



# Better futures

Our strategy 2021-2024

2021/24



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# Foreword

## We believe that we can make a sustainable, positive change to the housing crisis for our customers and communities.

There is no getting away from the fact that the housing crisis shows little sign of ending any time soon. Indeed there is a risk that it might intensify as the economic consequences of the pandemic start to be realised. More and more people find themselves priced out of the market, living in unsuitable temporary accommodation, having to pay expensive rent to private landlords they can ill afford and, in the worst cases, becoming homeless. During 2020 we commissioned independent research on the Broxbourne housing market and the surrounding area with the aim of establishing how we can make the biggest difference locally. This strategy is based on that research.

Our social purpose has always been to provide homes for those in or around Broxbourne that cannot otherwise afford one, and this will not change. However, the ways in which we achieve these ambitions will; this strategy sets out that our customers are central to what we do and that we need to listen to their needs and aspirations to shape our business. We want our customers to live in modern, energy-efficient homes, where they do not have to worry about building safety. We want their communities to thrive and we want all our customers to be able to remain in their homes as long as they want to. We are uniquely placed to help facilitate and deliver all this.

We also want to provide homes that meet people's needs in the long term – whether they are just starting out, raising a family, or enjoying a long and peaceful retirement – giving customers greater mobility, so they can live in the most suitable home for them, depending on their stage in life. Our plan shows our commitment to delivering over 500 further homes, with over 70% of these being in Broxbourne, all designed with the future in mind.

This plan outlines how we will meet these ambitions over the next three years and embraces the principles in the Government's Social Housing White Paper. It maps out our journey to becoming a great, inclusive and customer-driven organisation; and how we will work with our key partners to deliver this. It shows our commitment to delivering more homes, to taking significant steps to become carbon neutral, and putting plans in place to ensure our existing homes and estates are fit for the future. We see our people as the absolute key to delivering our ambitions and so living our values, fostering the right culture, and having clear a focus on our people and their growth underpins our plan.

**Steve Woodcock, Chief Executive** (Pictured right)  
**David Biggs, Chair** (Pictured left)



# 70%

500 further homes, with over 70% of these being in Broxbourne.



## Our environment and where we work

We are a not-for-profit housing association, providing homes for more than

12,000

people in Broxbourne and the surrounding area.

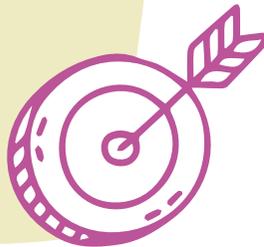
Every penny we make is reinvested in improving homes, building new affordable homes and

### INVESTING IN COMMUNITIES

We are driven by our charitable and social purpose and our values.

## Our mission is

To make a sustainable, positive change to the housing crisis for our customers and communities



## Our values

Our values underpin everything that we do, from how we work with customers and each other on a day to day basis, to how we make long term strategic decisions.



## Our strategic themes and how we will measure success



Our themes for the **next three years** explain what we will focus on and show how we will make the biggest difference. We have chosen these based on our research and knowledge of the local area, by **listening to our customers** and gaining valuable input and insight from our key partners.

Whilst we have identified some **key outcomes** we expect to achieve over the course of the plan, we will also measure ourselves through qualitative analysis of our actions and through story boards of the impact we have had on our communities. This will be **undertaken on an annual basis**.

## Our ethos



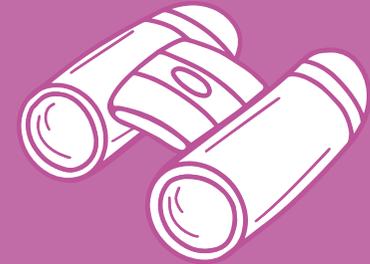
Alongside this is our customer ethos which sets out our approach to our customers specifically.

We have chosen our values and customer ethos because we believe they both help us achieve our strategic objectives and describe how we will go about achieving them.



**ACTIVELY**

listen



**LOOK FOR**

better ways  
to do things



**ALWAYS**

honest



**TAKE OWNERSHIP**

of every  
contact

**DELIVER A**

*personalised*

**AND**

**Inclusive service**

# Excellent customer experiences

There is no such thing as a typical B3Living customer.

