ expectations and provide a positive long-term social and financial return for the Group.

In addition to more new homes, key deliverables included improved scheme governance, appraisal and reporting systems and a more commercial sales and marketing service.

7.1 **Development**

During the last two years, the Group has implemented a clear governance structure to improve the development and investment decisions made. This has been delivered through:

- Creation of an internal Scheme Review Group to ensure that all interested parties have sight of potential future developments and can ensure their feedback is embedded in the specification and design requirements.
- A robust Development Framework that allows us to consistently analyse and compare schemes, considering priority areas, operational, strategic and financial scoring, as well as the opportunity to allocate subsidy to help contribute to strategic priorities.
- The development appraisal criteria and reporting have been reviewed to ensure we remain competitive and that the correct decisions are made, based on the best information available.
- The Development Committee was established in 2020 to provide a governance vehicle with the ability to scrutinise developments in line with the Development Strategy and the Group’s risk appetite.

In addition, we have also progressed a number of initiatives including:

- Becoming the JV North lead partner organisation, one of the biggest housing consortiums in the country.
- Invested into OSHA (Off Site Homes Alliance) to accelerate the delivery of sustainable modular housing in the sector.
- Committed to our net zero carbon roadmap and are now delivering all new WCHG development sites off-gas, and utilising carbon efficient technologies such as air source heat pumps, heat recovery and a fabric-first approach. For 2022 onwards, we specify that all homes we enter into contract on will require an EPC rating of 92+.

	Homes Completed	Buybacks secured
2020/2021	185	15
2021/2022	46	17

An additional 154 homes were on site at the end of the 2021/2022 financial year, with another 259 approved and at various pre-start on site stages.

Key highlights of the delivery programme during the corporate plan period include:

- Delivering The Willows, the re-development of Alf Morris Court, which was an underperforming scheme and has provided a re-provision of social rent, shared ownership and outright sale homes.
- Delivering Broad Oak Road bungalows following strong customer engagement, to deliver social rent bungalows for certain families with specific needs. The families were involved early in the process to ensure the properties were built to their exact requirements.
- Delivering our first Rent to Buy homes at Scholars Fields, expanding our tenure mix and providing a greater range of choice for our customers.
- Delivered 6 properties under the rough sleeper’s initiative, including some conversions of existing properties.

We are also operating in neighbouring local authority areas providing homes of all type and tenure from affordable rent and shared ownership, to market rent and outright sale; all of which help to strengthen the Group’s reputation as an active regional developer, create an attractive portfolio of homes outside Wythenshawe (a strategic asset) and makes a financial contribution for reinvestment in the Group’s local development.

7.2 Garden City Homes

In the two-year period, the Group has delivered 32 outright sales, 18 market rents, 38 rent to buy and 98 shared ownership homes. These have provided much-needed homes to Wythenshawe and the surrounding neighbourhoods.

8. Living Well

The Living Well theme introduced a range of service reviews, engagement with residents and partners and community programmes, in order to continue to support customers and the wider community. This was to build on Wythenshawe’s many strengths and seek to mitigate existing challenges and the threats presented by the pandemic.

Key deliverables included a refocused suite of service offers informed by resident preferences; improved value for money for our community centres, Village 135 and other services; improved resident involvement and volunteering services and better use of customer insight to inform service delivery.

The Group has undertaken a range of service reviews over the past two years, including:

- *Real Food* – The Real Food team have been in place since 2013 and were initially funded by the National Lottery Communities Fund. The Group took a decision to discontinue the service and commissioned an external Wythenshawe-wide food review to help inform how WCHG can work with partners and the community to respond to the food crisis which has refocused how we support the work to tackle food poverty.
- *Resident Involvement Review* - In Autumn 2020, our Tenant Committee worked with TPAS, the tenant engagement experts and officers to review the current resident involvement mechanisms and set out its aspirations for the future. This led to the new Customer Engagement Strategy which was approved by the Board in September 2021. Following this we have worked with Tenant Committee members as part of a working group to launch the new Customer Experience Committee, a formal part of our governance structure and the introduction of other customer engagement forums such as the customer panels and high-rise forum.
- *Out of hours call handling* – Following a review of the current service offer, this service was transferred to Orbis Protect from February 2021. The Group keeps this contract under review as part of the management of customer access.
- *Concessionary Gardening becomes Assisted Gardening Scheme* – During 2020 a review of the concessionary gardening scheme was undertaken to ensure that the service offered value for money and was being delivered effectively to those who needed it. The findings and recommendations were presented to Board in January 2021 and led to a reduction in the number of customers that would be eligible for the service along with an option to bring in a £1 a week charge (currently on hold due to the cost of living crisis), this led to a saving of c.£180K per year.
- *Woodhouse Park Lifestyle Centre Review* – During 2021 the Group entered discussions with MCC to ensure that the best use was made of Woodhouse Park Lifestyle Centre. This led to a new arrangement being reached that represents an exciting new partnership between MCC and WCHG on this important community asset. The outcome is a reduction in the WCHG subsidy from c.£400K per year to £125K in year 1 to £75K in year 3.
- *Domestic Abuse* - WCHG continue to work with partner agencies to provide support and assistance to victims of domestic abuse; ongoing work includes attending the south Manchester MARAC, installing 200+ security measures (Target hardening), working with partners to secure 50+ non-molestation orders to protect victims, working with high-risk and serial perpetrators of domestic abuse through the DRIVE perpetrator programme to prevent their abusive behaviour, and offering alternative accommodation where appropriate. WCHG has also been working with Safespots, a local organisation supporting survivors across Wythenshawe.

- *Safeguarding* – WCHG undertook a safeguarding review which has led to the appointment of a dedicated safeguarding role in the Group and a more targeted and review of cases approach.
- *Implementation of Allocations Policy* – over the past 2 years WCHG has let over 900 properties to applicants and customers. Demand for properties continues to be high with 400+ bids being placed on family-type accommodation. We continue the work with MCC to reduce homelessness across Manchester with 25% of properties being allocated to applicants who are either homeless or living in temporary accommodation. The policy also provides incentives for customers to 'rightsize'; to free up family type accommodation. Under the scheme 30 properties have been made available to date.
- *Community safety* – The Community Safety team have introduced an ASB toolkit to enable customers to access online advice and support. The toolkit also allows for customers to report incidents of ASB and provide written, video or audio evidence online. A position statement was undertaken on the current Assure 24 service in preparation for the larger review in 2023/24 as part of the Community Safety review.
- We reviewed *our communities offer* in line with the LIFE model (Lead, Influence, Follow or Exit). This enables us to really consider where we can have the most impact.
- We refocused *our employment offer* and got involved in the government backed Kickstart programme benefitting 16 residents, 12 of which are customers. One young person involved has secured an apprenticeship with the organisation.
- *Village 135* – The focus was centred around supporting and helping to keep residents safe from the risks of Covid-19. During this time, we reviewed the staffing structure and have appointed an experienced Extra Care Manager to support staff and the residents. We worked with MCC to ensure a smooth transition to a new care provider. WCHG took the decision not to charge homeowners for the costs of fire safety work and have more recently taken the decision to fit sprinklers in the apartments. Village 135 remains an area of focus and the Board will receive a further update in May 2023.
- *Tenancy management* – Following engagement with customers, the decision was made to move back to locality working from April 2022 and we have restructured teams and roles to enable this to happen. The shift in operating model is reflected in the renamed Customers and Communities directorate which has four streams:
 - Housing Services which incorporates two neighbourhood locality teams and includes community safety and the Assure 24 service
 - Living Well which comprises of two Living Well teams as part of our tenancy support approach; safeguarding and older persons services/Village 135
 - Customer Experience includes the customer hub, complaints and feedback, reception, social value and customer engagement and volunteering

- Community & Neighbourhood development includes the community centre teams, digital inclusion, works stream such as Motiv8, Youth and Play and Employment and Enterprise, and a new area of activity for 3rd sector and community engagement.

9. **Great Places**

The Great Places theme incorporated a range of service reviews and programmes of work. This was designed to balance the need for additional shorter-term investment to improve the safety and amenity of our residents' homes with a longer-term focus on improving estate quality and optimising the performance of our property portfolio.

Key deliverables included an updated Asset Management Strategy and investment plan; a revised programme of health and safety compliance works, post Hackett & Grenfell; a low carbon and sustainability strategy; and an operating model that delivers improved Value for Money.

- Compliance – The Group has maintained compliance with its Big 6 compliance indicators. Robust performance has been maintained throughout the period despite significant challenges on resources and customer availability caused by the pandemic. The Group adapted its services in-line with changing government guidance, colleague and customers' requirements. This was a key success of the Group and helped to ensure Building safety remained our key priority in maintaining customer safety.
- Fire Safety Investment – The Group identified and developed capacity for a £16.2m investment package into Building Safety. This investment responds to and accommodates the requirements under the Fire Safety Act and Building Safety Bill. The Group has also responded by appointing a new Building Safety Manager and put in place organisational changes to support the Building Safety agenda and Social Housing White Paper objectives. This includes key forums such as the Great Place Customer Panel and the High-Rise Customer Group.
- Over the past 2 years, the Group has delivered a range of investment improvements, driving the safety of our homes for customers. This includes: -
 - High Rise Improvements – Completion of our sprinkler installations to all ten traditional blocks and Village 135, commencement of fire door renewals across all domestic blocks, completion of two high rise block window and cladding renewals, with two additional blocks commenced.
 - Low Rise Improvements – Completion of roof space compartmentation in walk up and cottage flat blocks, commencement of electrical improvements to low rise blocks and commencement of fire entrance doors to individual homes.
- Working with network operators, the Group has facilitated the installation of 'Fibre to The Property' services in flat blocks offering high speed internet service availability and choice to customers.

- Low Carbon Strategy – The Group commenced the implementation of its Carbon Reduction Strategy. This strategy included an annual review with the Board in November 2021 and May 2022 which confirmed achievement of the first year of challenging carbon reduction targets. The Group reviewed and implemented a new Void Standard, incorporating the re-let of all homes to SAP Level C with Board support and Business Plan approval for an additional £10m funding provision to support this outcome. The Group has been successful in achieving external funding under the Government’s Social Housing Decarbonisation Fund, attracting over £800k of external funding through a Wave 1 bid, which will improve 105 homes during 2023 to achieve SAP Level C that are hard to treat homes. In turn, this will significantly reduce the carbon generated by these homes and for our customers, reduce the cost to heat them. A Wave 2 bid for an additional £2.5m funding has been prepared to target investment into an additional 250 hard to treat homes. The Group has also undertaken and delivered pilot projects of low carbon technology solutions, in addition to this, 8% of stock now with renewables technology. This included a programme of air source heat pump trials and remote intelligent monitoring to inform future plans to our customers' homes.

- Asset Data Improvements – The Group has worked with Savills since 2019 to strengthen and improve its knowledge/intelligence of our assets and the longer-term viability of the stock. This was a key priority within the Asset Strategy. The key highlights of this include:
 - Increased our SAP stock data to achieve 90% of homes with a valid EPC and energy data
 - Working towards a target to achieve over 95% of homes with a stock condition survey less than 5 years old by the end of 2024
 - Achieved 75% of stock having stock condition data less than 5 years old by undertaking a rolling annual 20% stock condition approach
 - Developed a new 30 year externally validated Stock Condition Survey and investment plan which is fully funded through the updated Business Plan and annual review process embedded into our Business Planning process
 - Modelled net zero costs at £300m and developed a high-level plan to achieve net zero in support of the Carbon Reduction Strategy and fully understand through stress testing the capacity of our business plan to accommodate these costs
 - Identified the additional cost to meet the immediate SAP Level C target by 2028 and incorporated the additional costs within the business plan
 - Refreshed our SHAPE¹ model data to identify high and low performing assets using NPV² positions to identify potential interventions on low performing assets

¹ SHAPE – Social Housing Asset Performance Evaluation model by savills

² NPV – Net Present Value

- Operating Model – Property and Assets has continued to review and refine operational delivery to drive improvements in customer service and identify efficiencies in delivery models. Key achievements include:
 - The market engagement process to consider alternative materials supply arrangements, proposals and options were analysed and new solutions implemented which increases site deliveries for colleagues, reduces the need for colleagues to leave a customer's home for parts, reduces the scale of storage held at Greenwood Road and empowers trades colleagues to manage their own stock needs, saving £230k per annum and accessing material unit rates that have been benchmarked externally in 2022 as 'upper quartile' unit rates.
 - In addition to the above, the new contract arrangement has freed up space in the existing stores area at the Greenwood Road office, for the storage of all machinery and vehicles used by the Grounds Maintenance team. This has enabled a programme of site consolidation and the closure of the Bradnor Road office, which will yield an additional annual saving of £65k, co-locating teams to better develop a one team culture and shared overheads approach.
 - The delivery of planned works has been reviewed in detail and delivery models considered. Our roofing programme has been outsourced and colleagues successfully joined an external contractor to deliver a 5-year programme for customers. This has realised a saving of £1.2m over the life of the contract and avoided significant longer-term completion costs.
 - The Kitchens Delivery Model has also been reviewed and colleagues joined a reputable external supplier delivering further efficiencies for the Group whilst maintaining high quality kitchens for customers and alternative roles provided for most colleagues.
 - Our review of working hours and adjustments to reflect the sector has also improved our service offering whilst protecting the long-term viability of our service delivery model for repairs and maintenance services within Wythenshawe Works alongside increasing our service offer to customers.

10. **Smarter Business**

The Smarter Business theme focussed on value for money improvements to organisational infrastructure, services efficiency and delivery capability. These were to be delivered by improved through programmes across the key areas of Customer Contact; Culture and People; Data Governance; Service Design and Systems.

Key deliverables included planning a Digital First service offer, Customer Access Strategy; a revised organisational Purpose, Values, Behaviours and Culture; a refreshed Board membership and governance arrangements; a consolidated Group structure; a revised People Strategy and modernised colleague pay and conditions offer; with ongoing investment to improve our agile working capabilities.

10.1 Service Design

Business Transformation Programme - We have developed a systems thinking methodology, many areas across the business have been through the process in order to identify waste. Prototypes for new ways of working have been developed, with the Repairs Prototype being the most significant. The Business Transformation Programme has moved into a delivery phase, with a new Project Management Methodology launched and a formal Programme of Work defined and approved by Portfolio Board grouped around a three-year Brilliant Basics overarching theme with four key workstreams – Centralised Customer Experience Management; Locality Working; Insight Driven Strategy, and Attractive Place to Work. Customers and colleagues are at the heart of this approach and will help ensure the new service design is effective.

10.2 Culture & Colleagues

People Strategy - designed as an enabling strategy to support WCHG in fulfilling our Purpose. The People Strategy vision is *'to develop a stimulating working environment that supports the capacity and motivation of all colleagues to fulfil their role to the best of their potential'*. The Strategy reflects the values and is based on six people pillars: Employer of Choice; Wellbeing & Engagement; Equality, Diversity & Inclusion; High Performing Workforce; Agile Business & Inspirational & Effective Leadership. Each theme has a plan of activity to respond to the challenges faced due to the external context and internal drivers for change.

Health & Wellbeing Strategy - Launched in March 2021, bringing together all the initiatives in place within WCHG for supporting and maximising the health and wellbeing of colleagues, particularly crucial during the pandemic period. The Strategy encompasses the physical, psychological and social aspects of wellbeing, and extends to supporting improving healthy and fulfilling lives both inside and outside of the workplace. Underpinned by an action plan, there is a clear commitment to deliver a culture of wellbeing which is inclusive and supportive of colleagues.