Our customers can be single adults, couples or families requiring a stable home to raise their children, as well as older people who need safe, secure and comfortable homes in their retirement. Some also require more specialist accommodation and require support from one of our partner agencies.

Meeting housing needs and providing good landlord services to customers has always been at the heart of our organisation, but to keep pace with changing customer expectations we must continue to change the ways in which we work and do more.

Our aim is to provide an exceptional customer experience for everyone although our local knowledge means that we will focus resources in Broxbourne and use our links and strong relationships with partners to provide additional services and signposting to other services.

To successfully achieve this, we will continue to invest in technology, in particular our digital offering for our customers, utilise our range of customer insight data and strengthen the mechanisms we have to allow our customers to have their say and to hold the organisation to account.

“Our aim is to provide an exceptional customer experience for everyone”

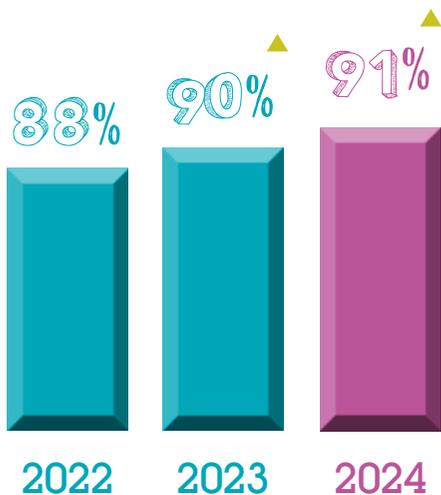


## To that end, over the coming years we will:

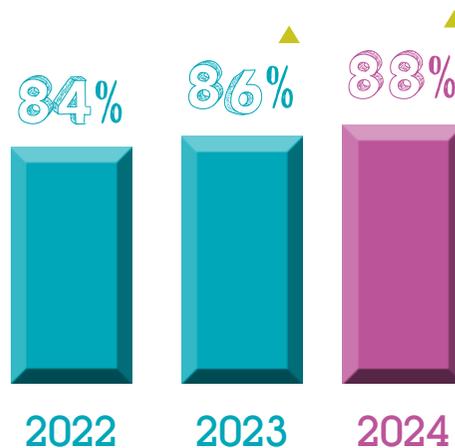
- **Develop** a deep understanding of who our customers are now, and who our customers are likely to be in the future. Understanding their housing needs, health, home life, family situation and financial status will enable us to provide suitable homes, and continually tailor and adapt our services, to meet their needs now and throughout their lives.
- **Listen to** customers and design our services to meet their needs, providing a great customer experience in a way that is both effective and efficient – placing the 'voice of the customer' at the heart of these decisions and deliver services in a visible and local way in accordance with our service standards. Our new "Customer Community" will be key to this.
- **Continue to** improve our digital offering reflecting the experience customers might receive from other social enterprises and commercial organisations, by responding to feedback and further developing our offering in line with demand and development of technology.
- **Respond quickly** and efficiently to complaints ensuring that we put things right where we have made mistakes and that as an organisation we learn from this feedback.
- **Empower customers**, by giving them choice in how they contact us and when and how they use our services, and by making it easier to access information about their home.
- **Embed** our customer ethos culture and ensure the tone of our conversation is that of exemplar service providers, through developing our colleagues in response to our customer community and ethos champions.
- **Put existing** and future customers at the centre of our strategic decision-making alongside financial, reputational and regulatory considerations. We will do this by using customer-rich data that allows us to make good decisions alongside qualitative input direct from our customers, ensuring there are a range of mechanisms which enable our customers to influence our big decisions.
- **Challenge** negative stereotypes about social housing and social housing tenants and promote the positive influence and contributions our communities make.

## Our key outcomes

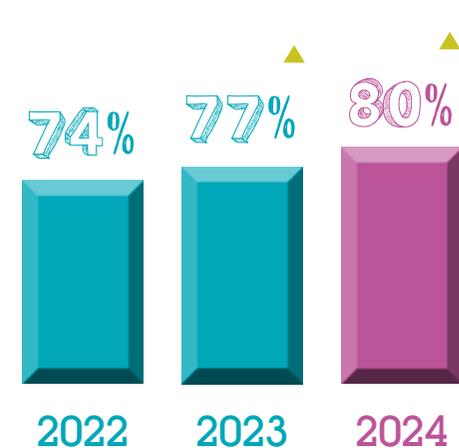
### Overall customer satisfaction



### Customer satisfaction that we are easy to deal with



### Customer satisfaction that we listen to views and act on them



# Safe, good quality homes and estates



We will always prioritise investing in our homes. As a not-for-profit organisation focused on long term sustainability and value for money, we prioritise our resources carefully.