Investors in People Health and Wellbeing – This was a new IIP Framework designed to explore the quality and safety of our workplace; how colleagues feel about their work and the culture they experience, covering social, physical and psychological areas, and considers how well supported colleagues feel, who gets involved in activities, and what's available to improve wellbeing. The Group achieved the Silver Level with many examples of good practice identified, our ambition is to do even more to develop a culture of wellbeing at WCHG.

Values & Behaviours – A suite of new Values & Behaviours was developed through a comprehensive consultation process, including colleagues and customers. These were launched to all colleagues in September 2022 through the You Add Value sessions.

Pay & Conditions – a significant benchmarking and consultation exercise was carried out and led to the creation and implementation of a very different pay framework from what existed previously. The new framework is simpler, fairer and more reflective of a modern and future looking organisation. Colleague Terms and Conditions were also reviewed and updated.

Attendance Management - the Policy has been completely re-written offering a more supportive and transparent approach to absence management. HR involvement in the process has been reviewed and placed a greater emphasis on enabling 'managers to manage'. This policy went live on 1st April 2022, with line manager training carried out prior to live date, to support implementation.

Skills for the Future - a skills gap analysis has been undertaken, reviewing all roles and teams across the organisation to identify current and future skills requirements and obtain data to enable effective planning of future training and recruitment needs. A Skills Power App has been developed and launched to support identification of skills gaps and provision of appropriate training, mentoring and support.

10.3 Systems and Data

Agile Workforce – whilst the organisation was in a better position to move to agile working than many organisations, systems, infrastructure and devices were quickly further developed and/or rolled out to support colleagues working from home at the onset of the pandemic.

Data Governance Strategy – this key Strategy was approved by Board and consists of four 'pillars' - Firm Foundations, Core Competencies, Good Governance and Privacy by Design. An internal Data Governance Group was set up alongside the appointment of Data Ambassadors across the business. The data governance team work closely with the Business Transformation Programme, in particular the focus on Privacy by Design.

New Applications – Power BI was implemented in order to support more effective and relevant performance reporting, both within the organisation and to Board.

10.4 Governance & Risk

Group Simplification - the Group simplification project concluded in March 2021, comprising the collapse of three registered provider entities into a single entity, Wythenshawe Community Housing Group. Previously there were two separate RPs, Parkway Green and Willow Park, now de-registered with the consolidation into one Registered Provider entity.

Governance – improvements to governance across the plan period included the move to a single status board, removing the allocated spaces for Local Authority nominees and residents. Remuneration for Board and Committee members was introduced from 1 April 2021 to support governance development and diversity in recruitment to the Board and Committees. A Development Committee was set up in June 2020 to focus on the governance of the Group's more ambitious new development strategy. A Customer Experience Committee was set up in January 2022, comprised of Board Members and residents and independent experts to strengthen the oversight of customer facing services and ensure that the voice of the customer is amplified within the Governance structure.

Group Risk Management Framework - a new Risk Management Framework has been approved by Board and implemented across the business, supported by new Risk Management software, 4Risk.

Regulatory Engagement - The Group retained its G1/V1 regulatory gradings following the RSH's annual stability checks in 2020 and 2021 (and subsequently 2022).

10.5 Finance and Operations

Funding - Alongside the Group Simplification, the Group's funding arrangements were restructured to reflect the single registered provider with the refreshing of £40m of revolving loan facilities, including agreement with NatWest to move to more favourable (for us) financial covenants.

Procurement - Introduction of a new procurement function, specifically targeted to enhance the value for money of services procured by WCHG.

Value for Money – A new Value for Money Policy was approved in July 2021. To further support the evidencing of value for money and recording the future potential efficiencies arising from the business transformation programme and other projects, a benefit realisation methodology has been developed.

Financial Governance - Amended financial regulations have created efficiency improvements within purchase order processing and related procedures, whilst maintaining strong financial control.

Offices – the 'Office Reimagined' project has reviewed office provision. This included a decision not to re-open Parkway Green House after lockdown. Some investment has been made to the office environment to better support both agile working and collaboration, and to help promote the 'One Team' value.

Operating margin improvements – The overall operating margin in the year ended March 2020 was 7.0%. In year ended March 2022 this had improved to 19.3% without reducing customer facing spend. Through this, the organisation has created additional operating capacity to invest in the infrastructure needed to underpin long term success.

Appendix B

Knowing our Customers and our Communities

1. Why customer insight is important

We are committed to providing fair access to services, as well as equitable outcomes for our customers. We need to know our customers so that we can respond to their needs, whether it be through the services we provide or how we provide those services.

When customers are treated fairly, not subject to discrimination, listened to and respected then the quality of homes and the services we provide better meets customers' needs.

2. What do we know?

Our primary customers are:

- 17,300 lead tenants and their 28,400 household members
- 15,000 housing applicants on Manchester Move (Choice based city wide lettings) of which there are 6750 applications from individuals and households wanting to live in Wythenshawe (March 2023).
- 950 leaseholders, including 355 shared owners

We also provide services to residents including:

- Wythenshawe residents, such as young people who access our youth services or visitors to our community centres
- People who represent our customers, including MPs and Local Councillors

Our customers share data with us that allows us to understand more about the diversity of our customer base and whether our services are providing equitable outcomes for all customers, this information includes protected characteristics such as: age; religion; gender; ethnicity; sexual orientation; disability.

We also use information to meet individual customer requirements, for example to make reasonable adjustments regarding how someone will receive the services we offer e.g., someone with mobility issues or a hearing impairment, etc.

We have developed a set of seven customer personas which allow us to bring to life the different customer groups and encourage us to see data such as satisfaction from a range of perspectives, beyond protected characteristics.

Retired (21%)



William & Jean Moore

"I care about my home and the area that I am in..."

BIOGRAPHY:
We have lived in Wythenshawe my whole life and have been a customer of WCHG for 23 years. We have been married for 40 years now. We love our home but are looking to eventually downsize as we both have mobility issues now. We are both retired and like to keep ourselves busy with our many hobbies like reading and gardening. We know how to use the internet but we're not really bothered about it. I'd much rather speak to a real person.

WANTS & NEEDS:

- A home that will meet the needs of his wife's mobility issues
- The ability to contact WCHG via phone or in person
- To feel heard when I give feedback to the group

FRUSTRATIONS:

- The lack of bungalows
- When my issues don't get resolved first time
- Have a hard time using technology

Internet use:

- Smartphone
- Tablet
- Laptop/ Computer
- Smart TV

Comms preference:

- Telephone
- Face-to-face
- App/online portal
- Text message

Younger Sole Tenant (6%)



Jessica Wilson

"I want to better communication from WCHG, everything from repairs to the support I can get"

BIOGRAPHY:
I have lived in my flat now for about a year however I am not new to the area. My mum and brother live close by. I am a **hard working** nurse who worked around the clock during the pandemic. I am trying to save up to own my own place one day however **getting my money off** with all the price increases it feels more like I am living to get by. I do pretty much everything on my phone. It's much easier and quicker.

WANTS & NEEDS:

- Better maintenance of the external environment
- To have better communication between WCHG and myself
- WCHG to be faster at fixing repairs

FRUSTRATIONS:

- When things break in my home
- Cost of living
- Messy outdoor areas (e.g. bin area)

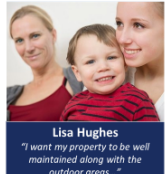
Internet use:

- Smartphone
- Tablet
- Laptop/ Computer
- Smart TV

Comms preference:

- Telephone
- Face-to-face
- App/online portal
- Text message

Older single parent with children (19%)



Lisa Hughes

"I want my property to be well maintained along with the outdoor areas..."

BIOGRAPHY:
I am 40 years old and live with my two daughters aged 5 and 14 in our house. We have lived in this house for 12 years now and are really settled into the area. I am a stay at home mum. One of my daughters currently attends the local academy, whilst the other will start there in September. I do use the internet but I often prefer to speak to a real person.

WANTS & NEEDS:

- My home to be maintained to a high standard, using high quality sub contractors
- Better outdoor garden and communal maintenance

FRUSTRATIONS:

- Poor quality workmanship
- Repairs not being completed
- When I am not listened to

Internet use:

- Smartphone
- Tablet
- Laptop/ Computer
- Smart TV

Comms preference:

- Telephone
- Face-to-face
- App/online portal
- Text message

Families with Children (19%)



Michelle & Michael Taylor

"We want WCHG to create more houses that suit their tenants' needs"

BIOGRAPHY:
We have lived in our two bedroom house for 10 years now. The house is now on the snug side for us with having 3 children over that time and we'd love to move into a bigger property with proper parking. We use the internet but it's a costly expense and-- with three kids to feed-- we often have other bills to pay that are more important.

WANTS & NEEDS:

- Getting repairs resolved first time
- To be in a house which is appropriate for the size of my family
- Better parking

FRUSTRATIONS:

- Repairs being slow and poor quality
- Waiting for a response via the phone
- Not having a properly maintained property

Internet use:

- Smartphone
- Tablet
- Laptop/ Computer
- Smart TV

Comms preference:

- Telephone
- Face-to-face
- App/online portal
- Text message

Older sole tenant (17%)



Mark Lee

"I want to feel safe and be listened to..."

BIOGRAPHY:
I have lived in my block of flats for around a year now and I am relatively new to the area. I do worry about security and making sure I feel safe in my flat. I am not amazing at technology and rely a lot on phoning and meeting people face to face. I do use the internet but I often prefer to speak to a real person.

WANTS & NEEDS:

- Keeping the communal areas (indoor and outside) clean and tidy
- Keeping costs down (on service charges and rent)
- Being listened to and more face to face communication

FRUSTRATIONS:

- Not being able to get hold of anyone at WCHG
- Not responding to repairs quickly
- Not acting on security/suicide concerns

Internet use:

- Smartphone
- Tablet
- Laptop/ Computer
- Smart TV

Comms preference:

- Telephone
- Face-to-face
- App/online portal
- Text message

Younger single parent with children (9%)



Jade Brown

"I just want to get my home safe and my repairs sorted quickly and easily..."

BIOGRAPHY:
I am a 39 year old single parent with two young children under the age of 3. I work full time in the city centre. After a long day at work and when I have put the kids to bed I like to watch my favourite TV show. I use the internet for shopping and most things in my life really. It's quicker and easier and I can't imagine life without my smartphone.

WANTS & NEEDS:

- A way to self serve when I need to find information or ask for help so I can work around my busy schedule
- A secure garden for my children to play outside in the summer
- Houses to be maintained to a good standard (e.g. plastering, bathroom, kitchen, repairs done)

FRUSTRATIONS:

- Not having repairs resolved easily
- Not being able to find all the information I need

Internet use:

- Smartphone
- Tablet
- Laptop/ Computer
- Smart TV

Comms preference:

- Telephone
- Face-to-face
- App/online portal
- Text message

Couples (7%)



Julie & Katie Davies

"Keeping the area clean and tidy is important to us"

BIOGRAPHY:
We have been married for 5 years now. I am a store manager for a shop in Sale and my wife works in a factory. We've both lived in Wythenshawe for the majority of our lives and have been a customer of WCHG for 10 years. We use the internet for a lot of things, but it's sometimes better to speak to directly to the right person.

WANTS & NEEDS:

- Would like the outdoor areas to be kept clean and tidy
- Contact WCHG through a variety of options (online, face to face or via phone)
- Improve the condition of the properties e.g. kitchens

FRUSTRATIONS:

- Not having bins collected frequently
- When communal areas are scruffy
- Not having a voice

Internet use:

- Smartphone
- Tablet
- Laptop/ Computer
- Smart TV

Comms preference:

- Telephone
- Face-to-face
- App/online portal
- Text message

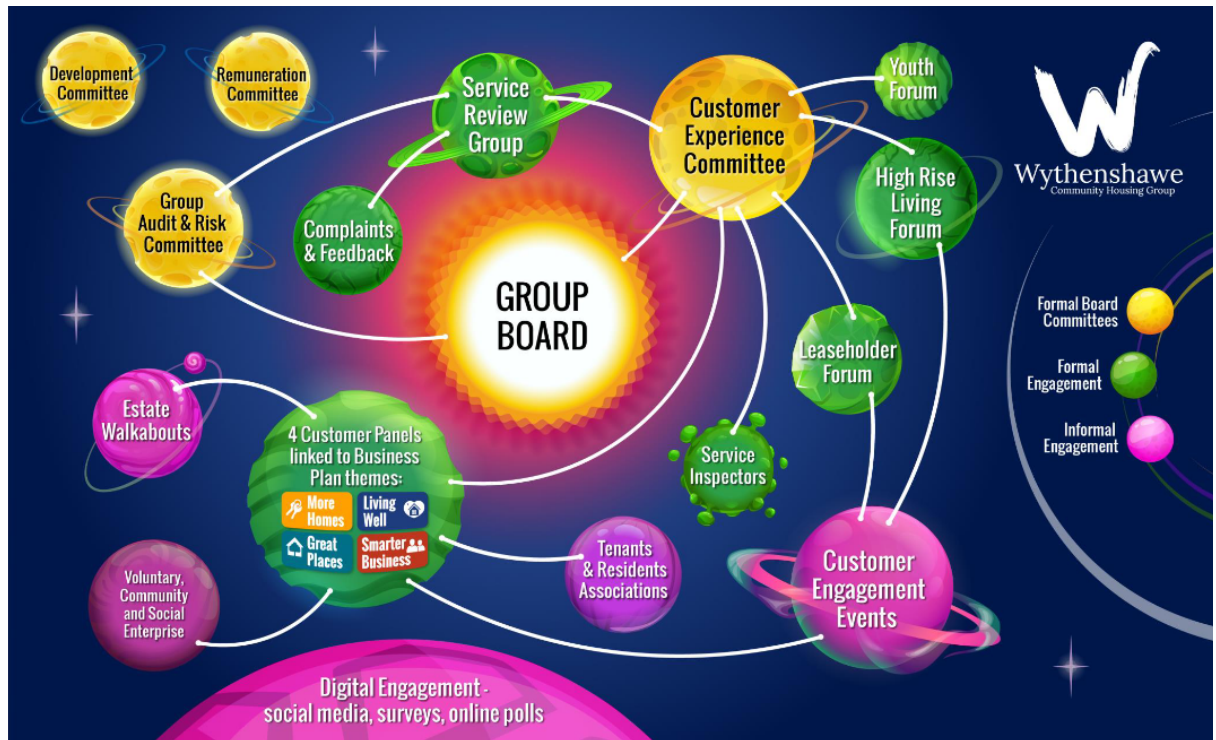
During the lifetime of this Corporate Plan, we will further improve our data, how we use it to make decisions and improve customer experience.

3. How we hear the voices of our customers

Wythenshawe Community Housing Group is a place-based landlord with most homes within eleven square miles. This means we have strong community ties.

We are supported by a network of involved customers and volunteers, through both formal and informal governance structures, who scrutinise performance, influence policies, contribute to strategic priorities, agree service standards, inspect services and help improve services.

The 'customer engagement universe' graphic below illustrates how our Board and its committees link with our formal and informal customer engagement structures.



The Customer Experience Committee was established in January 2022 to further strengthen the role of customers within our formal governance structure. It is a committee of our Board dedicated to: ensuring compliance with consumer standards; overseeing the performance of customer-facing services; reviewing policies and advising Board on customer experience matters.