We will use the data we hold on our homes along with insight from our customers, staff and partners to precisely target our investments where there is the greatest need. During the course of this plan, we will invest £12m in improving our existing homes, ensuring that all properties are as a minimum, exceeding the Government's Decent Homes Standards and evolving legislation.

We believe that all our customers should always feel and be safe in their home. We will continue to invest in this, doing whatever is necessary to ensure this is the case and making sure that our customers are aware of the measures we take and what they can do for their own safety. We will go beyond the legal requirements where we believe it is the right thing to do. For example, undertaking type 4 fire risk assessments in some of our schemes.

The quality of neighbourhoods is as important as the quality of the housing and contributes to overall quality of life. We can't create a sense of community, but we can help put in place the conditions to help make it happen. That is why our operating model puts neighbourhoods at the heart of what we do, ensuring we work with partners to deliver exactly what's right to help communities thrive. Over the course of this plan, as well as making improvements to the services we deliver on our estates, we will also identify those which need more fundamental change and we will make detailed plans as to how we can achieve this.

## Over the next three years we will:

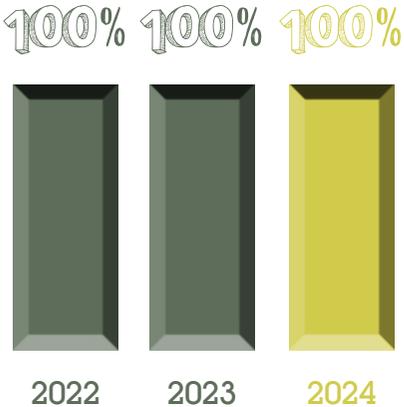
- **Do our part** in making sure our existing homes are places our customers are proud to live in. We will invest over £12m in our homes, going beyond the requirements in the Decent Homes Standard.
- **Ensure** robust safety programmes are in place and that all our customers feel safe in their home.
- **Proactively** respond and act to future changes in building safety and legislation ensuring our customers and building safety is foremost through specific work plans and active engagement and communication with our customers.
- **Work with Broxbourne** local authority to ensure the environment and infrastructure is the best it can be including a complete refresh of our estate's CCTV.
- **Take guidance** from our customers, improving the way we deliver across our estates and communities such as gardening and green space areas.
- **Address** and reduce anti-social behaviour issues in conjunction with our key partners, including Safer Streets initiatives alongside the police, Broxbourne council and support agencies.
- **Develop** and implement an evaluation model and process that will ensure our assets and homes generate the maximum impact for our communities.
- **Identify** three estates most in need of fundamental change and decide on the long-term future of these.



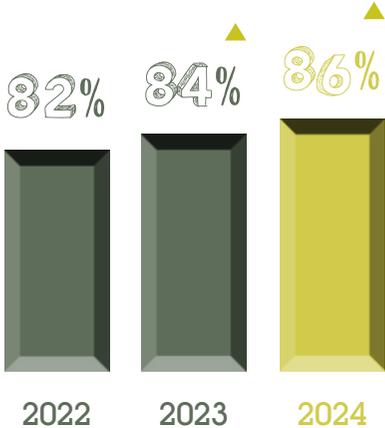
“The quality of neighbourhoods is as important as the quality of the housing and contributes to overall quality of life.”