The Committee currently has 11 members, made up of three Board members (one of whom is also a customer), five customers, a shared owner, a customer services professional and a leaseholder.

Beyond our formal and informal engagement structures we continue to improve our use of a range of data to better understand customer voice. This includes:

- Complaints & compliments trends
- Transactional satisfaction surveys
- Tenant Satisfaction Measures
- Net promoter score
- MP/Councillor enquiries analysis
- Social media comment analysis
- Analysis of incoming calls by topic and repeat calls

Further investment in technology is being considered to:

- capture routine interaction between customers and WCHG team members
- provide customers with a better digital engagement offer

4. **What our customers are saying**

The voices of our customers have informed both the development of this Corporate Plan and of our business transformation priorities.

In relation to the Corporate Plan, customers informed the plan in two ways:

- Nearly 2,000 Wythenshawe residents took place in a community consultation online and through face-to-face **Communitree** events
- 1,880 customers, shared owners and leaseholders participated in a survey via telephone and online

The Communitree project was unique in that it extended beyond our direct customers and got the view of a diverse range of people who call Wythenshawe home. We spoke with people from the BAME community, those with disabilities and those in the LGBT+ community. Engagement was focussed on going into spaces where diverse groups meet – for example, places of faith. This enabled us to develop a richer understanding of our customers, community and place.

The results of the customer survey have been analysed by property type, geographical area, protected characteristics our customer personas. In terms of the high-level findings, our customers said:

- Property repairs continues to be the most important service for our customers. Customers would like to see WCHG investing in delivering repairs more quickly and being able to book them online
- People love living in Wythenshawe for its **green spaces** and **sense of community**. It's important we continue to invest in green spaces and enabling communities
- People want to see **more youth clubs** and things for young people to do in Wythenshawe
- Almost half of our customers aspire to **home ownership**, most want to stay in Wythenshawe
- Some residents need to see WCHG and Greater Manchester Police do more to reduce **anti-social behaviour** in their local area
- Having a **town centre** to be proud of is important with more shopping opportunities, more homes and more things to do in the evening
- More customers and leaseholders than ever say they would like WCHG to do more to improve the **energy efficiency** of their homes (84% cf. 73% in 2021)

What would make Wythenshawe an even better place in 10 years?

1. Improve shopping, cinema, bowling
2. Youth clubs and groups
3. Reduce crime and anti-social behaviour
4. Play areas for children and parks
5. Community activities, centres and events

5. **The business case for change**

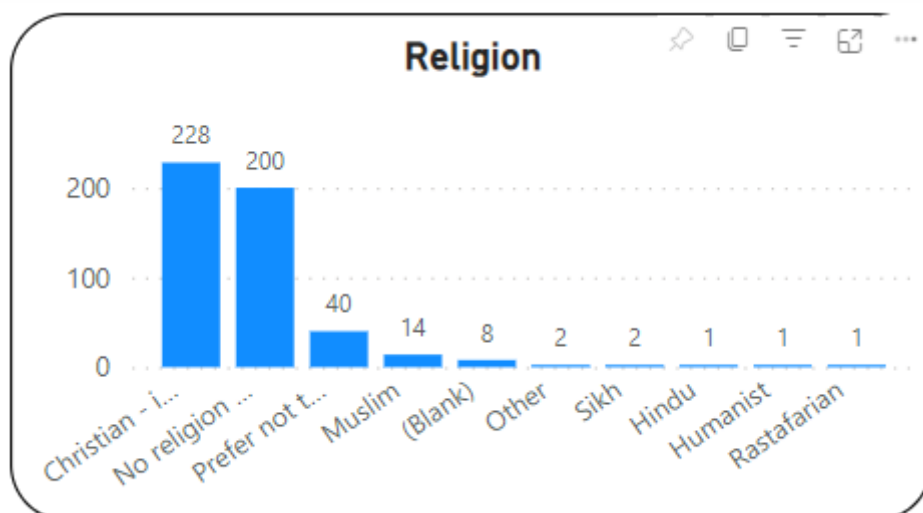
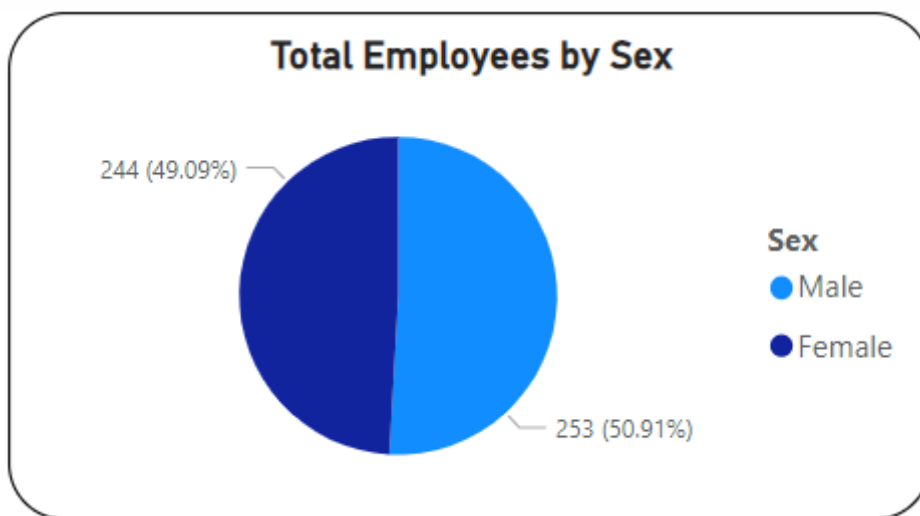
More broadly, Wythenshawe Community Housing Group has been tracking customer perception since it established in 2014. It is clear that customer satisfaction with services has fallen year-on-year over time from 86% in 2014 to 78% in 2022. Whilst this reduction is not unusual across the housing sector, it nevertheless is not something we are content to leave unaddressed.

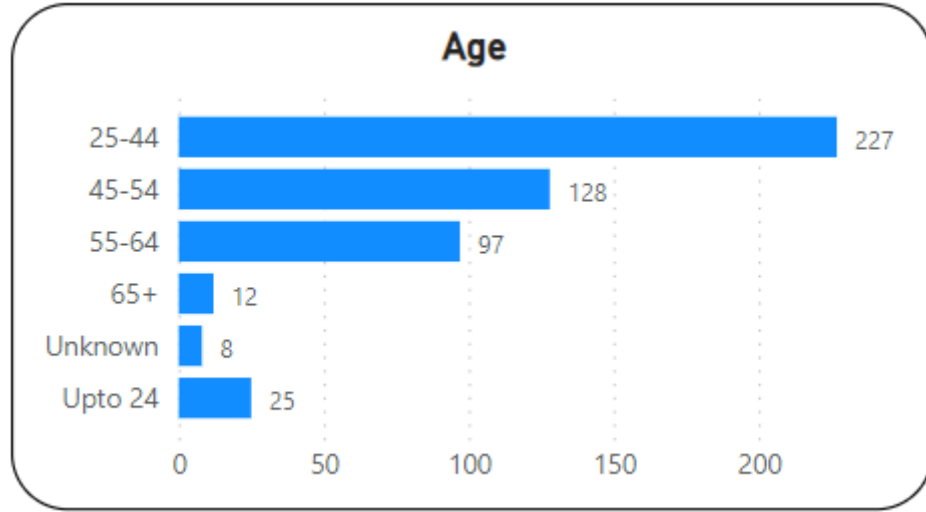
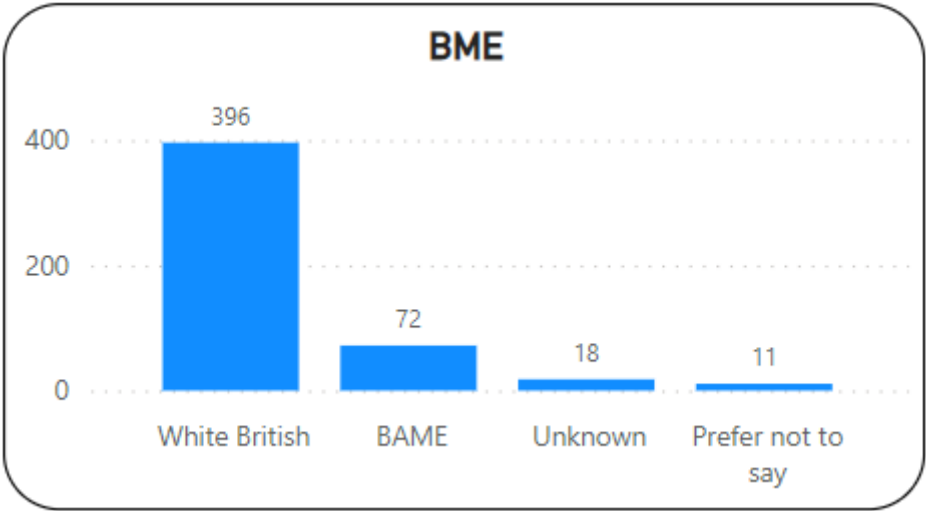
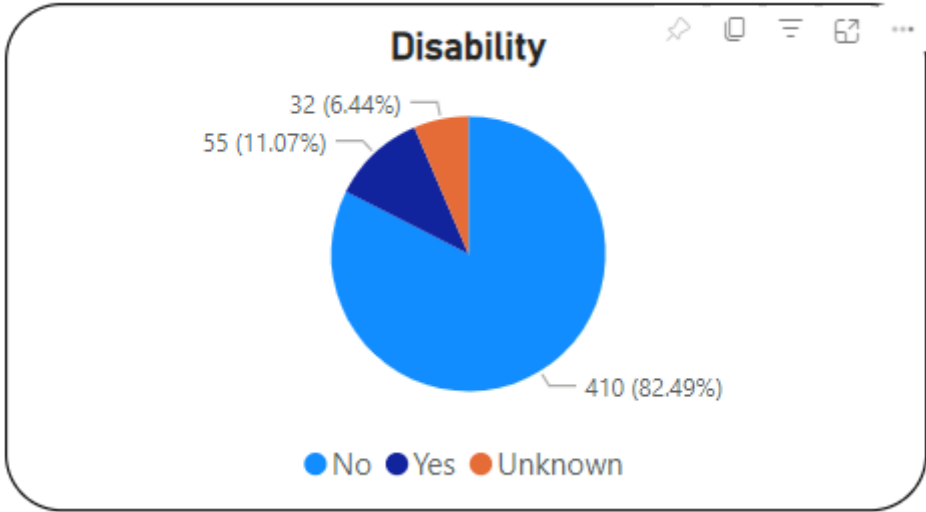
Detailed analysis of the available customer insight has allowed us to develop a business transformation programme to address this issue. The programme sets out the improvements the business will make by March 2025.

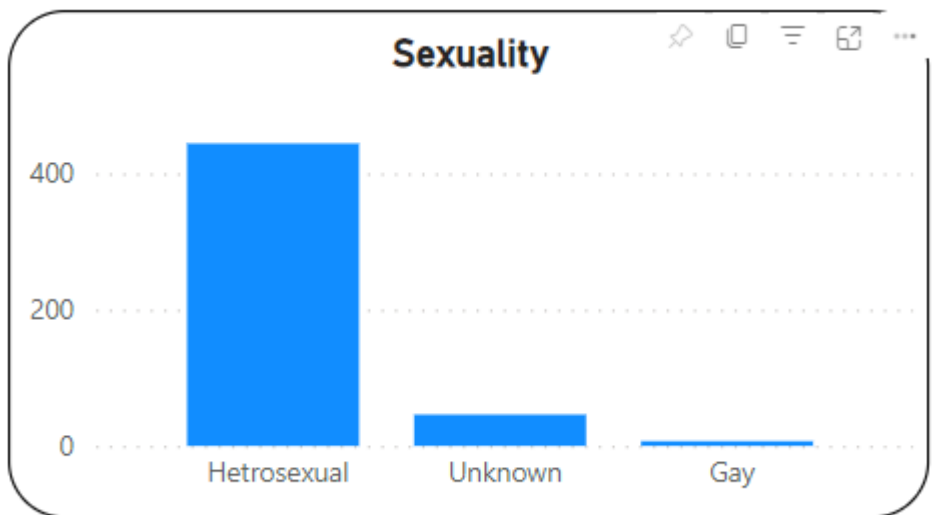
Appendix C

Our Colleagues and Our Culture

As the largest Manchester based housing association we recognise we have a critical role as a community-based business that goes beyond housing. We are a major local employer, investor, support provider and enabler, building on the strengths of local people, the organisation and the wider community. We have, and will continue to have, an active apprenticeship programme. We currently have 497 colleagues of which 42% are from the M22/M23 area, and 20% are customers of WCHG. 46% of colleagues are in the 25-44yr age bracket; and the average length of service is just over 8 years.







At WCHG we’re creating a culture that embeds and reflects our Values at all levels of our business. The WCHG Board approved a new set of organisational Values in 2022 and these were launched to colleagues in the Autumn of 2022. Our values are at the heart of how we deliver on our purpose. They inform and guide our work, and they play a key role in helping us to successfully deliver high-quality services for our customers, colleagues and community, and help make WCHG a great place to work. Our Values are:

We are one team inclusive, supportive and collaborative	
We act with integrity trusted, reliable and respectful	
We support aspiration for colleagues, customers and community	
We are courageous willing to challenge and change to improve and innovate	
We are practical resourceful, pragmatic and prudent	

Living our values means demonstrating desired behaviours in the way we work and the way we serve customers and each other. This may mean challenging ourselves and others to ensure we meet the highest standards in both behaviour and performance. We launched the Customer First programme in January 2023 to support colleagues to live Our Values. Customer First was designed with two core ambitions in mind:

- 1) to keep the customer at the forefront of all our activity and aim to deliver a great customer experience; and achieve this through:

- 2) embedding Our Values and developing a common understanding of how we can all contribute towards delivering our Purpose through e.g. taking ownership and responsibility for our actions; actively listening and communicating; collaborating with others; trusting that each of us will be proactive and take the initiative, etc.

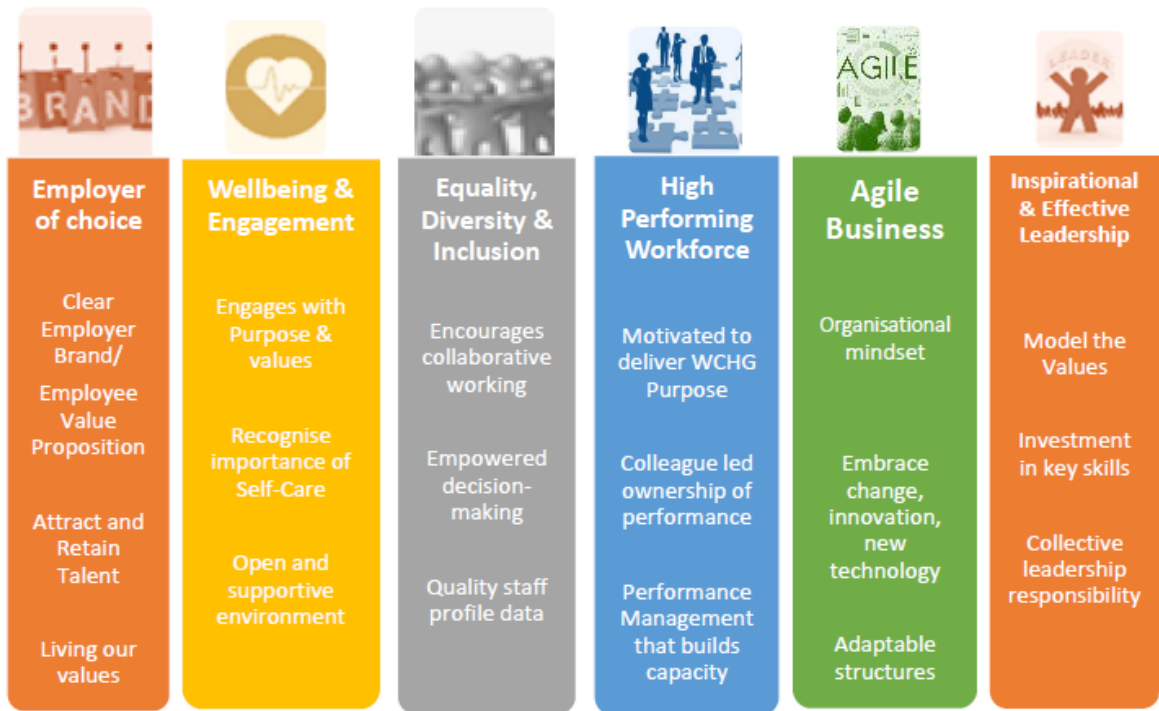
Our Values will further be embedded through a supporting Continuous Performance Engagement Framework and You Add Value Recognition scheme; and will be evident throughout all our people practices.

Everything that we achieve is down to the talent and dedication of our colleagues. Any decision we make must be taken in the context of our nine guiding principles. The People Strategy sets out the employment framework and organisational environment through which we will deliver our business aims. Central to the People Strategy is the commitment to developing *“a stimulating working environment that supports the capacity and motivation of all colleagues to fulfil their role to the best of their ability and fulfil their potential”*. We will promote WCHG as an inclusive employer of choice where colleagues’ differences are recognised as strengths in delivering our purpose.

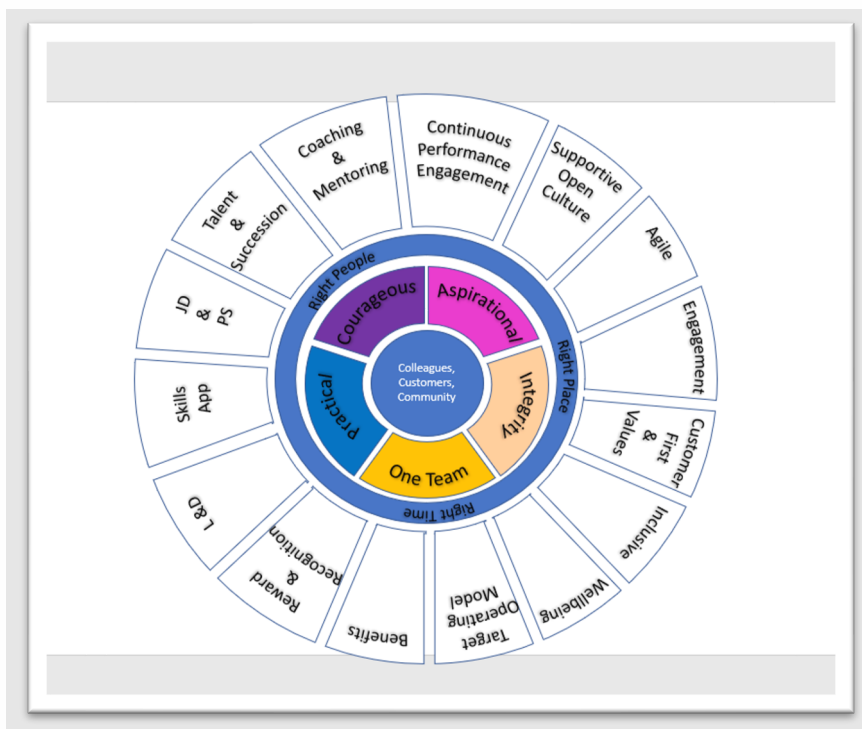
The People Strategy ensures we are able to our respond to current and emerging context, and maintain the investment in colleagues who are recognised as our greatest asset. It promotes WCHG as an employer of choice, supporting our ability to recruit and retain people within our business. It reinforces the importance of personal development, to strengthen capability and capacity of people to achieve and be recognised for high standards of performance. The People Strategy considers the operational context and internal drivers for change, impacting on the work environment and colleague experience. Internal drivers include:



The People Strategy is based on six people pillars, each with an underlying plan of activity to help deliver WCHG’s purpose and Corporate plan. The six pillars are best displayed via this graphic:



Each pillar and supporting action plan details our commitments to achieving our ambitions under the 'Attractive Place to Work' transformation programme. The graphic below illustrates our key people priorities for the next three years.



Appendix D

Capital structure, value for money metrics and key financial information

Capital Structure

The Group's loan funding structure in place as at end Feb 2023 is detailed in the table below.

This includes a £90m note purchase agreement which is fully drawn at a fixed rate of 3.4% per annum. There are two investors, M&G Investments (£44.5m) and Aviva Life & Pensions UK (£45.5m). Note that Aviva purchased its holding from M&G during the financial year 2021/22.

There is also a £61m loan facility with NatWest including £21m of fixed rate loans (3 x £7m tranches, fully drawn at various fixed interest rates, repayable between 2028 and 2036) and £40m revolving credit facilities (undrawn - repayable in 2026 (£17m) and 2028 (£23m))

Funder	Loan facility	Loans drawn	Loans undrawn	Security	Asset Cover Ratio*
Natwest	£61m	£21m	£40m	£106.3m	158% (110%)
M&G/Aviva	£90m	£90m	N/A	£159.8m	169% (105%)

**funding agreement asset cover is as at 31 March 2022 - limits included in brackets*

Based on asset cover requirements of 110%, the Group has scope for additional funding of c.£220m. The current security position as at December 2022 is detailed as follows:

Schedule of Charged/Uncharged Stock as at 31 December 2022

Charge holder	No. Homes	Value
M&G/Aviva	3,932	£160m
NatWest	3,173	£106m
Unencumbered	6,600	£220m
Total	13,705	£478m

In addition, the Group has current cash balances of c.£39m, deposited in a range of AAA rated deposit accounts in line with the Treasury Policy, which is approved by Board along with the annual Treasury Strategy in May of each year.

Based on the current cashflows, the group will need to refinance by January 2026 (i.e. just under three years), the treasury policy specifies that the Group must always have funding to cover the next 18 months.

The Group protects itself against the full impact of uncertainty and, in particular, interest rate increases, by having an appropriate proportion of its debt at fixed rates – currently 100% of drawn debt is at fixed rates – the £90m note purchase agreement is at 3.4%, whilst the NatWest £21m has an average fixed rate of 6.07%.

The Group's effective interest rate for 2021/22 was 3.91% which is close to sector's average effective interest rate of 3.8% for 2020/21 (Source: Regulator of Social Housing: 2022 Global Accounts of private registered providers).

Funder Covenants comprise Interest cover, which has the same calculation for both loan facility arrangements. Current interest cover forecast at March 2023 is 333% against a minimum of 110%. NatWest also have a gearing covenant, forecast at 29% against a maximum of 55%. (Note that funders' interest cover covenants differ from the Regulator's VFM metrics in relation to interest cover (or EBITDA-MRI) currently forecast at 183%.

Funders allow a maximum of £25m on-lending from WCHG (usually to the Garden City subsidiaries) of which £8m may be external to the Group. The Group has two intra-group on-lending facilities - £7m from WCHG to GCT for the development of outright sale properties and £3m from WCHG to GCT for external investment in the Greater Manchester Joint Venture (Hive Homes)

Other key financial information

An analysis of WCHG homes owned and average rents paid during 2022/23 is as follows:

Rent levels and homes	31 March 2022	Average 22/23 rent per week	Total rent in the year £k
General Needs Social	12,395	91.20	56,638
General Needs Affordable	779	130.53	5,025
Supported Social	81	83.06	336
Supported Affordable	100	140.59	703
Market Rent	66	223.45	670
Rent to Buy	38	148.19	282
Shared Ownership	270	49.75	669
Total	13,729		64,324

The Group's five-year financials, extracted from the thirty-year business plan approved at the March 2023 Board meeting are detailed on the following pages. This is followed by key covenant information for the same period:

WCHG Group - Statement of Comprehensive Income 2023-24 Years 1 - 5

Period: 01 April 2023 - 31 March 2053	2024	2025	2026	2027	2028
	£000's	£000's	£000's	£000's	£000's
TURNOVER					
Gross Rental Income					
Rent Receivable	68,143.80	72,919.90	75,740.20	78,033.80	81,758.80
Service Charge Income	1,166.90	1,228.70	1,255.70	1,270.20	1,295.60
Gross Rental Income	69,310.60	74,148.60	76,995.90	79,304.00	83,054.40
Management Charge Income					
Less Voids	-851.2	-720.1	-743.9	-759.4	-788.8
Net Rental Income	68,459.50	73,428.50	76,252.00	78,544.60	82,265.60
Other Revenue Grants	2,028.30	2,135.80	2,182.80	2,207.90	2,252.10
Other Income	303.6	52.7			
Total Turnover From Social Housing Lettings	70,791.40	75,617.00	78,434.80	80,752.50	84,517.60
Turnover - Other Social Housing Activities	4,549.20	4,204.40	9,565.60	12,791.00	13,331.50
Turnover - Non Social Housing Lettings	864.2	1,030.00	1,430.00	1,828.00	2,072.70
NSHO Turnover	1,412.40	1,487.30	1,520.00	6,849.60	6,986.60
Grant Amortisation Accrual Method Total	228	280.2	363.9	452.8	591.8
Total Turnover	77,845.30	82,618.90	91,314.30	102,674.00	107,500.30
OPERATING EXPENDITURE					
Operating Costs Social Housing					
Management Costs Total	-21,751.20	-21,782.40	-22,014.70	-21,886.40	-21,539.40
Service Costs	-5,951.30	-6,266.70	-6,404.60	-6,478.20	-6,607.80
Routine Maintenance	-10,437.60	-10,369.50	-10,372.80	-10,540.50	-10,800.70
Planned Maintenance	-2,510.90	-2,549.80	-2,699.70	-2,857.50	-3,038.00
Major Repairs	-8,020.80	-8,572.20	-8,848.60	-9,061.60	-9,350.00
Bad Debts	-505.5	-540.1	-557.9	-569.5	-591.6
Depreciation of Housing Properties	-9,518.00	-10,126.40	-10,901.90	-11,785.20	-12,503.70
Other Costs	-1,436.80	-1,513.00	-1,277.20	-1,291.90	-1,317.70
Operating Costs Social Housing	-60,132.10	-61,720.00	-63,077.40	-64,470.90	-65,748.90
Other Activities Expenditure Total					
Other Social Housing Expenditure	-3,783.40	-3,541.30	-8,404.10	-10,815.40	-11,052.30
Non Social Housing Lettings Expenditure	-7.4	-8.1	-11.3	-14.4	-16.4
Non Social Housing Other Expenditure	-1,480.10	-1,558.50	-1,592.80	-6,623.50	-6,754.90
Other Activities Expenditure Total	-5,270.90	-5,108.00	-10,008.20	-17,453.40	-17,823.60
Operating Expenditure Total	65,402.90	66,828.00	73,085.70	81,924.30	83,572.50
Other income					
Operating Surplus/(deficit)	12,442.30	15,790.90	18,228.70	20,749.70	23,927.80
Gain/(loss) on disposal of fixed asset	5,323.40	3,238.40	2,215.60	2,245.90	2,299.10
Interest Receivable	456.1	135	71.2	25	25.1
Interest and financing costs	-3,735.80	-3,455.80	-4,566.60	-6,378.20	-8,623.30
Movement in fair value of financial instruments		2,036.00			
Surplus before tax	14,486.00	17,744.60	15,948.90	16,642.40	17,628.70
Taxation					
Surplus after tax	14,486.00	17,744.60	15,948.90	16,642.40	17,628.70
Actuarial loss/gain in respect of pension schemes	-600				
Surplus/Deficit Adjustments Total	-600				
Comprehensive Income for the year	13,886.00	17,744.60	15,948.90	16,698.50	17,689.80
Comprehensive Income Brought Forward	186,083.00				
Transfers (to)/from Reserves	4,965.00	4,965.00	4,965.00	4,965.00	4,965.00
-- Cumulative Retained Profit	204,934.00	227,643.50	248,557.40	270,164.80	292,758.60