## Our key outcomes

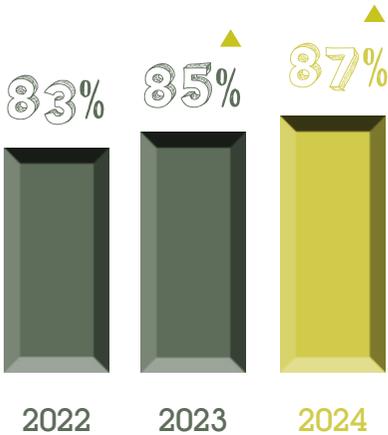
All homes at decent homes standard or higher



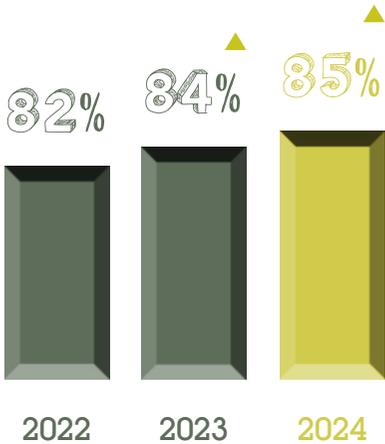
Customer satisfaction with their home



Customer satisfaction that their home is safe and secure



Customer satisfaction with their neighbourhood



# Support when life changes

The socio-economic characteristics of Broxbourne's population show a higher proportion of people employed in lower wage roles and higher levels of deprivation, creating greater disadvantages than some other parts of Hertfordshire.

This is borne out in comparatively high levels of housing need, significant levels of homelessness and a concentration of people with support needs.

The evidence also indicates that Broxbourne's residents' have less access to a range of support services locally than other parts of Hertfordshire, despite the evidence pointing to a higher comparative need. The issues which are evident are incidence of mental health problems, domestic abuse and relationship breakdown. Across Broxbourne there are only 167 supported housing units.

Most importantly our research demonstrates that to have the maximum impact locally, we will need to help our most vulnerable customers sustain their tenancies to ensure they can remain in the home they are in or to move to a more appropriate one. An important theme of our strategy is to make interventions where we can make the biggest difference and to work with our partners in a collaborative way that maximise the impact services can have.

## Over the coming years we will:

- **Establish** the way we are going to measure social return on investment so that each investment decision we make can be based on solid foundations and measured.
- **Invest in** and improve our work with partner agencies to deliver and signpost wraparound services that enable and empower our customers to sustain their tenancies. This will include assistance with employment and training.
- **Work with** our partners in Health, Broxbourne DC, and Hertfordshire CC we will develop specific interventions to assist with mental health, domestic abuse and relationship breakdowns through collaborative community projects and services.
- **Invest in** our local Holdbrook hub and use this as a base for a range of statutory, health and voluntary partners to deliver a wide range of services to the local community.
- **Understand** why our customers move on from their existing B3Living homes and either enable them to stay in their existing home or that any move is the most planned and the appropriate for them whilst completed with the minimum effort and ease.
- **Review** how we re-let our homes and set a new standard to ensure the right home for the right customers to enable the best start in the new home and maximise customer satisfaction.
- **Through working with** our partners, undertake an evaluation program to assess the impact of building and repurposing existing assets for specialist supported housing scheme within Broxbourne.
- **Investigate** potential and impact of themed based projects to help sustain tenancies where appropriate or enabling customers to move to more appropriate homes or levels of support. For example, "right home" initiatives.

**Our key outcomes under this theme will be developed when each project or initiative is launched.**

# Cutting carbon

Housing is a big part of the climate change problem representing 25% of UK carbon emissions.

**A**s guardian of thousands of homes and a significant business we can and should contribute to meeting the UK's 2050 zero carbon target. Climate change directly impacts on people's health and well-being and disproportionately affects the poor and vulnerable. It is also a significant risk for our business in terms of the resilience of our homes to the direct impacts of climate change and major cost and resource implications to adapt our business to a low carbon future.