WCHG Group - Statement of Financial Position 2023-24

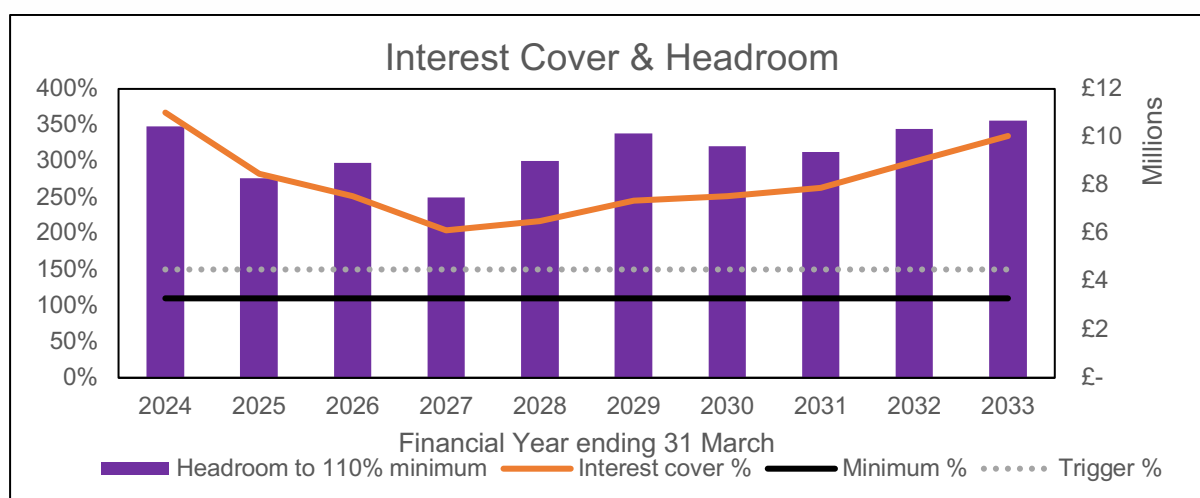
Years 1 - 5

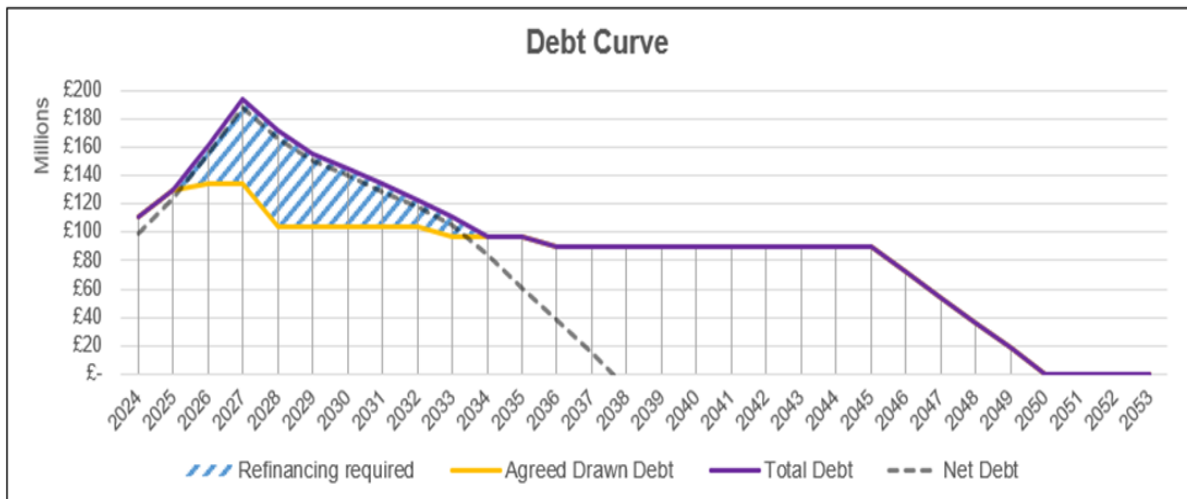
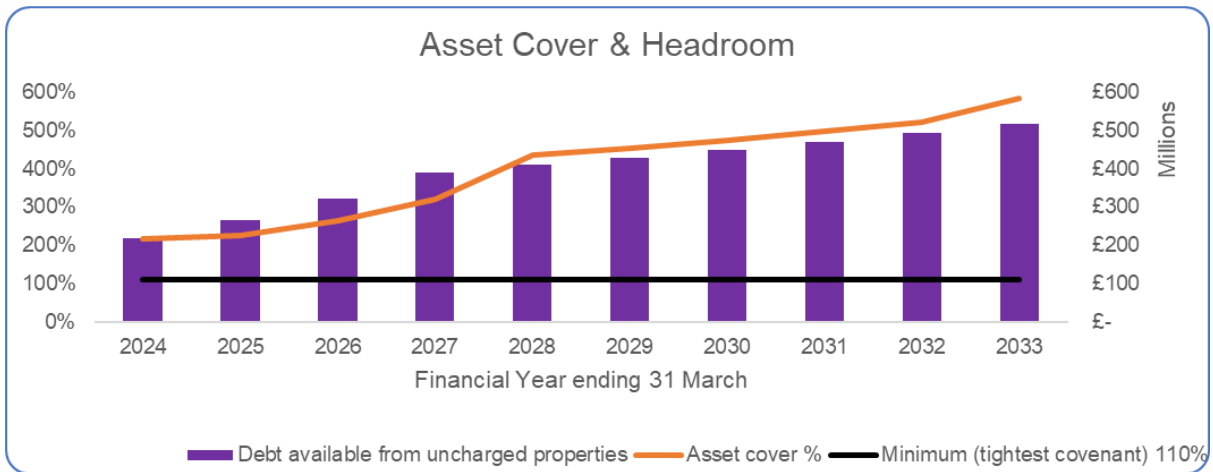
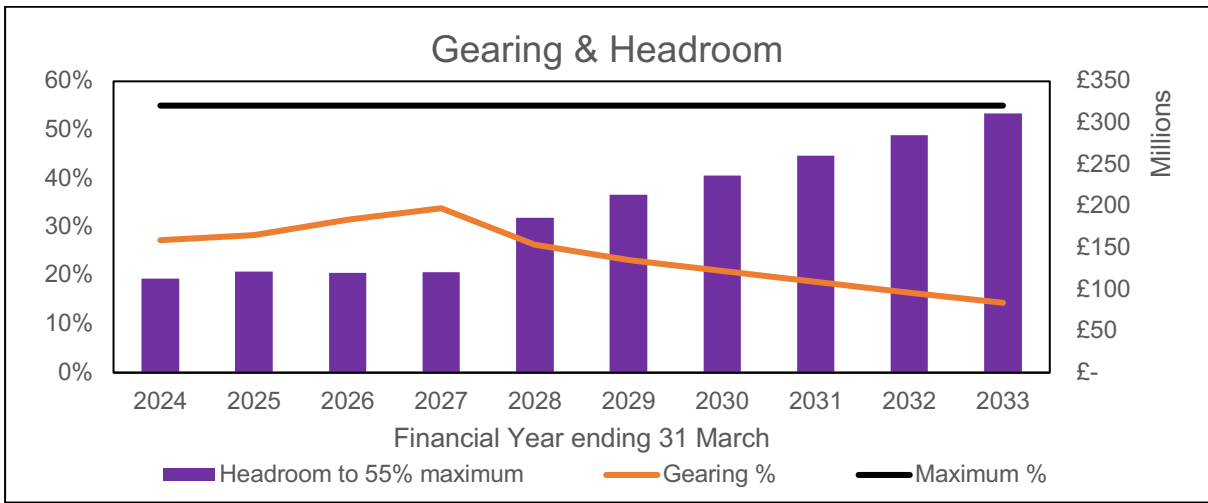
Period: 01 April 2023 - 31 March 2053	2024	2025	2026	2027	2028
	£ 000's	£ 000's	£ 000's	£ 000's	£ 000's
Fixed Assets					
Intangible assets and goodwill	74.1	9.9	4.5	4.5	4.5
Land & Buildings Total	505,496.70	557,538.50	617,527.40	693,461.30	716,605.70
Depreciation Land & Buildings Total	-106,343.30	-116,431.80	-127,245.00	-138,890.50	-151,202.00
Housing Properties NBV	399,153.40	441,106.70	490,282.40	554,570.80	565,403.60
Other Fixed Assets Tangible	8,524.00	8,072.60	7,728.50	7,381.50	6,741.00
Tangible fixed assets	407,677.40	449,179.30	498,010.90	561,952.30	572,144.60
Investments FA	19,272.20	24,376.40	27,972.30	30,881.10	30,881.10
Fixed Assets Total	427,023.80	473,565.50	525,987.70	592,837.90	603,030.20
Current Assets					
Stock	4,137.70	10,185.00	16,646.40	16,354.90	3,147.60
Trade and other debtors	5,044.20	5,311.60	5,425.50	5,485.70	5,591.00
Cash and cash equivalents	12,106.00	5,162.80	5,000.00	5,000.00	5,000.00
Current Assets Total	21,287.90	20,659.40	27,071.90	26,840.50	13,738.60
Less - Creditors - amounts due within 1 year	-10,827.20	-11,319.90	-11,535.30	-11,650.40	-11,852.80
Net current assets/liabilities	10,460.70	9,339.40	15,536.50	15,190.10	1,885.80
Assets less current liabilities Total	437,484.50	482,905.00	541,524.30	608,028.00	604,916.00
Outstanding Loan Balance	-111,000.00	-129,250.00	-161,893.50	-193,684.70	-171,535.80
Fair Value Provision Total	-2,036.00				
Deferred Income	-33,319.60	-42,897.70	-50,924.60	-67,009.80	-66,418.00
Long Term Creditors Balance		116.2	116.2	131.3	131.3
Creditors - amounts due after more than 1 year	-146,355.60	-172,031.50	-212,701.90	-260,563.20	-237,822.50
Provisions for liabilities					
Pension provisions	-19,939.20	-21,939.20	-23,939.20	-25,939.20	-27,939.20
Other provisions	-1,605.90	-1,605.90	-1,605.90	-1,605.90	-1,605.90
Net assets Total	269,583.80	287,328.30	303,277.20	319,919.60	337,548.40
Reserves					
Income and Expenditure Reserve	334,332.80	347,112.30	358,096.20	369,773.60	382,437.40
Revaluation Reserve	64,749.00	59,784.00	54,819.00	49,854.00	44,889.00
Restricted [and/or Endowment] Reserve					
Total reserves	269,583.80	287,328.30	303,277.20	319,919.60	337,548.40

WCHG Group - Value for Money Metrics 2023-24 Years 1 - 5

	2024	2025	2026	2027	2028
VFM Metrics					
1. REINVESTMENT	14.40%	15.70%	16.50%	17.40%	4.70%
2A. NEW SUPPLY DELIVERED (SOCIAL HOUSING UNITS)	0.73%	1.00%	1.30%	1.40%	1.70%
2B. NEW SUPPLY DELIVERED (NON-SOCIAL HOUSING UNITS)	0.09%	0.00%	0.20%	0.30%	0.20%
3. GEARING (NET BOOK VALUE OF HOUSING PROPERTIES)	24.75%	28.60%	33.10%	35.10%	30.10%
4. EBITDA MRI INTEREST COVER	183.00%	185.80%	175.70%	159.10%	172.80%
5. HEADLINE SOCIAL HOUSING COST PER UNIT	£4,616	£4,702	£4,379	£4,321	£4,393
6A. OPERATING MARGIN (SOCIAL HOUSING LETTINGS ONLY)	15.60%	18.60%	20.00%	20.60%	22.70%
6B. OPERATING MARGIN	16.10%	19.10%	20.00%	20.30%	22.30%
7. RETURN ON CAPITAL EMPLOYED (ROCE)	4.10%	4.20%	3.70%	4.00%	4.30%

Key covenant and capacity information based on the above:





Appendix E

Asset Management

The Asset Management Strategy, has 4 pillars and it guides delivery of the Great Places strategic theme. It enables delivery of other strategic objectives within this Plan. It aligns to the current and evolving operating environment, including customer satisfaction with the quality of their home, regulation, and the climate change challenge. It will deliver these impacts:

Pillar 1 Data Led Delivery

- High quality data providing insight into asset performance
- Data led stock condition & investment delivery plan
- Asset performance appraisal to inform and guide asset investment and disposal choices

Building safety and compliance

- Accessible customer engagement to ensure customer voice and feedback informs our management of building safety
- Customer led service delivery - meeting or exceeding requirements of consumer standards and assuring the safety of customers' homes and neighbourhoods
- Rigorous compliance & assurance services meeting or exceeding legislative requirements

Decarbonisation

- Active use of data, research and innovation to inform the decarbonisation roadmap
- Use of internal resources to exploit external funding opportunities
- Customers provided with affordable, healthier homes, that support thermal comfort

Repairs and Maintenance

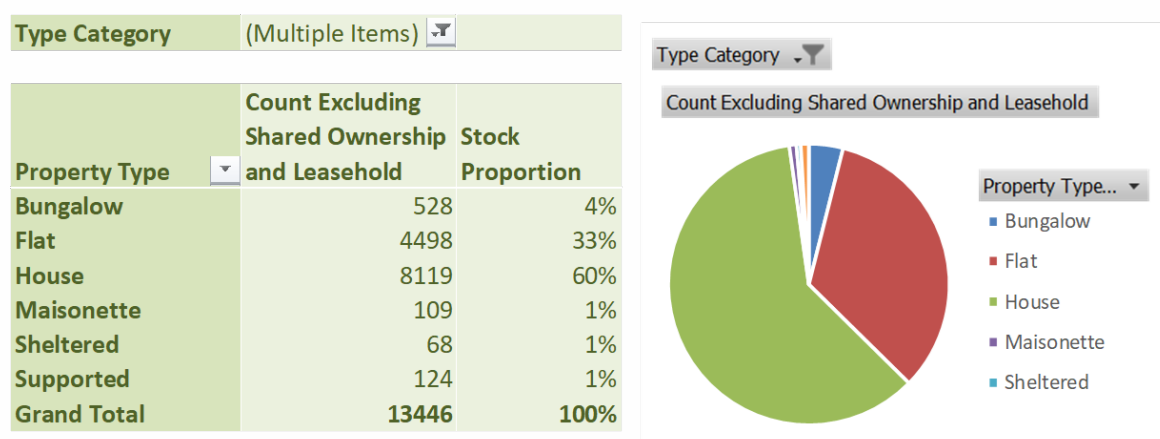
- A proactive suite of repairs, cyclical and planned maintenance services, delivered across localities to standards that deliver high levels of customer satisfaction
- An effective delivery model that meets customer needs and supports the community
- An efficient delivery model providing value for money and balanced spend between investment and reactive maintenance

The WCHG Property Portfolio

The property portfolio presents a number of asset management challenges:

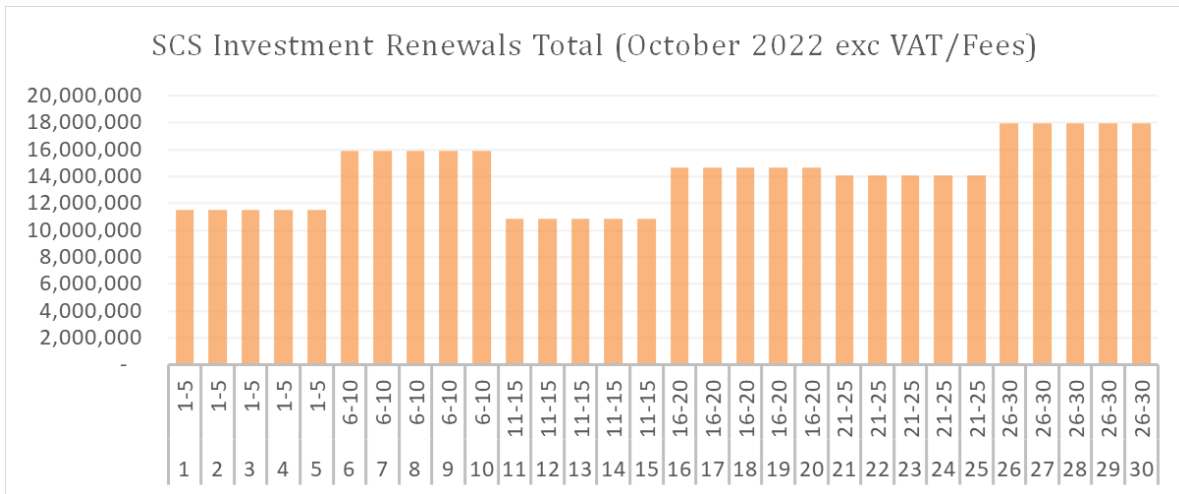
- The average age of our properties is 71 years, and presents challenges around thermal performance and decarbonisation.
- Estate follows Garden City design principles- large gardens, parks and green spaces. We manage unadopted green spaces, paths, boundaries and mature trees that fall outside of service charges.
- We manage 326 multi-occupancy blocks across 12 discrete stock areas, including 10 ‘high-rise’ blocks.
- From 2023 key Decent Homes components become due for renewal.
- Demand across the stock is high and the rate of turnover is reducing -3.12% in 20/21 compared to 4.06% in the previous year.

It is made up of the following property types.

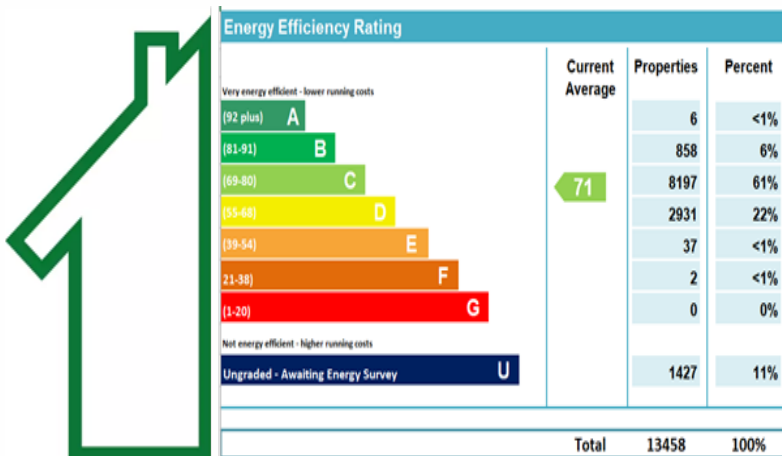


Stock condition

75% of properties have an external stock condition survey, less than 5 years old. This will increase to 95% by the end of 2024, meaning property condition data will be regularly refreshed. Stock condition is relatively good, and targeted delivery of capital investment, and an annual cyclical and compliance activity, will ensure it remains compliant with regulatory standards, and the requirements of the Fire Safety Regulations and Building Safety Act. Expected stock investment levels to 2030 are shown overleaf:



Energy efficiency



The average SAP Rating of the stock portfolio is 71.