Helping meet the UK's **zero carbon** target



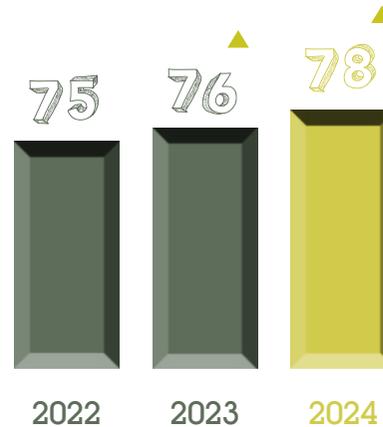


### Over the next three years we will:

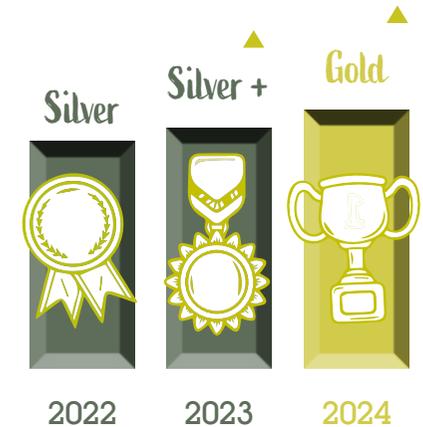
- **Establish** our current carbon footprint and set out the steps we will take on our journey to become carbon neutral, reducing our footprint in line with published targets and achieving SHIFT Gold standard.
- **Improve** the energy efficiency of our existing homes to meet the government's Future Homes Standard for retrofit and tackle fuel poverty. In particular we will ensure 90% of our homes are at an EPC rating of C or above where this is possible.
- **Build new homes** to high environmental standards including, where it is financially viable to do so, non-carbon boiler heating systems, make future proofing changes to our current design standard, and test new approaches.
- **Reduce fossil fuel** use in our business operations and supply chain, including making best use of our new IT and agile working practices.
- **Keep abreast** of new technology to reduce carbon emissions in our homes. Generally, we will invest only in tested technology which has seen adoption by the wider housing market.
- **Engage** our customers and employees to identify their priorities regarding carbon neutral, including quick wins and enable them to make the necessary behavioural changes.
- **Ensure** we have developed initiatives to enable us to be bid ready for new funding opportunities as they arise so that we are able to respond quickly to any new initiative.

### Our key outcomes

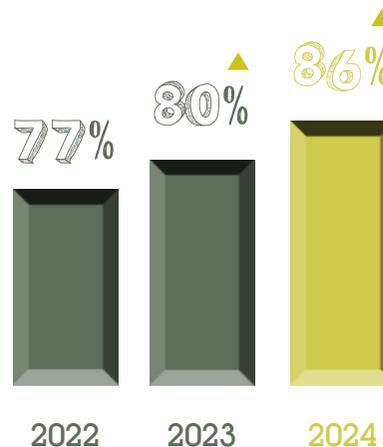
SAP rating

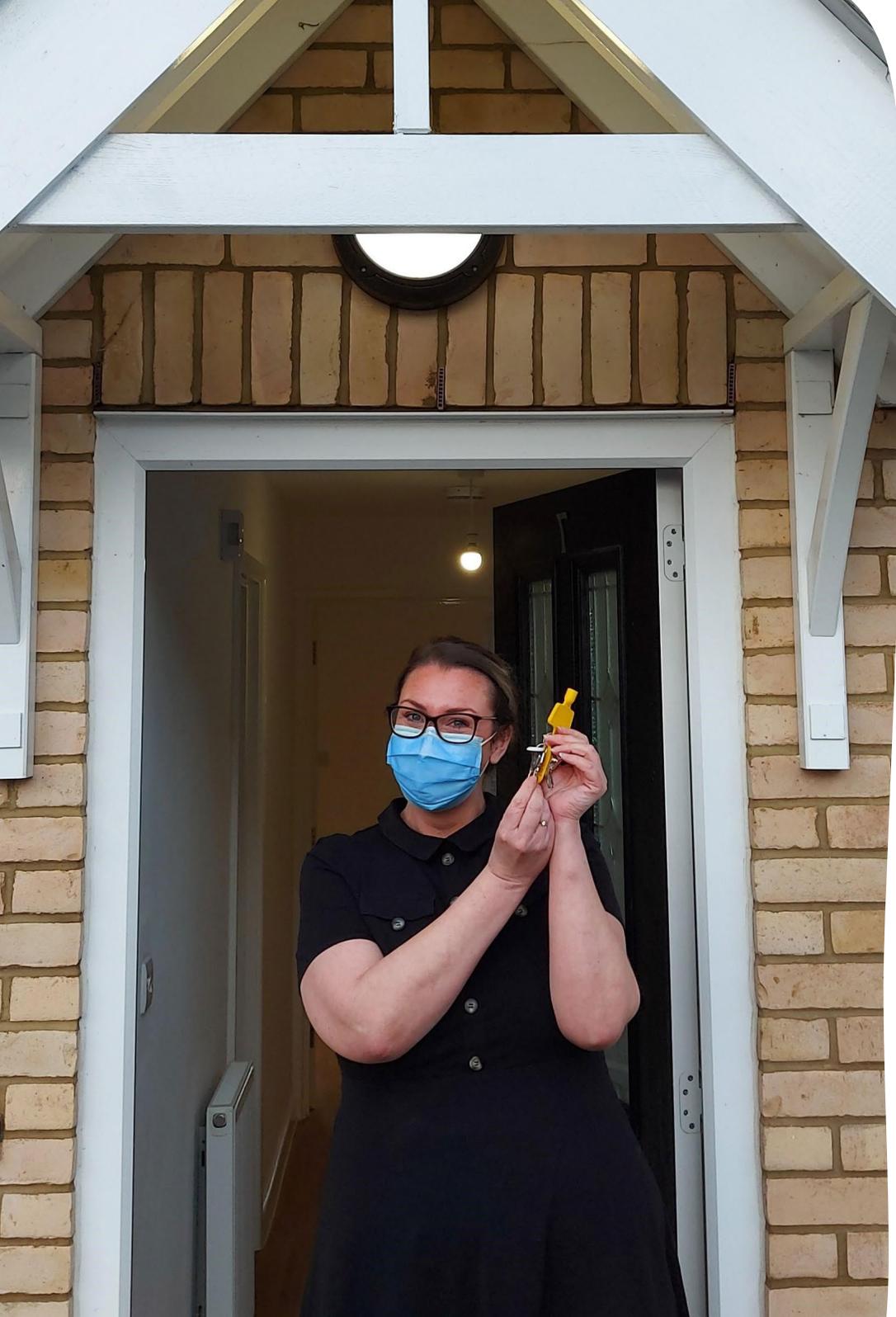


Our externally assessed SHIFT sustainability standard



% of Homes with EPC rating of C or above





## Building locally

House prices have grown over a sustained period contributing to significant affordability barriers for households seeking to buy a home in Broxbourne and the surrounding area.

The median house price in Broxbourne is now £355,000 putting the aspiration of owning a home beyond the reach of low and even middle income earners.

**Our analysis suggests that the following key issues are driving the severity of the housing crisis in Broxbourne:**

- Rising costs of both homes to buy and rent. The private rented sector has been playing an important role in catering for the shortfall in affordable housing in the Borough in recent years and there are around 2,200 benefit claimants in the private rented sector of a total of around 5,000, which is substantial. However, set against this, rents have been growing and through engagement with stakeholders, we know there are issues around landlords accepting tenants on Universal Credit whilst entry-level rents in the Borough are above Local Housing Allowance levels. As a result, for households with no or low incomes, or single people aged under 35 (who can only claim a room rate on Local Housing Allowance), it is very difficult to access suitable properties in the private rented sector.
- A housing stock profile which has low levels of both social and private rented homes which means that there is a limited supply of homes the needs of those with an affordable housing need. This is particularly the case with one to three bedroom homes.

- This has been compounded by very low levels of new development built in the borough in recent years (equal to 190 homes delivered on an annual basis or 0.5% stock growth per annum) which has fallen short of overall housing demand and which has contributed to stronger relative ageing of the population, rising private sector housing costs and (in the context of a low social housing stock) high use of the private rented sector and temporary accommodation. The lack of stable tenancies which arises has in turn contributed to mental health issues.
- Significant in-migration of 3,000 people per annum from London - some of whom move into the private rented sector and establish a local connection before becoming homeless and/or seeking affordable housing.

This emphasises the need to increase housing delivery and in particular the delivery of affordable housing. Broxbourne's new local plan will go some way to supporting this through increasing the housing delivery target to 454 homes a year which is significantly above recent delivery of 190 homes per year.

Over the course of this strategy, we will complete over 500 new homes through a mix of section 106 opportunities and our own land led schemes.

We will continue to build upon the strong partnerships we have in place as well as forging and working with new ones. Alongside the committed schemes on site already, we have further land to develop including garage sites and land at Kennedy Avenue and the Whitehouse. Our homes will be good quality which provide good value for money and will also be built to high safety specifications and with high SAP ratings.