Our approach to decarbonisation considers:

- What is affordable
- The lifecycles of existing components and upgrading as they become due for renewal
- All possible funding options to support this work
- Collaboration with other landlords and expert bodies to share experience and solutions
- A ‘no regrets’ approach with fabric first to deliver 2028 SAP C targets and piloting renewables technology beyond 2028.
- Stock energy performance and modelling data to inform the phased delivery of retrofit programmes and longer-term re-provisioning of poorer performing assets.

Active Asset Management

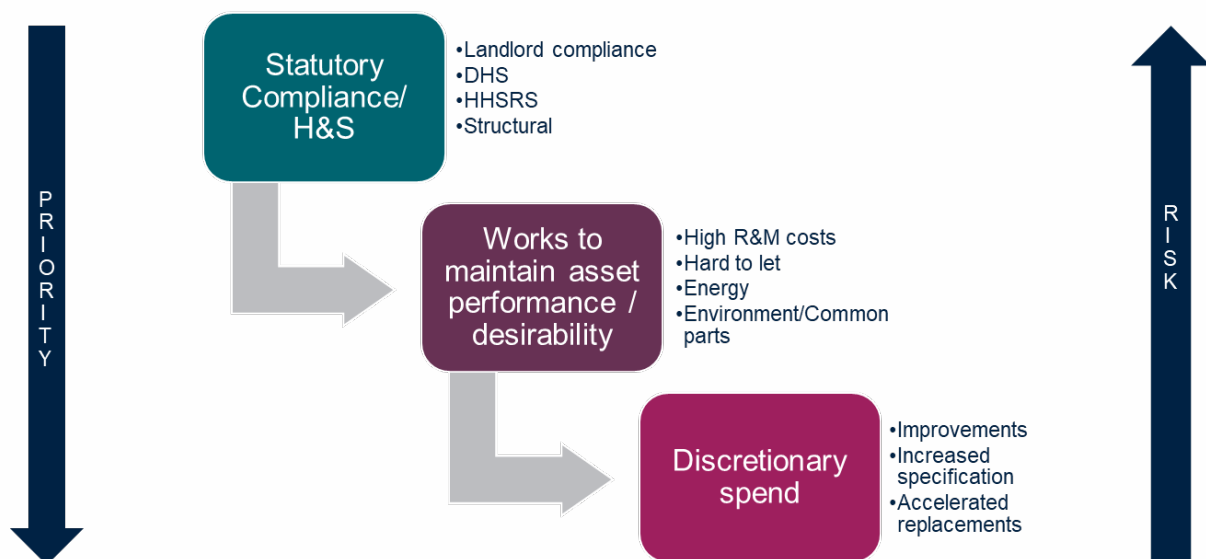
Our approach to asset appraisal considers:

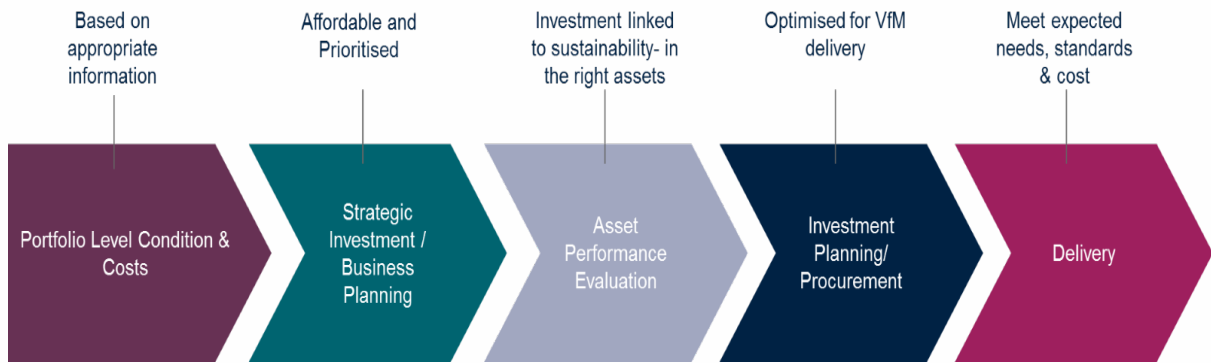
- Financial performance identified through Social Housing Asset Performance Evaluation (SHAPE)
- The social housing and social value outcomes that we want to achieve
- Local markets and demand

This means stock investment decisions are balanced between affordability and property performance, cashflow is supported, and investment plans are focussed on the performance of existing assets.

In 2021 the average Net Present Value per property was £13,469, and 80% of homes had cashflows above £5,000 meaning strong support for the WCHG service delivery model is in place. Modelling has identified 1,875 homes with a negative NPV over 30 years, and 695 homes show a marginal NPV (defined as between £0 and £5,000). These properties will be subject to option appraisals to explore options for improvement. NPV will continue to be negatively impacted by inflationary costs, emerging building safety & compliance standards, energy supplies and the drive towards zero carbon. The SHAPE modelling will be refreshed in 2023/24 to incorporate delivery of decarbonisation scenarios to 2030 and beyond, and the impact of this on business planning, stress testing and funding capacity analysis.

Stock investment must always align to business plan capacity and this will remain a challenge throughout the life of this Plan. We will use a risk-based approach to support the prioritisation of investment decisions as illustrated below.





Appendix F

Governance & Legal Structure

Corporate Structure

WCHG has a simple corporate structure with one Registered Provider entity and two non-charitable subsidiary companies.

Registered Provider - Wythenshawe Community Housing Group Ltd is a charitable Community Benefit Society and registered social landlord.

Non-charitable subsidiary companies - Garden City Design & Build Ltd (a development company) and Garden City Trading Ltd (a property company), are companies limited by shares. The non-charitable subsidiaries enable tax efficient delivery of the development programme, to maximise achievement of the **More Homes** Corporate Plan Objectives.

Board Governance

The **Board** is responsible for the Group's strategy and policy framework. It delegates the day-to-day management and implementation of that framework to the Group Chief Executive and other Executive Officers.


The Board comprises 10 Non-Executive Directors (NEDs) - the Group Board review and approve the **Corporate Plan** and monitor achievement of the Plan's objectives.

Board Committees - The Board is served by four Committees that provide detailed oversight and review across their areas of responsibility. All Committees report to the Group Board.

Audit & Risk Committee – oversees internal and external audit and reviews the internal control framework and will provide scrutiny and oversight of the management of risks that could impact on delivery of the **Corporate Plan**.

Remuneration & Governance Committee oversees compliance with the Constitution, policies and the principles of good governance. They review the skills and effectiveness of the Board and Committee Members ensuring that the NEDs continue to have the collective skills and experience necessary to oversee achievement of the **Corporate Plan** objectives. The Committee provides detailed oversight and review of the Human Resources functions to provide assurance on the delivery of the People Strategy and relevant **Corporate Plan** objectives.

Customer Experience Committee – the Committee's role is to oversee customer services, monitor performance and ensure effective customer engagement and involvement. The Committee's membership comprises 8 residents and 3 Board Members. The Committee reviews service provision and will provide detailed oversight of the delivery of the **Living Well** and Great Places **Corporate Plan** objectives.



Development Committee oversees and reviews the development activity of the Group and monitors achievement of the objectives of the Development Strategy and the **More Homes** corporate plan objectives.

Customer Engagement

Customer input to Governance comes from the formal engagement structure, that includes:

Customer Panels The four Panels are aligned to the four Corporate Plan themes Great Places, More Homes, Smarter Business and Living Well. The Panels comprise customers and residents. The Panels provide a forum for consultation on policies and new or changed service provision. The Panels' minutes are provided to the Customer Experience Committee

Scrutiny Group – undertakes scrutiny reviews of services, reviews the complaints management process and they are consulted on the Transformation Programme projects. The Scrutiny Group report to the Customer Experience Committee and provide an annual report to the Audit & Risk Committee.

Leaseholder Forum, High Rise Living Forum – these groups provide an opportunity for specific consultation and input on issues that impact on certain customer groups. The Forums' minutes are provided to the Customer Experience Committee.

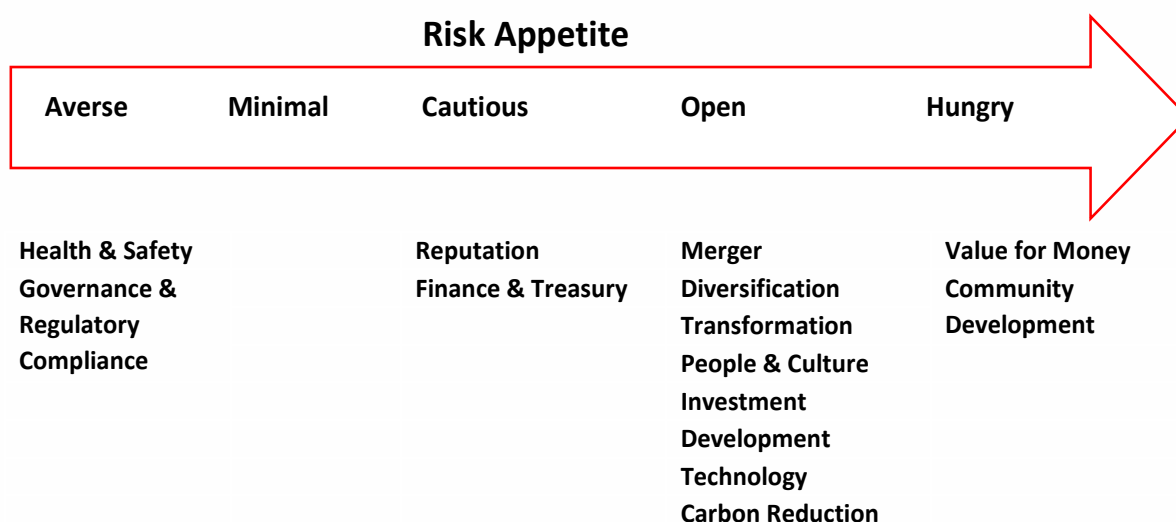
Appendix G

Strategic Risk Register and Risk appetite

The Group's Strategic Risk Register details the risks that are likely to impact on the delivery of the Group's Strategic Objectives outlined in this document. This Register is maintained on the 4Risk System, and risks are regularly reviewed by Risk Owners, supported by the Risk & Compliance Manager.

The Strategic Risk Register contains 43 risks, 21 are currently subject to Board oversight and the remainder are reviewed by either Group Audit & Risk Committee or Leadership Team, depending on their level of assessment. The Strategic Risks subject to Board oversight are included below and these are the risks that if they materialise could prevent achievement of the Group's strategic objectives and impact on business viability.

Board approved the updated Risk Appetite Statement at the meeting in November 2022, and the agreed risk appetites are set out below for information.



The **Corporate Plan** objectives align with the risk appetite. The objectives covering asset & property services, customer safety & wellbeing and the provision of services to tenants and leaseholders are **risk averse**, with a focus on ensuring continued regulatory compliance and that the views of customers are listened to and taken into account.

Achievement of the objectives for development, technology, people and culture, Value for Money and carbon reduction could involve taking on more risk. This will be balanced against ensuring an acceptable level of reward for the risk accepted and that the controls in place will manage these risks.

Business Plan Category	Business Plan Objective	Risk Ref	Risk Oversight	Risk Title	Residual Risk Priority	Target Risk Priority	Risk Driver/ Appetite
Building Safety & Compliance	Customers in our blocks will access current asset information providing confidence in the safety and compliance of their homes whilst maintaining our excellent safety standards within an evolving regulatory framework	GP 1	Board oversight	Failure to meet Building Safety Agenda Risk Owner: Paul Butterworth	I = 4 P = 2 High (8)	I = 3 P = 2 High (6)	Health & Safety Averse
		GP 2	Board oversight	Failure to maintain asset compliance in line with regulatory compliance Risk Owner: Paul Butterworth	I = 3 P = 2 High (6)	I = 3 P = 1 Medium (3)	Health & Safety Averse
Asset Management	Deliver & embed high quality asset appraisal data which provides intelligence and insight to inform wider business decisions that positively impact customers and optimise value for money.	GP 4	Board oversight	Stock does not meet/exceed regulatory standards Risk Owner: Paul Butterworth	I = 3 P = 2 High (6)	I = 3 P = 1 Medium (3)	Health & Safety Averse
		GP 6	LT oversight	Failure to manage empty homes (voids) Risk Owner: Robert MacDougall	I = 2 P = 1 Low (2)	I = 2 P = 1 Low (2)	Governance & Regulation Averse
Repairs & Maintenance	We will improve and maximise the value, quality, and customer experience delivered through our proactive Repairs and Maintenance services	GP 5	GA&RC oversight	Repairs, maintenance and environmental services fail to meet/exceed regulatory/legal requirements Risk Owner: Robert MacDougall	I = 2 P = 2 Medium (4)	I = 2 P = 2 Medium (4)	Governance & Regulation Averse
Living and Ageing Well	We will develop and deliver a living and ageing well strategy that provides services and homes in partnership with others that enable independence and wellbeing for our customers	LW 1	Board oversight	Inability to meet customer needs caused by the impacts of the external environment (cost of living etc) Risk Owner: Paul Seymour	I = 3 P = 2 High (6)	I = 3 P = 2 High (6)	Governance & Regulation Averse
		LW 3	GA&RC oversight	Failure in Safeguarding responsibilities Risk Owner: Paul Seymour	I = 3 P = 2 High (6)	I = 3 P = 1 Medium (3)	Health & Safety Averse

Customer & Community voices	We will empower customers, residents and communities across Wythenshawe to thrive through providing support, services and community assets.	LW 2	Board oversight	Failure to listen to and communicate with customers and respond to their views. Risk Owner: Paul Seymour	I = 3 P = 2 High (6)	I = 3 P = 1 Medium (3)	Governance & Regulation Averse
		LW 7	LT oversight	Failure to meet strategic objectives of community development activity impacting on neighbourhoods and customers Risk Owner: Victoria McDowell	I = 2 P = 2 Medium (4)	I = 2 P = 2 Medium (4)	Community Development Hungry
1 Community Safety	1 - We will respond effectively to prevent and address Anti-social behaviour experienced by our tenants and residents, by working with customers, residents and partners.	LW 8	LT oversight	Housing management services do not meet or exceed regulatory or statutory requirement Risk Owner: Simon Melloy	I = 2 P = 1 Low (2)	I = 2 P = 1 Low (2)	Governance & Regulation Averse
		LW 4	GA&RC oversight	WCHG does not manage its Leasehold responsibilities Risk Owner: Parwin Khaliq	I = 2 P = 2 Medium (4)	I = 2 P = 2 Medium (4)	Governance & Regulation Averse
2 Service Delivery	2 - We will understand the diverse needs of our customers and deliver services that improve the customer experience & satisfaction.	LW 5	LT oversight	Estate Management Services do not meet/exceed the regulatory/legal/ customers' requirements Risk Owner: Simon Melloy	I = 2 P = 2 Medium (4)	I = 2 P = 2 Medium (4)	Governance & Regulation Averse