The introduction of the new Homes England Programme will provide further scheme funding opportunities alongside the requirement to deliver homes using modern methods of construction and a more accessible approach to shared ownership.

We recognise that the biggest constraint we will face in terms of continuing to build new homes beyond this plan is our gearing level. During this period therefore we will look at other ways to increase our capacity, including stock transfers, active asset management and off-balance sheet opportunities.

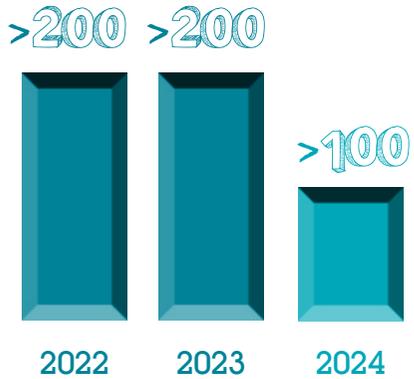
We will use our commercial subsidiary Everlea to focus on opportunities within the Broxbourne area which are best suited to mixed use development; a combination of private sale/rented and social and affordable homes. This will enable us to increase volumes more than if we were just to focus on affordable housing.

## Over the next three years we will:

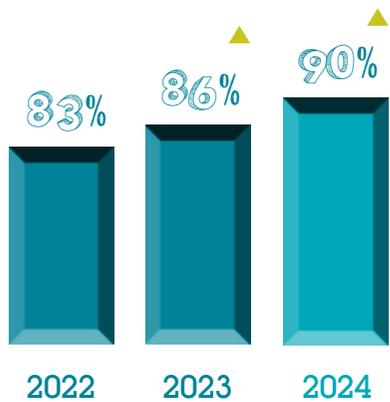
- **Complete** over 500 homes over the three year period of this plan.
- **Ensure** that our pipeline of new homes is healthy beyond 2024.
- **Ensure** that over 70% of our new homes are in the Borough of Broxbourne and the remainder are in our defined geographic area.
- **Build new homes** to high environmental standards including non-gas boiler heating systems, make future proofing changes to our current design standard, and test new approaches.
- **Actively** find at least one venture or joint venture for our subsidiary Everlea which increases our capacity to deliver more affordable homes.
- **Consider** "Off Balance Sheet" opportunities to develop more homes or build private rented homes. In particular we will explore private equity funding or other partnerships, for example with Homes England.
- **Create** a strong offer for managing homes on behalf of other organisations and proactively pursue at least one opportunity.
- **Build homes** based on the evidence and housing need demonstrated through our research and local authority data and engaging with our customers to ensure that we continue to build homes which they want to live in.
- **Investigate** and utilise modern methods of construction in appropriate schemes.
- **Investigate** the delivery of specialist accommodation which helps the housing situation within Broxbourne.

## Our key outcomes

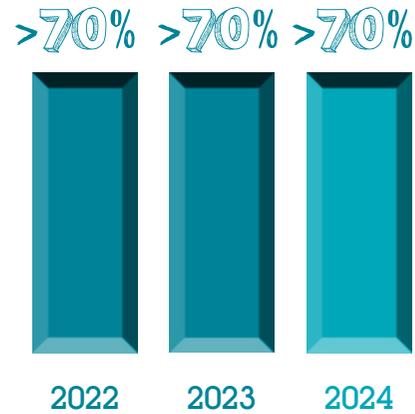
### New homes delivered



### Customer satisfaction with their new home



### Over 70% of homes in Broxbourne (average over the period)



“We will continue to build upon the strong partnerships we have in place as well as forging and working with new ones.”



# A great, inclusive place to work

We value our people. Our value comes from them and we believe it is our people who have the biggest single influence on delivering the outcomes in our strategy. It is right therefore that we invest in our staff and that we spend time and energy to create the right culture and working environment.