		LW 6	Board oversight	The diverse needs of residents are not recognised or met Risk Owner: Sarah Kluter	I = 3 P = 2 High (6)	I = 2 P = 1 Low (2)	Governance & Regulation Averse
		LW 9	LT oversight	Adverse impacts on business or customers from 3rd parties supplying services to residents (e.g. care and support) Risk Owner: Amanda Seals	I = 3 P = 1 Medium (3)	I = 2 P = 1 Low (2)	Governance & Regulation Averse
1 - Growth	1 - We will build or acquire more quality homes and develop a larger pipeline of new schemes to meet demand, across a range of tenures	MH 1	Board oversight	Failure to deliver schemes to deadline & in line with development programme and third party/regulatory requirements Risk Owner: Andrea Lowman	I = 3 P = 2 High (6)	I = 3 P = 1 Medium (3)	Development Open
		MH 2	GA&RC oversight	Property Sales Income below budget/impacts business plan Risk Owner: Andrea Lowman	I = 2 P = 2 Medium (4)	I = 2 P = 2 Medium (4)	Development Open
		MH 3	Board oversight	Failure of contractor/developer to deliver scheme Risk Owner: Rob Morris	I = 3 P = 2 High (6)	I = 3 P = 1 Medium (3)	Development Open
2 - Partnerships	2 - WCHG will be a key strategic development and regeneration partner of choice across our key priority areas						
Data	We will have reliable, clean data held in a single source, which is then used to drive customer insight and confident colleague decision making.	SB 1	Board oversight	Management information/data integrity does not meet Group's legal and statutory requirements Risk Owner: Paul Roberts	I = 2 P = 3 High (6)	I = 2 P = 1 Low (2)	Governance & Regulation Averse

Technology & Systems	We will provide adaptable, efficient technology tools and digital capability, to enhance the experience and productivity for customers and colleagues.	SB 16	GA&RC oversight	IT infrastructure, applications/services not resilient/do not meet needs of the business Risk Owner: Kenny Kristiansen	I = 2 P = 2 Medium (4)	I = 2 P = 1 Low (2)	Technology Open
		SB 8	Board oversight	Ineffective data security causes data breach/system unavailability Risk Owner: Kenny Kristiansen	I = 3 P = 3 High (9)	I = 2 P = 2 Medium (4)	Governance & Regulation Averse
Culture & People	We will be an employer of choice, supporting our colleagues to develop into a values-led, diverse workforce of the future, capable of adapting with the operating environment.	SB 10	Board oversight	Failure to operate and control safe working environment for employees Risk Owner: Christine Little	I = 3 P = 2 High (6)	I = 3 P = 1 Medium (3)	Health & Safety Averse
		SB 19	Board oversight	Group is unable to recruit or retain staff Risk Owner: Shahida Latif-Haider	I = 3 P = 2 High (6)	I = 2 P = 1 Low (2)	People & Culture Open
Customer and colleague influence	We will seek to optimise Value for Money through all our activities and using the influence of both customers, colleagues and where appropriate other partners.	VfM1	GA&RC oversight	Value for money cannot be demonstrated and VFM standard met Risk Owner: Simon Morris	I = 2 P = 3 High (6)	I = 2 P = 2 Medium (4)	Value for Money Open
Existing Homes	We will manage choices, tensions and trade-offs needed to meet our decarbonisation aspirations and improve affordability to tenants across the property portfolio	CR1	GA&RC oversight	Failure to meet carbon reduction & environmental responsibilities/targets Risk Owner: Paul Butterworth	I = 3 P = 2 High (6)	I = 3 P = 2 High (6)	Carbon Reduction Open
New homes	We will build new homes using Modern Methods of Construction to help our carbon reduction journey						

Viability & governance	We will remain financially resilient and well governed, in order to meet our short, medium and long-term obligations and resource delivery of our Plan objective	VG1	GA&RC oversight	Transformation Programme does not achieve target outcomes Risk Owner: Shahida Latif-Haider	I = 2 P = 2 Medium (4)	I = 2 P = 2 Medium (4)	Transformation Open
		VG2	Board oversight	Failure to manage and collect rental and service charge income Risk Owner: Simon Morris	I = 2 P = 3 High (6)	I = 2 P = 2 Medium (4)	Governance & Regulation Averse
		VG3	Board oversight	External environment adversely affects business plan assumptions Risk Owner: Simon Morris	I = 3 P = 3 High (9)	I = 3 P = 2 High (6)	Governance & Regulation Averse
		VG4	Board oversight	Failure of 3rd Party supplier/contractor in meeting contractual obligations adversely impacting the Group Risk Owner: Paul Butterworth	I = 3 P = 2 High (6)	I = 3 P = 1 Medium (3)	Governance & Regulation Averse
		VG5	Board oversight	Costs of maintaining pension schemes adversely impact the Group Risk Owner: Shahida Latif-Haider	I = 3 P = 2 High (6)	I = 2 P = 1 Low (2)	Finance & Treasury Cautious
		VG6	GA&RC oversight	Rent and Service Charge incorrectly calculated Risk Owner: Catherine Phillips	I = 3 P = 1 Medium (3)	I = 3 P = 1 Medium (3)	Governance & Regulation Averse

		VG7	GA&RC oversight	Failure to manage and collect commercial income Risk Owner: Victoria McDowell	I = 2 P = 2 Medium (4)	I = 2 P = 2 Medium (4)	Finance & Treasury Cautious
		VG8	GA&RC oversight	Internal controls fail to manage risk within the business Risk Owner: Simon Morris	I = 3 P = 1 Medium (3)	I = 3 P = 1 Medium (3)	Governance & Regulation Averse
		VG9	GA&RC oversight	Board do not govern effectively in line with Regulator's guidelines and G1 rating is downgraded Risk Owner: Simon Morris	I = 3 P = 1 Medium (3)	I = 3 P = 1 Medium (3)	Governance & Regulation Averse
		VG10	Board oversight	Group's reputation is harmed through its activities Risk Owner: Nick Horne	I = 3 P = 3 High (9)	I = 2 P = 2 Medium (4)	Reputation Cautious
		VG11	GA&RC oversight	Breach of loan covenants Risk Owner: Simon Morris	I = 3 P = 1 Medium (3)	I = 3 P = 1 Medium (3)	Finance & Treasury Cautious
		VG12	GA&RC oversight	Insurance not in place or not available cost effectively Risk Owner: Christine Little	I = 2 P = 2 Medium (4)	I = 2 P = 1 Low (2)	Governance & Regulation Averse
		VG13	GA&RC oversight	Group suffer Fraud/bribery/corruption or theft Risk Owner: Simon Morris	I = 1 P = 3 Medium (3)	I = 1 P = 3 Medium (3)	Governance & Regulation Averse

		VG14	LT oversight	Legal non-compliance Risk Owner: Simon Morris	I = 2 P = 2 Medium (4)	I = 2 P = 1 Low (2)	Governance & Regulation Averse
		VG15	LT oversight	Cost of borrowing increases Risk Owner: Simon Morris :	I = 2 P = 1 Low (2)	I = 2 P = 1 Low (2)	Finance & Treasury Cautious
		VG16	LT oversight	Group's business adversely affected by an unexpected event Risk Owner: Christine Little	I = 2 P = 1 Low (2)	I = 2 P = 1 Low (2)	Governance & Regulation Averse
		VG17	LT oversight	Poor management of contracts leads to litigation or contractual dispute Risk Owner: Simon Morris	I = 1 P = 2 Low (2)	I = 1 P = 2 Low (2)	Governance & Regulation Averse
		VG18	GA&RC oversight	Breach of data protection legislation and/or regulation Risk Owner: Kenny Kristiansen	I = 2 P = 2 Medium (4)	I = 2 P = 2 Medium (4)	Governance & Regulation Averse
		VG19	Board oversight	Rent Receivable Risk Owner: Catherine Phillips	I = 3 P = 1 Medium (3)	I = 1 P = 2 Low (2)	Finance & Treasury Cautious



Appendix H

Research project into Wythenshawe and its customers

We have commissioned a significant research report to inform future progress of this Corporate Plan and to ensure it is based on a robust evidence base. The aim is to identify how the customer base and broader community of Wythenshawe has developed over the last ten years and assess how its trajectory may alter through specific drivers of change over a ten-year horizon. Quality of data is crucial to a robust analysis.

The project could only fully commence on the full release of the 2021 census data around December 2022. The research covers a wide range of social, economic and neighbourhood measurements of change.

Some of the initial findings of the research have been issued in advance of approval of this Corporate Plan, but the work in transforming these findings into actions will be done during the lifetime of the plan – it is not expected that any of the research findings will significantly change the current direction plan objectives, but will inform the actions and outcomes. The project findings will remain relevant for the future ‘stretch shot’ and ‘moon shot’ periods spanning years 4-10 from now and will likely be fundamental to successor Corporate Plans to this one.

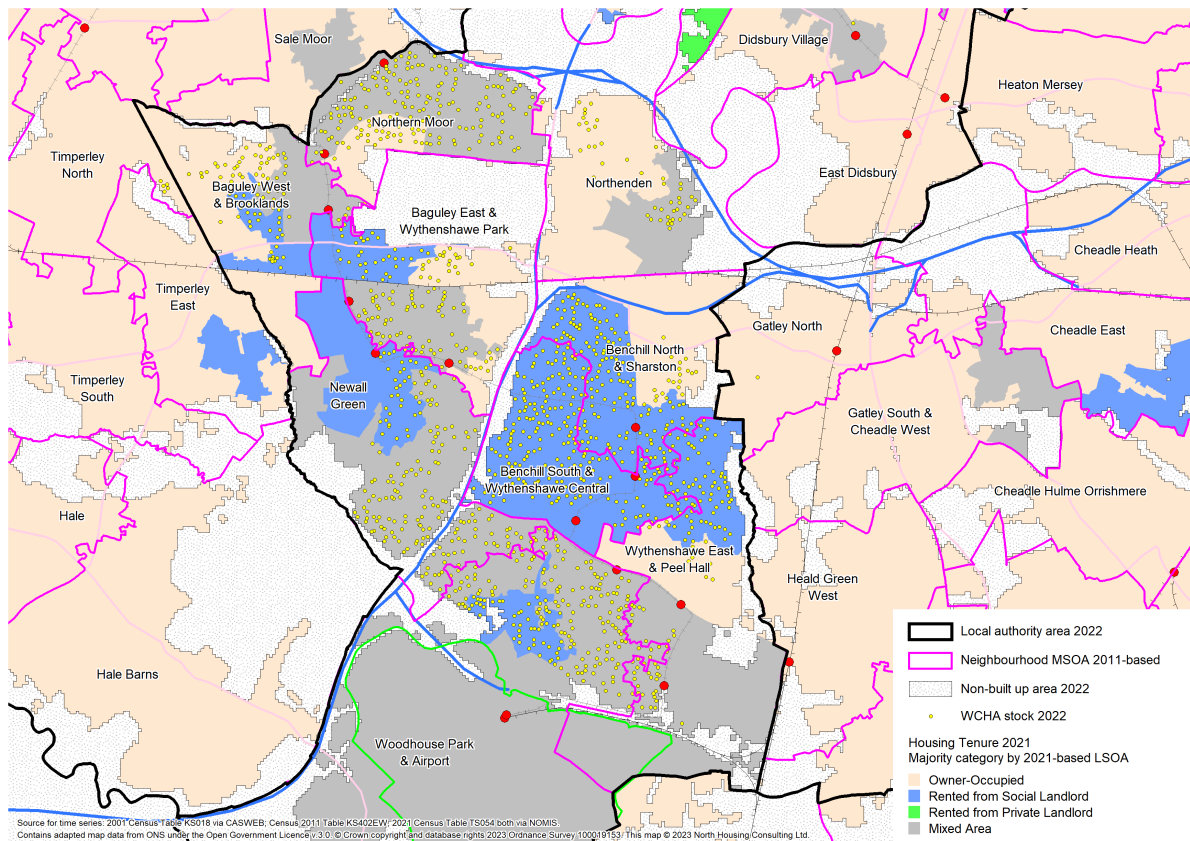
Wythenshawe has experienced a transformative change over the last two decades as the housing and economic offer has been restructured by inflows of public and private sector investment. This change is now reflected in household and population growth, which has grown by 8.2% and 2.3% respectively between the last two Census dates. The area has become progressively more popular with falling vacancy rates and residential moves reducing by more than 20% during a decade of growth. The population of Wythenshawe is now more than 79,000, which is similar to that of a large town like Burnley. Proposals for new housing developments for the area are of a scale which will speed up the increase in population over the next ten or fifteen years. Given the scale of change experienced over the last decade, we have commissioned research to understand the dynamics and drivers of change which have shaped the neighbourhoods and life experience of the residents and different communities, across an increasingly diverse geography. Some of the key findings are outlined below:

House Prices and Tenure

Comparing the data relating to the distribution of dwellings tenure between 2011 and 2021 shows a local housing offer which has stabilised, with change being generated by a modest growth in the Private Rented Sector (PRS). The number of owner occupiers has been virtually static over this time, but a small fall of 1.6 per cent in tenure share is recorded because of the overall growth in households. Owner occupation now accounts for 42.5% of all dwellings. Similarly, the size of the social housing sector is static, registering a 0.4% fall to 41.8%. The tenure profile is still untypical of Greater Manchester, with a smaller owner-occupied sector and larger rented profile.

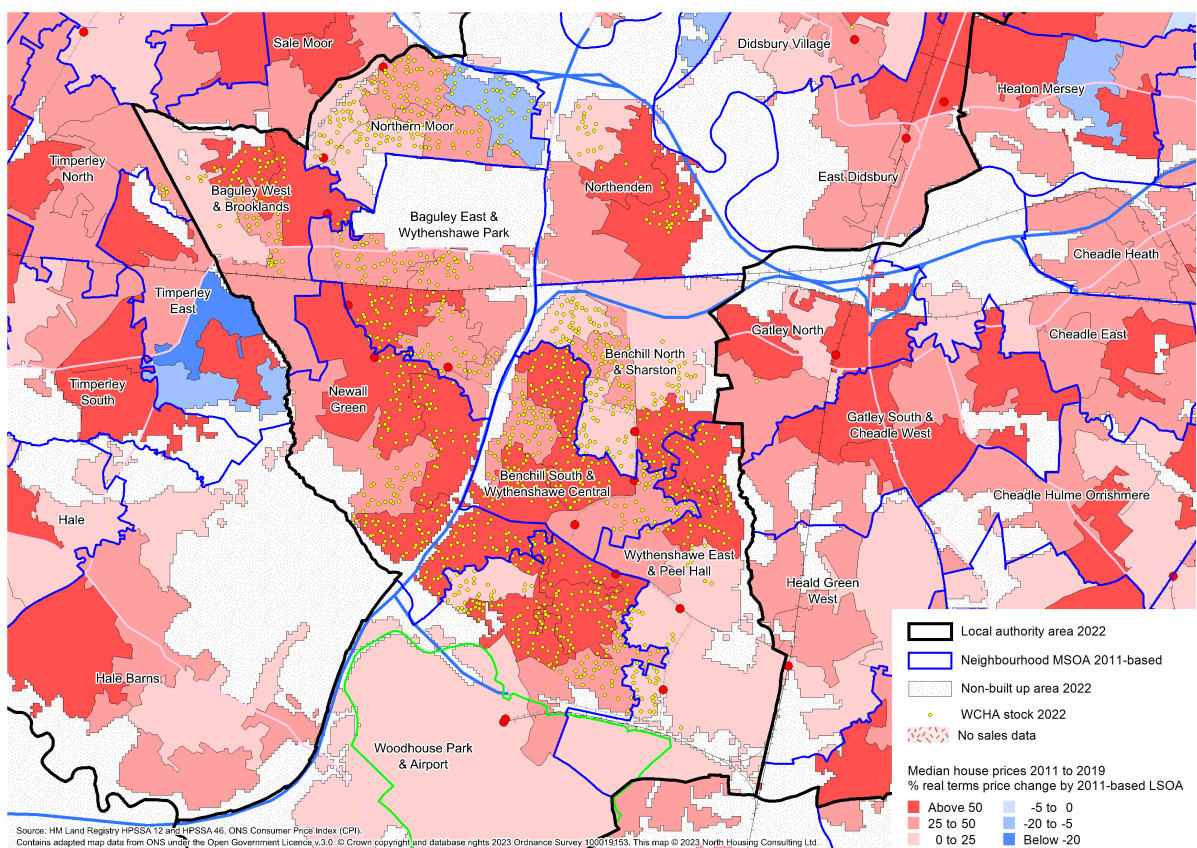
However, owner occupation in Wythenshawe is proportionally still 12% larger than the City of Manchester as a whole.