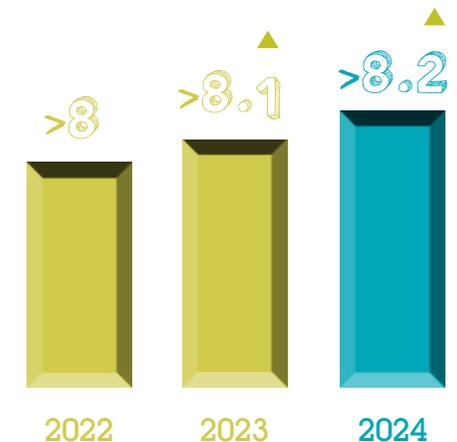
## Over the next three years we will:

- **Ensure** our business is inclusive and diverse.
- **Develop** and implement our people strategy which sets out our approach in detail along with outcomes.
- **Invest** in our people, ensuring that we attract and retain motivated, great people who want to do the best for our organisation whilst developing their own skills and experience.
- **Ensure** that we regularly review our staffing resource to make sure that we have sufficient capacity and capability to deliver this strategy.
- **Invest** in creating and developing the right leadership in the organisation.
- **Listen**, communicate, and engage with our staff.
- **Live** our values and constantly work on our culture.
- **Set out** and implement our long-term approach to our office space and the balance between agile and face to face working.
- **We will support** the local economy through employment, supply chains and supporting pan borough initiatives through Ambition Broxbourne.



## Our key outcomes

Our staff are our enablers and key contributors to outcomes in other parts of this strategy.



Staff engagement Peakon score

# Responsible business

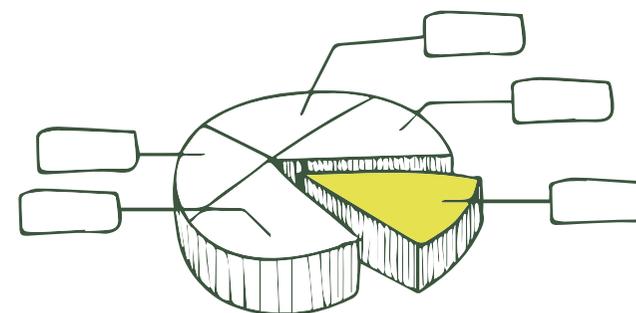
Being responsible impacts on everything we do at B3Living.

Our values and culture provide the foundation for our commitment to corporate responsibility, which we refer to with the maxim 'responsible business, responsible employer'. It goes without saying that we will act within our Regulatory Framework and ensure that the Business continues to operate within its Financial Golden Rules but our approach is much wider than that.

We define corporate responsibility as action taken that positively impacts on the environment, communities, the

workplace and suppliers. In everything we do, we apply our knowledge and expertise to drive a progressive agenda for the benefit of business and society.

Putting our values into practice and maintaining the trust of our customers and our partners are of the utmost importance to us. Through actions such as investing in energy efficient homes, procuring local contractors, participating in policy consultations, and supporting our communities, we aim to create a better environment for all.



## Our key outcomes

	2022	2023	2024
Maintain our regulatory ratings of G1 and V1	G1 / V1	G1 / V1	G1 / V1
Ensure the business stays within its Financial Golden Rules	All FGRs met	All FGRs met	All FGRs met
Adopt and comply with the Nat Fed Code of Governance 2020	Adopted	Fully Compliant	Fully Compliant
Stakeholder engagement survey	Positive feedback received	Positive feedback received	Positive feedback received

### In being a responsible business we will:

- **Always** put the safety of our customers and good quality homes/estates at the top of our priorities.
- **Maintain** our top Regulatory Gradings for Governance and Financial Viability (G1,V1).
- **Manage** our business so that we stay within the financial boundaries set by our Financial Golden Rules and deliver on our value for money strategy.
- **Follow** governance best practice so our business is run with transparency and integrity.
- **Ensure** our business is inclusive and diverse including supply chains.
- **Re-finance** the business, achieving better rates and enabling us to deliver the investment this plan sets out for the period and beyond.
- **Invest** in our systems and processes to ensure they support the delivery of our objectives.
- **Introduce** a system for measuring our impact and improve our social responsibility score.



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Regulator of Social Housing registration no. L4455 Co-Operative and Community Benefit Societies Act registration no. 29876R  
HM Revenue and Customs (Charities Division Number XR92753). We comply with the National Housing Federation Code of  
Governance and are regulated by the Regulator of Social Housing.