Diagram: Majority Housing tenure 2021



The significantly increased housing demand experienced across the City of Manchester in the 21st Century has had a profound impact upon Wythenshawe. This can be seen when looking at house price trends. Measuring that change from 2007, which was the pre-crash peak, to 2019, the last period before the pandemic, shows the area has moved from being a relatively low demand location with prices often well below the regional median, to being a high demand area with many neighbourhoods having a median house price above the overall median. These price increases are reflected in the private rental market where rents for a three bedrooomed property can now be more than £1,000 per month. The research has found that these relatively rapid changes in supply and demand have created affordability problems which have been exacerbated by the cumulative impact of welfare reform. However there has also been an increase in community wealth, resulting from an increase in numbers who own their house outright, and to a lesser extent those who are purchasing using a mortgage.

Diagram: House Price Change 2011 to 2019



Despite radical changes to the tenure structure of the area over the forty years since the introduction of the Right to Buy, the growth of the Private Rented Sector has meant that in many parts of Wythenshawe in 2021, renting from social and private landlords was the predominate housing supply, with this representing more than 57% of the stock. However, when the data is analysed, looking at the three tenures separately, it shows a more nuanced picture where many neighbourhoods now have a diverse tenure mix.

Despite the increasingly diverse tenure mix across Wythenshawe, there are still four areas with very high social housing concentrations, and analysis of the Index of Multiple Deprivation shows that these concentrations of WCHG dwellings are highly correlated with the worst scores for deprivation. This is partially related to the high levels of need which is imported annually via the social housing lettings processes, which operate locally and at the city-wide level.

Changing Demography

Wythenshawe is simultaneously ageing and getting younger as both ends of age distribution take a greater share of population. This is consistent with child density increasing and a greater use of the stock by a growing number of families, which is a process which is masking a growth in numbers at

the older end of the age distribution. The rise in those over 65 is modest in most parts of the area, but the data shows an increase in numbers which will impact on services over time.

Diversity and Migration

Migration has changed the population base of most urban areas in England over the last two or three decades. The City of Manchester has been particularly attractive to inward migration over the last two decades and this has had a significant impact on Wythenshawe too. By 2011, it was already a diverse community with nearly 20% not identifying themselves as White UK by ethnicity. By 2021, this had risen to 28%, a proportion close to the Greater Manchester average. In 2021, one in eight heads of household in Wythenshawe had lived in the city for less than ten years. The areas which have the highest proportion of people who have lived in the city for less than ten years (over 20%) are closely related to areas with the highest concentrations of social housing.

Local Employment Change

In 2021, Wythenshawe contained 60,195 jobs, this is the second highest concentration of employment in the City of Manchester and there are numerically more people employed locally than the working age population resident in the area. This employment total represented an 8.8% increase since 2015. However, employment peaked in 2019 at 64,465. The decrease from this peak shows the impact of the economic shock accompanying the pandemic locally. Most of the employment reduction from 2019 occurred in the Woodhouse Park area.

Looking at longer labour market trends, there has been a steady increase in employees categorised as working in professional and managerial roles in most neighbourhoods, this is largely in line with the increases experienced at the Greater Manchester level over the last decade. Only one area registered a small decrease which was Benchill North and Sharston and that was a marginal change of 0.1%

Skills and Qualifications

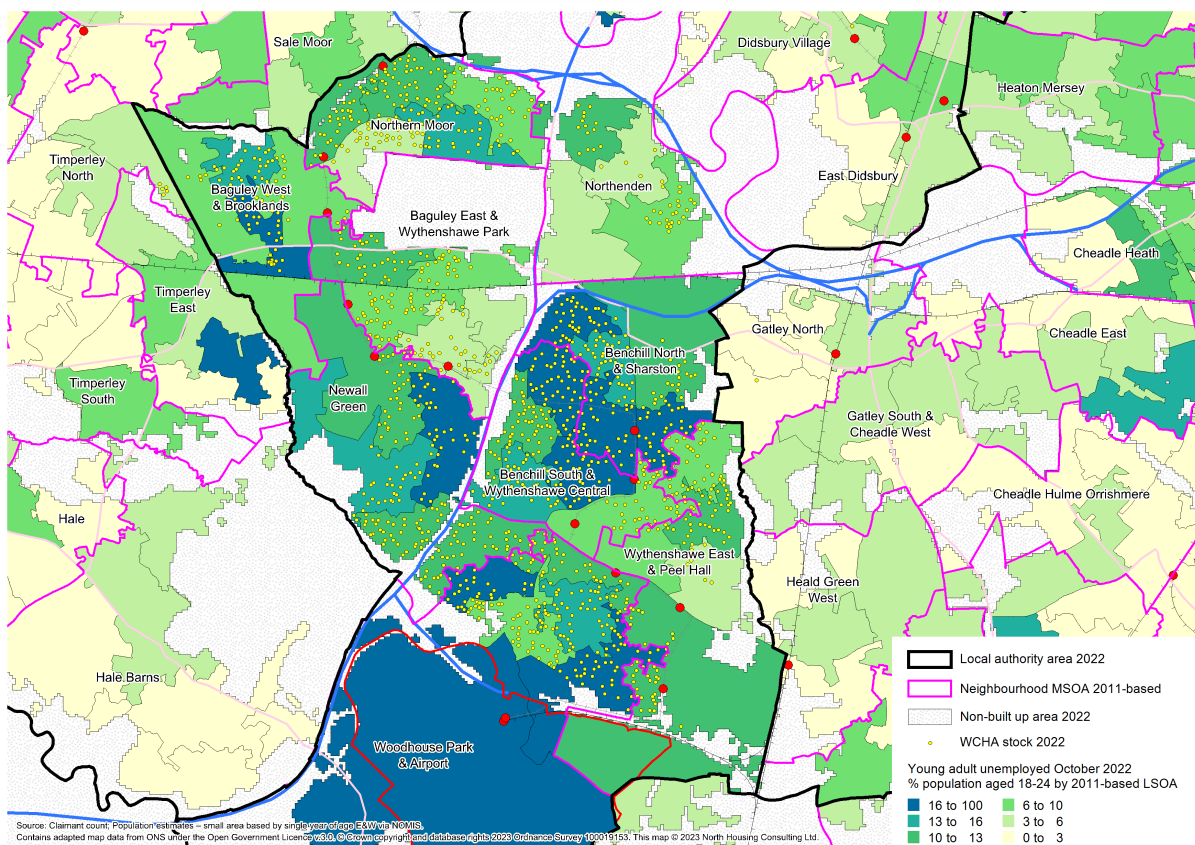
The Wythenshawe Labour force is progressively becoming a more skilled workforce. In 2021, 27.2 % had a qualification at NVQ 4 and above, this being an 8.8 % increase on the 2011 figure of 18.4. There was also a fall of 6.6% in this period of those with no qualifications. The biggest improvements in both NVQ4 attainment and those with no qualifications were in Benchill South and Wythenshawe Central, Newall Green and Wythenshawe East and Peel Hall neighbourhoods.

Unemployment and Labour Market Weakness.

Data provided by the DWP charts how unemployment changed from the eve of the pandemic through to the end of the recovery phase in October 2022 when the economy nationally stagnated. This analysis over time shows that most areas in Wythenshawe did not recover their pre-pandemic levels of unemployment before the economic recovery period ended. Unemployment was 5.2 % in February 2020 and then rose rapidly to 9.8% in August 2020 before falling to 6.5% in October 2022. Woodhouse Park stands out as having the highest localised unemployment of 10.2%, with a higher rate of 13.2% for men.

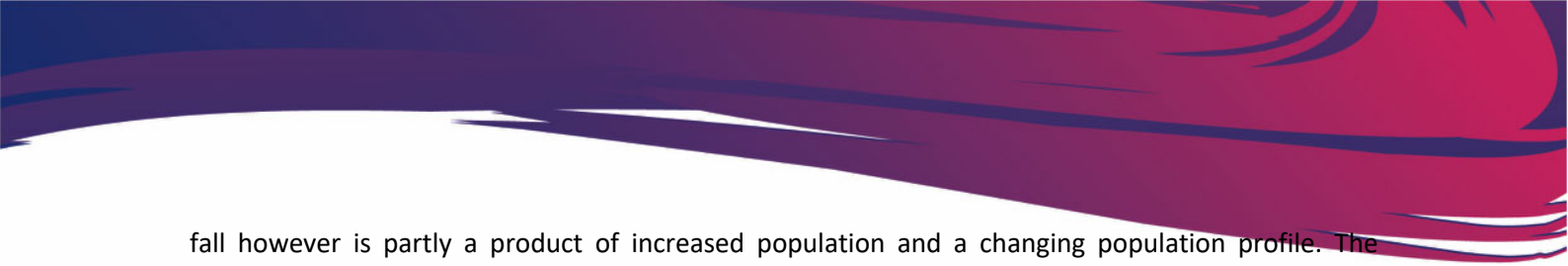
For young people in the area (those aged between 18-24), the pandemic exposed serious weaknesses in the local labour market. Unemployment was already high in February 2020 at 11.1% which was more than twice the average for Greater Manchester. As the pandemic took hold, there were dramatic shifts upwards in the youth unemployment rate, reaching 19.8% in August, with a local high of 24.3% in Benchill North and Sharston. By the October of 2022 this rate of unemployment had reduced to 12.4%, a figure higher than before the pandemic, with Woodhouse Park again registering the highest unemployment at 19.1%.

Diagram: Young Adult Unemployment October 2022



Health

The proportion of people who registered being as in poor or very poor health in the 2011 and 2021 censuses shows a small fall between the two census periods from 8.7 to 7.8% of the population, this



fall however is partly a product of increased population and a changing population profile. The numbers of people reporting poor health were static at just over 6,000 over the decade.

The Index of Deprivation Health and Disability Domain 2019 is a measurement of poor health which is outcome based and is far more sophisticated than the self-reporting measure in the Census. Using Health and Hospital data it measures morbidity, disability and mortality rates. This shows a particularly serious concentration of health issues in areas with high social housing concentrations, with a number being in the worst 1% of neighbourhoods nationally. This mapping of health and disability deprivation produces a very close match the concentration of people who are currently not working or have never worked. Thus, there may be a causal relationship between two public policy issues of low economic participation and exclusion, and extremely poor physical and mental health and disability. This suggests that in some locations WCHG tenants face multiple barriers to securing employment.

Appendix I

Business Transformation and the Target Operating Model

Fitter, Flatter, Faster is the theme for the Corporate Plan 2023 – 2026. By 2026, our aim is to be an organisation which is:

- **Fitter** – where colleagues have the right skills, the right tools, the capacity and attitudes to deliver a service that puts customers at the forefront of everything we do; our intention to focus our resources on doing the things that matter most to customers so that we deliver services more efficiently
- **Flatter** – where agility throughout the business at all levels is enabled, where bureaucracy and waste are eliminated, creating capacity within the business to do more of what matters; reduce waste work in the systems and processes we work with and empower colleagues to take decisions closer to the customer
- **Faster** – where service delivery is faster where it matters, a multi skilled omni channel service, where the ability for customers to self-serve is improved significantly; implement new systems and ways of working that more quickly delivers to customers the services that matter most to them.

The development of our new operating model is linked to our refreshed Purpose, our new Values and Behaviours, and will help enable delivery of the new Corporate Plan.



Our new operating model has been developed as Hub / Locality / Support and is reflected as:



By this we mean:

- **Hub** – this includes all of our customer contact, and inward and outward activity;
- **Locality** – this covers all activity and support that needs to be delivered in the customer's home
- **Support** – this includes the back-office support, programming and planning functions which enable the Hub and Locality functions.

There are a number of key drivers behind our Transformation programme – these are:

- Fast changing environment (economical, technological, social etc) – it is essential that WCHG is able to adapt at pace, so agile to future change;
- Better understanding of the customer experience and expectations, by placing the customer at the heart of the business, improving service delivery;
- Using insight to drive strategic direction and decisions;
- Removing waste, complexity and risk (right first time) by simplifying and streamlining customer centric operations through digital, data and refined processes;
- Creating capacity to do more of the things that customers value most, by better management of our resources;

- Creating an attractive place to work by building organisational capability which will help to future proof the business.

Our longer-term vision for business transformation is over 10 years:

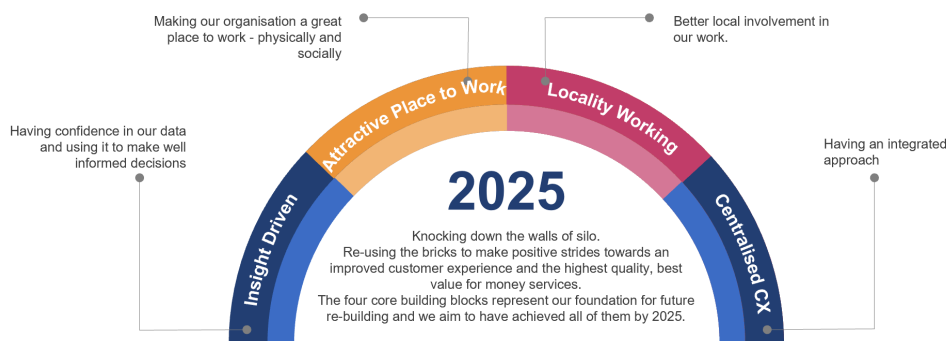


The Brilliant Basics phase is about improving our services, and ‘doing the right things, and doing them right’. To do this, we need to strengthen our core building blocks of our operating model – culture, data, systems and technology.

The Stretch Shot phase is about developing solutions that are in line with market leaders, to be able to innovate quickly with the changing environment.

The Moon Shot phase is our aspiration to be the best in the UK for our services.

We have identified four themes for transformation - Locality Working, Centralised Customer Experience Management, Insight Driven Strategy and Attractive Place to Work.



Over the life of the new corporate plan (2023 to 2026), our focus will be on the following key priorities:

- Customer Hub;

- Repairs & Maintenance;
- Neighbourhood Focus – Community Safety and Support;
- Confidence in Data;
- Architect for Innovation;
- Organisational Design & Development.

Outputs from this new way of working can be summarised as follows, and will be measured through key scorecard indicators

Governance

Board receive an update report on the Transformation Programme at each Board Meeting.

The wider governance for transformation is reflected below:



