



# Strategic Plan

2025-30

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# Introduction

## Context and foreword by and Lelir Yeung – Chair of One Vision Housing Board and Ian Mitchell – Managing Director of Housing

As we look forward to the next 12 months and beyond, our focus as ever, is on delivering against our core purpose of providing warm, safe, secure homes in thriving neighbourhoods with excellent landlord services and continuing to strive for our vision for a 'better future for all'.

From the 1<sup>st</sup> April 2024, the revised Consumer Standards of the Regulatory Framework have been in effect and we have seen the first wave of regulatory gradings released following inspections.

The results make for interesting reading for the social housing sector, revealing areas where there is a need for improvement and pitfalls to avoid through to examples of good practice that we can learn from.

As we continue to prepare for our own inspection, that will happen at some point over the course of this Strategic Plan, we are using the revised Regulatory Framework as a guide and inspiration to drive continuous improvement.

Since the last revision of the Strategy, we have made significant strides along this road, examples include:

- A concerted effort to improve our data capture and analysis on both our customers and the condition of our properties, so that we can deliver tailored services to meet individual needs, and we understand the priorities for continued investment
- Improved means of customer engagement / feedback to influence service delivery, strategic planning and provide accountability for our actions
- Continuing to prioritise and excepting no compromise on our compliance duties and buildings safety requirements

Despite this progress and very encouraging results from the first full year of reporting on the standardised Tenant Satisfaction Measures, we know there is always room for improvement. We will continue to work with our customers and look to continue this positive performance over the course of this Strategic Plan.

Looking ahead, we know there are a number of significant changes to come in our operating environment. These will present challenges over the next couple of years, and we will need to put appropriate mitigation measures in place.


This includes the added costs to our business of increased employers National Insurance contributions, as well as a tough economic outlook where the cost of goods and services we purchase to support delivery of our key services continues to rise at pace, putting pressure on our supply chains.

There will be additional costs associated with complying with new legislation for the social housing sector, (which are not factored into the Business Plan and financial forecasts as detailed in table three) including the introduction of the Renters Rights Act, which will entail a revised Decent Homes Standard and Awaabs Law (impacting timescales for carrying out certain repairs) and more stringent targets in the push for net zero carbon emissions.

The announcement in the Autumn Budget 2024 of a longer-term rent settlement does, however, provide greater financial certainty and coupled with proposed increases in the Affordable Homes Programme (government backed grant programme to aid new housing development) the outlook is positive.

Whilst the rent settlement is good news for our business and will potentially improve our capacity to build new homes, playing our part in alleviating a national housing crisis, we will of course be mindful of the impact of any rent increases on affordability for our customers and where required, will put appropriate support measures in place.

Regardless of any external factors, we know that with continued support and engagement from our customers working alongside our dedicated employees we will rise to the challenges to come and will continue to provide excellent services that achieve high satisfaction ratings.



**Lelir Yeung**  
**Chair of the Board**

**Ian Mitchell –**  
**Managing Director of Housing**



**Our vision** - A better future

**Our mission** - Creating opportunities, changing lives

**Our values**

- Success – we will be the best
- Passion – we love what we do
- Authenticity – we do what we say we will do
- Courage – we dare to be different
- Enterprise – we never stand still

**Table One:** OVH Property Profile

Low Cost (Social) Rental Accommodation	
General needs	10,616
Intermediate rent	291
Affordable rent	892
Supported Housing	972
<b>Total Social Housing</b>	<b>12,771</b>
Low Cost Home Ownership and other Housing Stock	
Shared Ownership	365
Leasehold	624
Non-Social Housing	88
<b>Total Non-Social Housing</b>	<b>1,077</b>

Source: Statistical Data Return May 2024

## Our Strategic Aims & Objectives

The Board of OVH, with support of the Executive Management Team, are ultimately accountable for setting and overseeing the strategic direction of the organisation to its customers, the Regulator of Social Housing, its lenders and for ensuring compliance with all applicable legislation.

The Board takes ownership of this plan by approving it and receiving regular updates on progress against the aims and objectives, ensuring it delivers value for money and is used as a means of mitigating identified risks.

The Board and Executive Team then assign responsibility to individuals and teams for task driven delivery, either employed directly by OVH or providing central services to OVH within the wider Sovini Group structure.

Customer priorities for investment and action are determined via the results of transactional and perception surveys, analysis of complaints categories / trends and service requests by volume. Where possible, these priority areas are then reflected in budget and resource allocations.

Involved customers that participate in OVH's Customer Voice mechanisms will also be involved in monitoring progress of the Strategy in line with the reporting to Board in February, mid-year and end of year points (linked to the financial year).

Although OVH thrives on the ability of different teams to work collaboratively, where there are specific areas of responsibility or specialisms, these are outlined under the relevant aims and objectives (and where necessary may be underpinned by service specific or cross cutting strategic plans).

OVH's strategic plan for the period 2025-30 is built around four key strategic aims that link with the Sovini Group Strategic Plan. Each strategic aim is underpinned by a series of objectives around which all teams will develop their Service Delivery Plans, which are refreshed annually.

The strategy does not seek to detail every action or work stream in the breadth of OVH's operational practice but outlines sensible building blocks from which to develop more detailed Service Delivery Plans and which demonstrate the 'golden thread approach' whereby everything we do contributes to the organisations aims and objectives.

The key strategic aims for this revision of the strategy have been agreed following consultation with OVH stakeholders, including customers through our engagement mechanisms, OVH's Board and OVH's Executive Management Team.

### **Aim: To provide the environment to deliver business success**

**Objective: Maintain a working environment that promotes a positive organisational culture that leads to personal fulfilment and success**

A major factor in OVH's continued success is the spirit of collaboration that exists within the Sovini Group and the opportunities for collaborative working / problem solving and performance monitoring this presents.

In 2024, working with our involved customers and ahead of the confirmed 'Competency and Conduct Standard of the Regulatory Framework' we developed a new employees Code of Conduct setting out expected behaviours for all employees when delivering frontline services and the importance of our values to our ways of working.

Over the course of this Strategy, we will continue to progress with 'values-based recruitment' to ensure future employees also buy into our existing collaborative and customer focused culture.

We will promote our extensive range of employee benefits (that we are constantly reviewing to ensure it remains competitive) via our website / social media to ensure we attract and retain the best talent and fill skills gaps to future proof our business.

Demonstrating adherence to our core values is also a category in our 'Better Future Awards' which is an annual event, recognising and rewarding employees for their outstanding contributions in achieving our business objectives.

Also ahead of the official regulatory requirements, a number of our employees have commenced professional qualifications in addition to the on-going promotion of learning and succession opportunities, through the wide range of e-learning resources and talent development programmes.

To ensure this theme of continuous learning is embedded in everything we do, over the course of this Strategy we will be analysing the intelligence we gain from our customer perception and

satisfaction gathering such as Tenant Satisfaction Measures. This will be used by our managers to drive service improvement planning.

We will also continue to drive improvement, where possible, by adopting suggestions and actions that came forward from our Group-wide employee Strengths / Weaknesses / Opportunities / Threats (SWOT) exercise that was commenced in 2024 and employee survey

Over 2025/26 the People and Learning Team will be working closely with the IT Teams to ensure our employees receive the training they will need, as we implement a number of significant system upgrades that will further enhance our service offer and business analytical capabilities.

Whilst our people and learning functions have received external recognition (achieved platinum status from Investors in People) we will look to build on this success over the course of this Strategy by retaining all existing accreditations and where possible ensuring we achieve the highest possible awards e.g. ensuring we secure platinum status for our health and wellbeing initiatives.

**Objective: Provide effective corporate support and infrastructure to drive business success**

In addition to the people management support outlined in the above objective, our front-line service delivery is also underpinned by a number of centralised corporate services, examples include but are not exhaustive of: 'Finance / Payroll', 'Policy', 'Quality Assurance', 'Marketing and Communications' and 'Service Improvement'.

All teams, whether 'front-facing' or 'back-office', rely on the use of effective and interconnected IT systems and networks to manage their workloads.

Drawing on the expert knowledge of specialist support services our collective IT Team ensure the organisation has the infrastructure required to thrive in the modern working environment and embraces innovative and technological / data driven solutions to increase efficiency, performance and cost savings.

Over 2025 and beyond, the team will continue to deliver significant IT infrastructure upgrades and decommissioning of legacy systems including the launch of a new integrated housing management system, cloud migration and roll out a fabric data platform allowing detailed data analytics and greater trend identification for continuous service improvement.

With increased capacity to deliver a greater proportion of IT-led business transformation projects from our in-house teams, we will ensure the costs of this investment to the business are controlled and managed effectively, improving efficiency and automation of processes.

Our internal capacity for delivery also improves our ability to increase employee system literacy / skills so that they are able to maximise the opportunities for 'self-service' data analytics and real time forecasting. Over the course of this Strategy, we will continue to adopt a collaborative approach to user acceptance training and problem solving.

This accessibility of information will also apply to our customers, as over the course of this Strategy, we will implement further improvements to the self-service offer available via our website improving choice and flexibility of how and when customer access services and improving the range of data available to them.

Alongside our IT Teams, vital corporate support is provided by our centralised Finance and Treasury Teams, who will continue to provide extensive training for all 'budget holders' on planned automation of processes / greater integration of financial systems over the course of 2025, in the key areas of:

- Chart of Account Review (separating out revenue, liabilities, assets and business expenditures)
- Procurement Card usage and best practice
- People and Learning / Payroll systems
- Treasury Management and Cashflow Forecasting

Over 2025 we will continue to work with external advisors looking to secure more favourable terms on existing loans and will engage with the Board on drawing down approved borrowing for development schemes during the year.

The Finance Teams will also support the Board to discharge its wider Governance and Financial Viability responsibilities, including the update and stress testing of the business plan and any relevant financial mitigation plans.

Over 2025, we will deliver the second implementation phase (including several entities go live) of the ERP system on 'Robotic Process Automation' technologies to improve speed of financial processing, add value through comprehensive data analytics and to reduce overall costs.

The work of our centralised Marketing and Communications (MAC) Team is key to our continued business success. A key focus over 2025 and beyond is to work with our involved customers to further improve communications, making better use of known customer profile / preference information to deliver accessible communications to meet individual needs.

This will include through digital means, enhancing our use of the OVH website and social media output with timely and accurate content but also in producing information in hard copy / alternative format where required, acting on suggestions for service improvement that have come from our customer base.

Alongside the central People and Learning Team, the MAC Team's work in managing internal communications is integral to the upkeep of our unique workplace culture that is so vital to our continued business success.

Work in this area will be central theme running through our specific 'Marketing Strategy' that we will develop in 2025 alongside brand promotion (to enhance business growth opportunities), ensuring our messaging reaches target audiences and protecting organisational integrity / public reputation through proactive and reactive communications / media coverage.



**Objective: Ensure consistent service delivery and legal compliance**

Through the development, review and application of effective policies and procedures OVH will ensure it meets all of its legal and regulatory requirements, have clear delineation of responsibilities and manage service delivery expectations.

In line with OVH's commitments to EDI, the Regulatory Compliance Team will also carry out Equality Impact Assessments on all our policies to ensure there are no barriers, either real or perceived to accessing services and will take appropriate actions to mitigate any differential or adverse impacts for any groups with protected characteristics.

Working closely with the Customer Experience Team, the Regulatory Compliance Team will also continue to seek involved customer input into any new policies that impact on front line services or any that undergo a scheduled review.

The Regulatory Compliance Team provides business intelligence on central government policy directions and proposed legislative changes. The Team also compiles responses to government and sector-led consultations to ensure OVH contributes to policy development and debate at the national scale.

Over the course of this strategy, the team will be scanning the parliamentary process to ensure OVH is aware of and can prepare as best as possible for the introduction of new legislation including:

- The Renter Rights Bill (incorporating Awaabs Law and a potential Revised Decent Homes Standard)
- The Leasehold Reform Act 2024 (including provisions yet to be enacted)
- Digital Protection and Digital Information Bill (covering data protection responsibilities)
- Employment Rights Bill

Underpinning our suite of policies are a comprehensive set of procedures developed and maintained by the Quality Assurance Team. Contributing significantly to consistent service delivery, the Team develop and maintain comprehensive procedures for all OVH service areas and the continued attainment of the ISO9001, ISO14001, ISO27001, ISO27701, and ISO45001 standards.

The Quality Assurance Team carry out a combination of remote and on-site external audits with the relevant assessment bodies and over the course of this plan will continue to refine this process to ensure all standards are maintained.

The Team is also responsible for developing and delivering the quality assurance internal audit programme, to ensure compliance with all current operating practices.

In line with our ambitions to work towards being a net zero carbon business, over the course of this plan the Team will work with the Value Creation Team, measuring and monitoring environmental performance, across the Group, via a suite of Environmental Performance Indicators.

The Net Zero Carbon Management System / Carbon Accounting Software, implemented in 2024, has enabled OVH to collate, measure and report our carbon emissions across the business.

The system has supported data analytics to achieve our environmental KPI's providing reports of all direct emissions (Scope 1 – emissions) across The Sovini Group and will continue to be used to drive future carbon reduction activity.

The Value Creation Team will compile and publish annual performance information against the Sustainability Reporting Standards framework which has been developed for the social housing sector on 'Environmental, Social and Governance' (ESG) reporting. This information will be used in support of future refinancing applications.

In 2024, the Team will be closely monitoring the progress of the Data (Use and Access) Bill and the commencement of the 'Information and Transparency' section (the social housing sector's equivalent of the Freedom of Information provisions) of the Social Housing (Regulation) Act 2023, for any implications and process change that may be required for OVH.

The Team will also monitor any progression of the proposed Digital Information and Smart Data Bill (DISD Bill) which is expected to be included in the legislative programme put before Parliament over 2025.

Throughout the course of this Strategy, we will continue to meet compliance requirements in the key areas of gas, fire, electrical safety, lift and electronic gates safety, asbestos and legionella as well as other aspects of facilities management where there are legal obligations on OVH.

A key aspect of meeting our compliance requirements is to ensure that we gain access to customers properties in a timely fashion when annual or periodic checks are due.

To ensure these requirements are met our Compliance Team will continue to work closely with colleagues in Neighbourhood Services, the Independent Living Team and the Customer Contact Centre utilising effective working arrangements with customers to arrange appointments.

Over 2025 and beyond we will make further improvements to the management of compliance processes through the use of Power Business Intelligence reporting and exploring options for auto text messaging customers when checks are due.

**Objective: Achieve value for money and maximise income**

The OVH Strategic Plan is closely aligned with both the OVH Value for Money (VFM) Strategy 2024-29 and The Sovini Group Procurement Strategy 2024-29 (both of which will be reviewed in 2025), helping to demonstrate compliance with the Value for Money Standard of the Regulatory Framework.

At the organisational level, OVH will ensure it achieves VFM by making the best use of its assets and resources over the course of this plan and in accordance with the Board's directive.

Treasury Strategy recommendations will continue to be considered and implemented to inform future financing options, to enhance our development aspirations and where relevant other priorities including retrofitting options to meet our carbon reduction ambitions.

We will ensure that we maximise any investment in our existing stock, through the continuous review and monitoring of each homes performance through accurate and reliable stock condition data and use / application of our stock sustainability system.

This utilises Power BI reporting capabilities to assess letting and rent collection performance, as well as repair, management and future investment costs to determine a net present value for each home.

Over 2025, the next improvement phases of the system will incorporate carbon reduction investment needs and energy performance.

With the annual rent increase for 2025/26 staying in line with government rent formula i.e. Consumer Price Index (taken at September 2024 rates) plus 1%, OVH have undertaken a detailed affordability assessment to ensure that the rent and service charges applied across this period are reasonable, do not cause any undue financial hardship for customers and allow for the continued delivery of excellent services.

Despite challenging economic conditions, we are maximising income by maintaining rent collection and are on course to exceed the 100% collection target for 2024/25.

Our aim over the course of this Strategic Plan is to maintain or even improve this level of performance and we will look to achieve this by:

- A continued focus on proactive personal contact and support
- Increased use of data analysis and predictive actions
- Targeted interventions

We do, however, appreciate many of our customers continue to experience extreme financial pressures and the effects of the 'cost of living crisis' is having enduring impacts. To support our customers through these difficult times we have / will:

- Retain our budgets for direct support through our OVH Customer Support Fund
- Support new customers with decoration and furniture through our Homestarter Fund, and through the provision of Paint Decoration Packs through Sovini Trade Supplies utilising the Sovini Group efficiencies
- Employ a Financial Inclusion Officer who supports tenants to maximise their benefit entitlement, rent payments, reduce financial hardship debt and improve tenancy sustainability

- Fund external partner agencies (for example RAISE) to provide bespoke financial inclusion and support for OVH customers
- Employ a Universal Credit (UC) Officer to ensure customers are maximising their UC entitlement and develop strong partnership links with the DWP support our customer offer
- Establish Alternative Payment Arrangements for payments of rent direct to OVH
- Paid for membership of local Food Clubs
- Refer customers to partner agencies for financial support to alleviate fuel poverty (for example Torus Foundation Fuel Voucher Fund)
- Maintain an updated customer support bespoke webpage for tenants and customers who require additional support across a range of areas; mental health, financial support including rent and benefits, support with utility bills, food, employment support and clothing <https://ovh.org.uk/support/cost-of-living/>

The central Procurement Team is key to our ongoing push to achieve VFM and efficiency savings across all aspects of our business. Having successfully implemented an ERP system in 2024, over the coming years this will be used to drive efficiency across the Sovini Group in improved automation and visibility of financial processes, allowing greater control of spending and reducing costs.

An essential role of the Procurement Team is to ensure that the Term Partnering Agreement with our in-house partners for all aspects of facilities management including responsive / planned repairs, maintenance and investment works continues to provide VFM for OVH and its customers.

Assurance of the Term Partnering Agreement, (which mitigates counter party risk for OVH through close working relationships, surety of supply and guaranteed workstreams), is sought through multiple benchmarks across materials, services and works spend categories to evidence the value of the Agreement against live market rates and this data will be independently verified.

Over the course of this Strategy the Procurement Team will also look to maximise the benefits to OVH of recent extensions in term and value of the Term Partnering Agreement and through increased number of services that are delivered internally.

Over the course of this Strategy, the Team will also look to modernise the procurement functions, taking into account changes to UK Procurement Regulations which come into effect in February 2025 by delivering a three-point plan (as set out in the Group-wide Procurement Strategy), embedding 'sustainable procurement, ethical practices and creating value'.

Collectively, this involves:

- An assessment of the supply chain from end-to-end, where possible removing any hazardous products and replacing with ethically sourced and environmentally friendly alternatives
- Closer scrutiny and verification of suppliers' environmental credentials and only choosing to work with those who demonstrate a good track record / processes

- Better forward planning to mitigate any potential supplier failures, poor performance or unforeseen price increases

To improve tracking of VFM activities and to ensure added social value is accurately captured, there is a dedicated VFM Officer role within the Procurement Team.

This Officer has built excellent relationships with external suppliers to ensure their contributions to OVH / Sovini Charities and social value projects are fulfilled. A social value framework has been implemented for future tenders to ensure suppliers engagement and commitment is agreed at the beginning of contracts.

This excellent working relationship also ensures OVH has expert industry advice and insight into the latest developments in energy efficient heating systems, so that it can make informed investment choices as part its drive towards being a net zero carbon business.

### **Objective: Promote excellence in governance and viability**

OVH will continue to reach the highest standards of governance, financial accountability and probity through the skills-based membership of our Board and self-assessment against the Regulatory Standards, maintaining appropriate levels of liquidity and out-performing our Business Plan forecasts, where possible.

Having retained V1 status for viability and G1 status for governance following a stability check by the Regulator of Social Housing in December 2024, OVH's ambition is to maintain these regulatory gradings and be assessed as being fully compliant with the Consumer Standards when subject to inspection, which is likely to take place in 2025.

The Governance Team, Executive Management Team and Board will, during 2025, implement recommendations of governance procedures that were made by independent consultants when carrying out a 'Governance Effectiveness Review' in the latter part of 2024.

### **Objective: Facilitate OVH's Growth Aspirations and Opportunities**

The collective strength and synergy of the interconnected business entities of The Sovini Group model and benefits of the internal supply chain, ensures OVH are in a strong position to weather external events in the economic sphere and achieve our growth ambitions going forward.

Despite the extremely difficult market conditions, the commercial entities in The Sovini Group have continued to fully service all OVH contracts and win new external business.

This has meant they have continued to meet all internal loan / interest repayments adding to OVH's capacity to invest in its existing housing stock and further our development programme.

Assuming current performance is maintained the Commercial Companies should be a position to 'Gift Aid' a proportion of their profits in 2027-28 as included within the financial recovery plan (on this agenda), further improving OVH's financial capacity.

Going forward the unique offer of The Sovini Group, being able to deliver all aspects of property maintenance and development activity, comprehensive central services that deliver cost saving efficiencies and high performing social landlords will be used in marketing the Group to new entrants.

Over the course of this Strategic Plan, we will continue to take a proactive approach to networking with other housing associations, at a range of levels, establishing positive relationships which may lead to discussions / consideration, both informally and formally about partnerships, joint working, mergers and acquisitions.

### **Aim: To provide homes that meet demand, in safe, secure and sustainable neighbourhoods**

#### **Objective: Provide effective allocation and tenancy management and access to services across a diverse range of housing products**

Key to a wide range of our service provision is our dedicated Customer Service Team who are the first point of contact for all telephone / email customer enquiries and requests for service.

With excellent performance in responding to calls with reasonable waiting time and first point resolution, the Team provide a 'gateway service' to all parts of the business from reporting repairs through to rent payments and arrears management.

Working to accredited processes and with a high degree of customer care, the Customer Service Advisors are able to quickly diagnose problems and ensure the relevant parts of the business are issued with appropriate workflows for service requests.

To ensure service levels are maintained and as a self-improvement tool, during 2024 we introduced a new 'quality assurance software system' for our Customer Service Advisors helping to identify training needs and areas of best practice that can be shared with the Team. This will continue to be developed in the coming year.

This will be coupled with greater use of Power Business Intelligence reporting to deliver a better analysis and visual representation of performance information and the updates of the 'Customer Relationship Management' module of the new housing management system due to go live in the first Quarter of 2025/26.

To further enhance the customer experience, during 2025 we will enhance our digital offer to our customers with a number of improvements to the Customer Portal function – 'My Account' and expand the communication channels we offer, for example the introduction of "Chat" functionality via our website.

The My Account feature will also be available as an 'Application' capable of being accessed by mobile devices, using a variety of different operating platforms.

As a Scheme Administrator for the Property Pool Plus (PPP) sub-regional Choice-Based-Letting Scheme in Sefton and a key representative on the Contract Board that oversees delivery of the scheme in the wider Liverpool City Region, OVH Customer Access Team will have a vital part to play in implementing updates and amendments to the PPP Policy and procedures in 2025, this will also include an upgrade to the Civica system.

To support these changes, OVH will provide training, internally to front line employees, to partner providers in the Scheme and advising customers of the revised banding priorities.

During 2025 and beyond we will be working closely with our local authority partners on facilitating a higher number of lettings to people owed a homelessness duty or who are currently in temporary accommodation, building on the success of the recent collaborative 'Housing First' initiative.

In line with the revised approach to the regulation and monitoring of the new Consumer Standards, in 2025, we will continue our concerted effort across all of our front facing teams to ensure our customer data is updated and we make, greater use of this to tailor services to meet individual needs and address any barriers that may exist.

This will involve contacting all customers where there are data gaps or who we may not speak to on a regular basis and making better use of the intelligence this generates through 'Customer 360<sup>o</sup> Reports and Customer Segmentation', bringing together information about the customer and property condition.

Providing an effective response to Anti-Social Behaviour (ASB) continues to be a priority for ourselves and our customers and we will look to build on the good work undertaken in 2024 where we were involved in a series of partnership initiatives including the successful 'Clear, Hold and Build' projects undertaken with Merseyside Police.

Our work on the 'Clear, Hold, Build' projects will continue into 2025 as we look to make lasting changes in areas that have previously suffered extensive ASB and gang related activity, investing in community gardens and joint delivery of the 'Cells – Behavioural Intervention' project with Merseyside Police, aimed at young people who may be at risk of becoming involved in criminality.

We will also be implementing improvements to the processes for triaging of low level ASB reports, to ensure they are assigned to the appropriate teams, and our response is effective / proportionate, and all potential vulnerabilities of customers are taken into consideration.

This work which will include use of the Good Neighbour Agreement and application of our Good Neighbour Policy, developed early in 2025, is intended to filter out low level cases that do not reach the ASB threshold whilst still providing an effective management response.

Ultimately this work is expected to reduce the Tenant Satisfaction Measurement metric for ASB Cases relative to number of properties that OVH owns and manages.

We will also build on and strengthen the work we have undertaken to date on supporting people who have experienced domestic abuse by exploring appropriate external accreditation processes, providing support for 'Domestic Abuse Awareness Week' and continuing to work in partnership with local support agencies.

Our Sales and Home Ownership Team continues to support our diverse housing offer, providing an excellent service to our customers who access low-cost home ownership options of shared ownership and rent-to-buy.

The Sales and Home Ownership Team will continue to play a vital role in facilitating our growth ambitions by working closely with our Development Team using their knowledge of local markets to identify new opportunities for development or expansion of stock numbers through Section 106 deals.

The future direction of the Team will be closely linked to Government funding announcements expected in the Spring of 2025 in the Spending Review and further clarification of the types of housing product that will be supported by Affordable Homes Programme, post 2026.

In 2025 and beyond the Leasehold and Commercial Team will build on the work of our 'customer journey mapping' exercises with our leasehold customers and establish enhanced communication channels via regular face-to-face meetings to ensure they have greater influence / transparency over decisions affecting leasehold properties, including service charge setting and requirements for major works.

### **Objective: Maintain and improve asset value**

As one of three essential pillars to our whole service offer, alongside our employees and our customers, maintaining and future-proofing our asset base is central to everything that we do.

Like all OVH service areas, we have had to reimagine and re-design the ways in which we manage our assets in the face of a fluid and rapidly changing operating environment.

Within this context it is therefore fundamental that we stick to our guiding principles of:

- **Looking after properties - to look after people** – with a strong emphasis on building safety and compliance to meet customer expectations and legal requirements
- **Providing value for money and sustainability** – adopting best practice and technological innovation to ensure that we make the most efficient use of our resources now and into the future

Our Asset Management Strategy (which will be updated in 2025) is closely aligned to the delivery of the wider OVH aims and objectives, will include the following key areas for action:

- **Planning, data and systems**
- **Repairs and Property Maintenance**
- **Property investment**
- **Development**



- **Stakeholder engagement**

Looking forward we will be keeping a close watching brief on new legislation that is pending over the course of this strategy to ensure our procedures / systems are correct and we have appropriate resources available to demonstrate compliance.

This will include the Renters Rights Bill (and any associated Regulations), which contains provisions for a revised Decent Homes Standard and the introduction of Awaabs Law – mandating specified response times and action for certain categories or repairs / potential property hazards.

Working closely with our involved customers and our Group Partner repairs contractor, over 2025 we will be making improvements to our repair’s diagnosis including exploring possibilities for video calling with customers to be able to deliver a higher proportion of first-time fixes.

We will also be looking at ways to improve the service to customers by rolling out our ‘Localz’ system which will provide automated notifications to tenants of prearranged visits, to reduce the number of no access jobs and increase operative efficiency.

In line with the provisions set out in the Asset Management Strategy, we are constantly looking at ways we can use our property data in tandem with the data we hold about our customers, to determine priorities within our investment programmes, ensuring improvements not only maintain asset value but deliver the biggest impact to those that may be vulnerable in any way.

Through increased and improved use of business intelligence software, we will also ensure we use our data to calculate energy efficiency of properties to prioritise measures on our path to net zero carbon emissions but also in sustainability index planning, understanding which properties remain viable into the future.

**Objective: Deliver a successful development programme**

As set out in the Development Strategy and the Business Plan, OVH remain on target to deliver circa 700 new homes over the next five-year period with a number of major developments in Sefton, the wider Liverpool City Region and further afield in the Northwest due to commence onsite in 2025/26, subject to planning and site conditions being met.

For the above schemes and others under consideration, OVH continues to engage with Homes England to maximise the grant contribution via the 2021-26 Affordable Housing Programme through the Continuous Market Engagement process.

OVH welcomed the £500m boost for the current Affordable Homes Programme (£11.5bn) 2021-26 (aiming to deliver an additional 5,000 affordable homes nationally) as announced at the Autumn budget 2024 and the government’s commitment to review the post 2026 programme in the Spending Review (due to take place in Spring 2025).

Although OVH’s focus is to utilise the full benefits of The Sovini Group Model by increasing housing supply through ‘land-based deals’, brought forward by Sovini Land Acquisition and

completed by Sovini Construction, we still acquire new units through Section 106 deals, where it is advantageous to the business.

This approach gives greater control of design aspects and is in line with OVH's carbon reduction targets. Working with our developers we are exploring the feasibility of deploying off-site and modular methods of construction on a number of smaller sites (reducing build time and overall emissions of embedded carbon).

In keeping with this approach, OVH have taken the decision to continue installing air source heating systems in new build properties going forward, despite mandatory deadlines for this being a requirement being pushed back and now due to commence in 2025.

A key aspect to the ongoing success of our development programme is the work undertaken by our Sales Team and the ways in which they have embraced new technologies to enhance our service offer for Shared Ownership and Rent to Buy properties.

Over the course of this Strategic Plan our resales offer will continue to grow alongside our homeownership services including staircasing and conversion of Rent-to-Buy tenancies into Shared Ownership purchases, both providing opportunity for increased income for OVH.

### **Aim: To provide excellent services that meet or exceed customer and stakeholder expectations**

#### **Objective: Continue to modernise our service offer and delivery methods**

Key to this approach is the work of our Customer Service Team as a gateway to the full range of OVH services and the continued roll out of our omni-channel unified communications platform.

A phased approach of new or improved functionality of this system will be introduced following the successful implementation of voice, including email contacts, SMS text message correspondence and webchat / social media traffic. This functionality will also support the development and implementation of the new Housing Management System, ensuring a joined-up approach to our service delivery.

Following a successful launch of My Account Phase 2 (repairs request service) in 2023, further functionality including the use of Artificial Intelligence (AI) will also be considered within our Communications Platform going forward, alongside implementation plans to make the system available as an application (app) in 2025.

Enhancements to the My Account portal in 2025 will include greater visibility / access to customer documents e.g. ability to view and print Energy Performance Certificates and ability to view and update personal details.

It also allows for a more proactive approach to be taken in response to real time events e.g. service provisions and advice to customers that may be made available during periods of extreme weather conditions.

**Objective: Provide support for sustainable tenancies and independent living**

During a national housing crisis where the demand for safe, quality and secure housing far outstrips the available supply, we recognise more than ever the importance of providing support to our customers to sustain their tenancies.

Our approach to tenancy sustainment starts with ensuring the different tenure products that we offer meet the needs of individual customers and their circumstances whilst making the best use of our resources e.g. where possible not under-occupying and continue to take a strong approach to tackling tenancy fraud.

We will continue to carry out customer journey mapping exercises to ensure our housing offer is fair and accessible for all groups and we always look to provide maximum security of tenure, granting the longest term of tenancy possible.

We only ever consider actions to bring tenancies to an end as an absolute last resort when all other reasonable efforts at encouraging sustainment have failed.

We continue to strengthen our internal mechanisms to promote tenancy sustainment including:

- **Home-starter packs** (where essential household items such as white goods are gifted to customers, who cannot otherwise afford them and would struggle to sustain tenancies without them)
- **Furnished tenancies** (Where full or partial furniture packages are provided free of charge to promote sustainment)

In 2024 we employed a specialist 'Tenancy Sustainment Officer' and will continue to provide this form of support over the course of this strategic plan. Based on a on a risk assessment approach all new tenants are given a graded level of support according to their needs, from additional visits through to referral to external agencies.

Where needs are assessed as 'high', referral may be made to our specialist Independent Living Service, which continues to see an increase in customers with multiple and complex needs including safeguarding concerns and those experiencing domestic abuse issues.

To enhance our provision in this area a Safeguarding and Domestic Abuse Support Officer was employed in 2024 and working closely with local authority partners and a specialist external provider, a refuge facility was established providing emergency homeless support for domestic abuse victims and families.

Through our commitment to local strategic partnerships, we have identified a need for additional support for care experienced young people starting tenancies with us and in response OVH has employed a specialist officer, who commenced work in January 2025.

Over the course of this Strategy, we will explore possibilities for additional forms of specialist housing provision, whilst continuing to contribute to strategic partnerships and areas where there are identified needs, but local provision is lacking, including:

- Further support for care experienced young people
- Support for those with mental health conditions
- Working with the Integrated Health Team and Complex Lives Service

Over the period 2025-30 we will also look to continuously improve the Independent Living service by upgrading IT infrastructure for Lifeline equipment in dispersed properties as well as wider system enhancements as part of the implementation of the new housing management system.

**Objective: Provide effective customer engagement opportunities**

Building on our long-standing tradition of promoting customer engagement activities we have invested significant resources into our 'Customer Experience Team' which brings together in one team the following roles:

- Complaints Co-ordinator
- Quality and Assurance Co-ordinator
- Customer Voice Co-ordinator
- Outbound Survey Assistants
- Customer Intelligence Assistant
- Customer Experience Manager
- Customer Experience Apprentice
- Stakeholder Engagement Officer

In addition to promoting and supporting greater customer involvement in scrutinising our service delivery and influence over key decision making, the team have been central to a wider organisational push to improve customer data capture and analysis over 2024 and will continue this activity over the course of this Strategy.

A key aim here is to ensure data is used intelligently to improve service delivery at the individual customer level and proactively without them having to request adjustments on each interaction.

Working alongside wider teams, this will include identifying customers who don't regularly contact us and ensuring their support needs are met and there are no barriers in accessing OVH services in any way.

The team will also continue to develop new means of engagement that make best use of technology, increasing customer convenience whilst also making sure regular information is provided to those that express a preference via more traditional means e.g. hard copy of

newsletters, where required and facilitating 'neighbourhood café' events in accessible venues.

To further improve our learning from complaints, over 2025 and beyond we will be working with our customers on 'root cause analysis' and 'service improvement planning' for any areas or themes where there are repeated complaints received.

Over the coming years covered by this Strategy the Customer Experience Team will also continue the work commenced in 2024, to develop closer working relations with our involved customers and our Board to improve transparency and influence over decision making at the highest level.

**Objective: Managing performance and business intelligence to continuously improve**

All teams will work within the approved Performance Management Framework to drive continuous improvement in OVH through a variety of business intelligence and service improvements, including:

- Benchmarking
- Customer Journey Mapping
- Transactional and perception survey design, implementation and analysis
- Submission of regulatory returns including Core Lettings Logs and the Statistical Data Return (SDR)
- Managing and learning from complaints
- Business intelligence and data analysis
- Utilising the corporate performance management software (Pentana)
- Continuous Improvement reviews of Performance Indicators and Processes to identify root cause analysis

Having commenced in 2023 and now firmly embedded as a key element of our continuous improvement methodology, the 'analytics programme' covering necessary business change and cost efficiency projects continues to grow from strength to strength.

There is huge appetite for further work from the 'analytics programme' across all areas of the business. Planned projects include Fabric data platform to enhance data analysis and reporting, automation of options appraisals, deep-dive analysis of repairs process and improvements to the arrears collection process / reporting, amongst many others.

In 2025 a new housing management system will be delivered with the early phases concentrating on 'like for like' replacement of legacy systems and latter phases delivering enhanced capabilities and process improvement, in line with agile working methods.

During 2024, the Service Improvement Team have played a vital role in ensuring we met our requirements when capturing, recording and analysing TSMs data, including all validity, sample size and segmentation requirements, alongside benchmarking our results with similar providers.

The 2023/2024 TSM regulatory results have shown OVH is in the top quartile in all twelve perception measures and 9 out of 14 in management measures. The Team will continue to ensure we meet our regulatory requirements, working closely with the Customer Experience Team to drive service improvements.

To ensure our customers have access to the right information to hold us to account, we will continue to publish the TSM performance via our website, alongside similar intelligence such as complaints performance and analysis.

## **Aim: To make a positive impact in the communities in which we operate**

### **Objective: Improve environmental performance**

In November 2024, the fourth iteration of The Sovini Group-wide Carbon Reduction and Environmental Management Strategy was approved for adoption by OVH Board. The Group-wide Strategy includes the following key areas for action for OVH:

- Establish accurate baseline data for existing housing stock
- Adopt a Fabric-First Approach
- Develop a revised specification for standard house type for new builds in OVH development programme
- Partnership formulation and identifying funding streams
- Working with and supporting our customers

In addition to the key areas for action in relation to our housing stock, The Sovini Group Carbon Reduction and Environmental Management Strategy also outlines the wider business benefits to be gained for OVH in intra-Group partnership working, utilising the 'Systems Thinking Approach'.

### **Objective: Develop and maintain partnerships to deliver community benefit activities**

We will continue to work in partnership with community-based organisations to provide support and direction to tenants including young people, those experiencing debt / financial hardship, unemployed, homeless, veterans, socially isolated and older persons.

Additionally, we will work closely with statutory agencies and volunteer groups to tackle issues affecting communities e.g. Crime Reduction Partnerships and third sector organisations whose work helps promote tenancy sustainability.

Through sponsorships, facilitation of a Community Development Fund, work in kind and endorsements, we will continue to offer support to groups that deliver community benefit activities and will assess outcomes using available social value monitoring tools (HACT and TOMs) and ESG Reporting Frameworks.

'Social Value Champions' representing each of the partners across The Sovini Group and a steering group have been implemented. The Champions will continue to identify and bring

forward community initiatives including those based in OVH neighbourhoods that benefit from the wide range of skills and services that the Sovini Group has to offer.

We will build on the success of our previous sponsored charitable events that aim to raise money from our supply chain partners that can then be spent on community benefit projects and charities.

**Objective: Contribute to wider strategic planning and operational delivery, raising OVH's profile within the sector**

As a key player and major contributor to the local economies we operate in, both as an employer and major housing provider, we will aim to contribute to the strategic planning agendas at the local and regional level.

As a key partner in the Liverpool City Region Housing Association Group (LCRHAG) we will continue to contribute to the joint website, spreading positive news stories about current initiatives such as our combined efforts to develop much needed energy efficient housing, our support for the local social economy and employment initiatives.

Over 2025, we will continue our strategic influence and contribution through relationships with the Northern Housing Consortium, National Housing Federation and by contributing to the national debate in the housing trade press, where appropriate and responding to consultations relevant to the housing sector.

We will aim to improve our profile and recognition by providing opportunities for our senior management team to contribute 'thought leadership' articles in the trade press and in regional forums.

Working closely with local authority partners we will also assist in the delivery of wider strategic objectives as outlined in our Neighbourhoods and Communities Strategy which was introduced in 2024 for the first time.

# Service Delivery

## Planning

Our aims and objectives were highlighted in the previous section.

Table Two below outlines the key actions / outcomes that the successful delivery of our objectives will achieve during 2025-30.

The Managing Director of Housing has overall responsibility for ensuring that the actions within the Service Delivery Plans are achieved supported by the specialist Directors across the organisation. Through our performance management framework and associated service delivery plans, there are a comprehensive suite of measurements / metrics linked to each of the outcomes below.

**Table Two:** Key Actions / Outcomes

Aim: To provide the environment to deliver business success			
Objective	High-Level Actions	Responsible Director / Head of Service	Links to Regulatory Standard compliance (where applicable)
<b>Maintain a working environment that promotes a positive organisational culture that leads to personal fulfilment and success</b>	Further develop a culture of Performance Improvements	Chief People and Communications Officer	Competency and Conduct Standard (to be confirmed)
	Further enhance recruitment processes to meet all business needs	Chief People and Communications Officer	NA
	Review and promote our wellbeing and employee benefits offer	Chief People and Communications Officer	NA



	Deliver personal development and learning opportunities	Chief People and Communications Officer	NA
	Continue to engage with colleagues to enhance employee satisfaction	Chief People and Communications Officer	NA
	Retain and improve external people and learning accreditations	Chief People and Communications Officer	NA
	Further develop a culture of inclusivity and belonging	Chief People and Communications Officer	NA
<b>Provide effective corporate support and infrastructure to support business success</b>	Ensure IT Capability and Systems are fit for business purposes including system upgrades / replacement of legacy systems	Group Director Technology and Performance	All Standards
	Self-deliver improved use of data analysis / data accessibility to create efficiencies and deliver value for money	Group Director Technology and Performance	Value for Money Standard
	Use IT to drive performance improvement	Group Director Technology and Performance	Value for Money Standard
	Provide training for all budget holders	Group Operations Director - Financial Management / Audit	Governance and Financial Viability Standard

	Secure the most favourable terms for existing loans	Group Operations Director – Treasury / Financial Planning	Governance and Financial Viability Standard
	Assist the Board to discharge financial viability responsibilities	Group Operations Director – Treasury / Financial Planning	Governance and Financial Viability Standard
	Deliver ERP actions for financial processing	Group Operations Director - Financial Management / Audit	Governance and Financial Viability Standard
	Enhance customer satisfaction through clear, timely and targeted communications	Chief People and Communications Officer	All Standards
	Enhance / promote brand reputation and organisational integrity	Chief People and Communications Officer	All Standards
	Develop targeted marketing to support growth aspirations	Chief People and Communications Officer	All Standards
	Deliver internal communications to support positive workplace culture	Chief People and Communications Officer	All Standards
	Delivered tailored communications to meet customer needs	Chief People and Communications Officer	Transparency, Influence and Accountability Standard
<b>Ensure consistent service delivery and legal compliance</b>	Maintain an effective Policy Schedule	Managing Director of Housing	All Regulatory Standards

	Carry out Equality Impact Assessments on all Policies	Managing Director of Housing	All Regulatory Standards
	Facilitate customer involvement in Policy development and review	Managing Director of Housing	All Regulatory Standards
	Provide business intelligence on proposed / actual legislative changes	Managing Director of Housing	All Regulatory Standards
	All existing Quality Management Standards retained	Group Director Technology and Performance	Governance Standard
	Improved capacity for internal data audits	Group Director Technology and Performance	All Regulatory Standards
	Facilitate net zero carbon KPI reporting	Group Director Technology and Performance	All Regulatory Standards
	Meet annual ESG reporting requirements	Director of Value Creation	Governance Standard
	Ensure all compliance duties are met	Operations Director – Assets and Compliance	Governance and Financial Viability Standard / Safety and Quality Standard
	Improved management of compliance processes through Power BI Reports and ensuring access to properties through collaborative working	Operations Director – Assets and Compliance	Governance and Financial Viability Standard / Safety and Quality Standard

<b>Achieve value for money and maximise income</b>	Continued implementation of treasury strategy recommendations on future financing options	Group Operations Director – Treasury / Financial Planning	Governance and Financial Viability Standard / Value for Money Standard
	Stock sustainability data informing options appraisals (utilising externally verified system / methodology and Power BI reporting)	Operations Director – Assets and Compliance	Governance and Financial Viability Standard / Safety and Quality Standard
	Continued monitoring of affordability assessments on rent / service charge increases	Director of Housing and Customer Services	Rent Standard / Value for Money Standard
	Maximise rental income collection	Director of Housing and Customer Services	Governance and Financial Viability Standard / Rent Standard
	Provide support for customers experiencing financial hardship	Director of Housing and Customer Services	Governance and Financial Viability Standard / Rent Standard
	Drive efficiency and cost savings through effective procurement management	Director of Value Creation	Value for Money Standard
	Ensure value for money through the Term Partnering Agreement	Director of Value Creation	Value for Money Standard
	Ensure Compliance with Procurement Regulations	Director of Value Creation	Value for Money Standard
<b>Promote excellence in governance and viability</b>	Maintain G1 and V1 governance ratings and meet all regulatory standards	Managing Director Housing	All Regulatory Standards
	Ensure Board preparedness for inspection process	Chief People and Communications Officer	All Regulatory Standards

	Implement approved recommendations of mock inspection	Chief People and Communications Officer	All Regulatory Standards
	Improve digitalisation of governance processes	Chief People and Communications Officer	All Regulatory Standards
<b>Achieve growth ambitions</b>	Growth opportunities reviewed (as applicable) including open dialogue with potential new partners in the Sovini Group	Managing Director of Housing	All Regulatory Standards
<b>Aim: To provide homes that meet demand, in safe, secure and sustainable neighbourhoods</b>			
<b>Objective</b>	<b>High-Level Actions</b>	<b>Responsible Director / Head of Service</b>	<b>Links to Regulatory Standard compliance (where applicable)</b>
<b>Provide effective allocation and tenancy management services across a diverse range of housing products</b>	Provide a gateway service and manage customer service request workflows	Director of Housing and Customer Services	All Consumer Standards
	Improve service delivery through use of quality assurance software, Power BI reporting and a range of data sources	Director of Housing and Customer Services	All Consumer Standards
	Implement policy / system changes for revised Property Pool Plus (pan-Merseyside Choice-Based Lettings) Policy	Director of Housing and Customer Services	Tenancy Standard
	Support delivery of Housing First Commitments	Director of Housing and Customer Services	Tenancy Standard
	Improved collection of customer data via contact with Customer Service Centre interactions	Director of Housing and Customer Services	Transparency, Influence and Accountability Standard

	Provide effective ASB services for OVH customers including effective partnership working	Director of Housing and Customer Services	Neighbourhood and Community Standard
	Provide effective support for customers experiencing domestic abuse issues	Director of Housing and Customer Services	Neighbourhood and Community Standard
	Improved transparency of leasehold cost information and engagement mechanisms	Director of Housing and Customer Services	Tenancy Standard
	Use market knowledge to identify stock expansion opportunities	Director of Housing and Customer Services	Tenancy Standard / Governance and Financial Viability Standard
<b>Maintain and improve asset value</b>	Prepare for legislative changes impacting asset management	Operations Director – Assets and Compliance	Safety and Quality Standard / Governance and Financial Viability Standard
	Improve repairs diagnosis	Operations Director – Assets and Compliance	Safety and Quality Standard
	Improved use of property and customer data to determine investment priorities	Operations Director – Assets and Compliance	Safety and Quality Standard / Governance and Financial Viability / Transparency, Influence and Accountability Standard
	Improve asset management system capabilities	Operations Director – Assets and Compliance	Safety and Quality Standard / Governance and Financial Viability Standard
<b>Deliver a sustainable development programme</b>	Deliver a successful development programme	Development Director	Governance and Financial Viability Standard, Value for

			Money Standard, Tenancy Standard
	Maximise grant opportunities through the Affordable Housing Programme	Development Director	Value for Money Standard
	Maximise benefits of the Sovini Group Model in development opportunities	Development Director	Value for Money Standard
	Future-proof new developments in line with the Sovini Carbon Reduction and Environmental Management Strategy	Development Director	Value for Money Standard
	Maximise income of non-social housing offer through staircasing and sales	Development Director	Governance and Financial Viability Standard / Value for Money Standard
<b>Aim: To provide excellent services that meet or exceed customer and stakeholder expectations</b>			
<b>Objective</b>	<b>High-Level Actions</b>	<b>Responsible Director / Head of Service</b>	<b>Links to Regulatory Standard compliance (where applicable)</b>
<b>Continue to modernise our service offer</b>	Improve functionality of customer portal facility	Director of Housing and Customer Services	All Standards
<b>Provide support for sustainable tenancies / independent living</b>	Provide support for tenancy sustainment activities	Director of Housing and Customer Services	Tenancy Standard
	Make best use of available properties	Director of Housing and Customer Services	Tenancy Standard
	Take action against tenancy fraud	Director of Housing and Customer Services	Tenancy Standard

	Enhance support for safeguarding and domestic abuse victims	Director of Housing and Customer Services	Neighbourhood and Community Standard
	Explore options for specialist housing provision	Director of Housing and Customer Services	Neighbourhood and Community Standard
	Contribute to local strategic partnerships	Director of Housing and Customer Services	Neighbourhood and Community Standard
<b>Provide effective customer engagement opportunities</b>	Improve data capture and analysis	Managing Director of Housing	Transparency, Influence and Accountability Standard
	Remove service access barriers	Managing Director of Housing	Transparency, Influence and Accountability Standard
	Develop new means of engagement and increase numbers of involved customers	Managing Director of Housing	Transparency, Influence and Accountability Standard
	Improve complaints analysis	Managing Director of Housing	Transparency, Influence and Accountability Standard
	Improve customer / Board interaction	Managing Director of Housing	Transparency, Influence and Accountability Standard
<b>Managing performance and customer satisfaction</b>	Maintain all key performance management functions	Managing Director of Housing	All Regulatory Standards
	Continued delivery of the analytics programme	Group Director Technology and Performance	All Regulatory Standards
	Deliver key implementation phases of the new housing management system	Group Director Technology and Performance	Transparency, Influence and Accountability Standard
	Maintain or improve on TSM performance and reporting	Managing Director of Housing	Transparency, Influence and Accountability Standard /



			Governance and Financial Viability Standard
	Publish key performance management data	Managing Director of Housing	All Regulatory Standards
<b>Aim: To make a positive impact in the communities in which we operate</b>			
<b>Objective</b>	<b>High-Level Actions</b>	<b>Responsible Director / Head of Service</b>	<b>Links to Regulatory Standard compliance (where applicable)</b>
<b>Improve environmental performance</b>	Deliver OVH related objectives of the Sovini Group Carbon reduction and Environmental Management Strategy	Operations Director – Assets and Compliance	Safety and Quality Standard
<b>Develop and maintain partnerships to deliver community benefit activities</b>	Support in place for the provision of community-based projects	Managing Director of Housing	Transparency, Influence and Accountability Standard
	Comprehensive sign-posting resource developed	Managing Director of Housing	Transparency, Influence and Accountability Standard
	Financial capacity for community benefit activity maximised through Social Value Champions and charitable fund-raising events	Director of Value Creation	Transparency, Influence and Accountability Standard

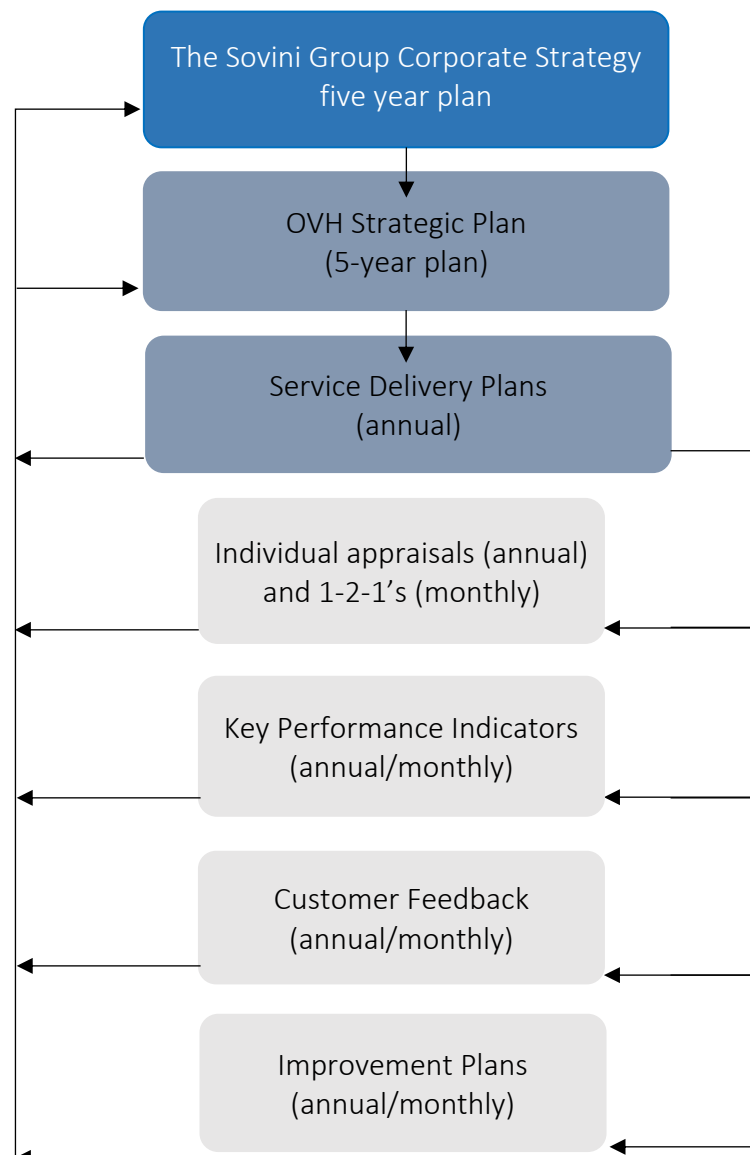
<b>Contribute to wider strategic planning / service delivery and raise OVH profile within the sector</b>	Maintain strategic housing partnerships	Managing Director of Housing	All Regulatory Standards
	Improved presence / influence over housing sector and contribute 'thought leadership pieces'	Managing Director of Housing	NA
	Respond to national consultations impacting on the housing sector	Managing Director of Housing	NA

## Our framework for success

Performance management is a key organisational tool that translates our vision and aims into effective and deliverable actions through a 'Golden Thread', ensuring that all employees and teams:

- Recognise what is expected of them
- Understand how their individual contribution supports our corporate aims and priorities
- Have the skills and ability to meet these expectations
- Receive feedback and support in relation to their performance
- Have the opportunity to discuss and contribute to the strategic direction of the organisation
- Understand that performance management is an intrinsic element of the 'day job'

Figure One



## Service review and improvement

Service improvement is achieved through analysis of information from Performance Management and Business Intelligence processes, to identify ways in which we can improve delivery of services and outcomes to our customers and other partners.

We complement this ongoing improvement activity by using a number of more formal ways of reviewing and /or auditing what we do and how we do it, to identify and deliver improvements to all aspects of our services:

- Full Service Review (incorporating Problem Solving Model approach)
- Tenant Scrutiny Reviews of specific aspects of services they receive
- Business Critical Process Reviews
- Self-Assessment Reviews
- Policy Reviews
- Benchmarking/VFM Assessments
- Service Planning/Target setting

## Risk management

We continue to regularly review our Risk Appetite and undertake single, multi variant and destruction stress testing on our Business Plan and its underlying assumptions. This ensures that we understand and quantify the impact of our key risks on our business should they crystallise.

This also includes the identification and communication of effective and proportionate risk mitigations (identified strategic remedies) to ensure ongoing viability and the continual review and improvement of our internal controls system and underlying sources of assurance.

2025 is set to be another challenging year, with continued pressure placed on our customers, our services, our people and our supply chains.

The external operating environment impacts include continued need for infrastructure investment, the ongoing impacts of Brexit, climate change, cyber defence, regulation (including Government Policy and future legislation), funding availability and costs amongst many others.

We face this head-on by continuing to be agile and harness the strength of our people who enable us to drive efficiency, effectiveness, and innovation. We also continue to identify and mitigate the risks associated with financial viability by delivering services which are aligned to

our aims, objectives and setting stretching targets in conjunction with our customers and their expectations.

This has been greatly assisted by the enhancements we have put in place in digital services and business transformation projects.

Although the coming years will remain challenging, our Risk Management Framework will enable us to continue to adapt and succeed, bringing stability and growth in line with our targets. Our high-level risk factors and mitigation measures are summarised below:

High-Level Risk Factors	Mitigation Measures
<ul style="list-style-type: none"> <li>Sustained Commitment to Development</li> </ul>	<ul style="list-style-type: none"> <li>Benchmarked development assumptions</li> <li>Sustainable development programme, with strong pipeline and confirmed funding (arranged loans)</li> <li>Umbrella Development Agreement (legal framework)</li> <li>Term Partnering Agreement (TPA)</li> <li>Internal Sovini Group integrated supply chain solution</li> <li>Potential future Gift Aid receipts</li> <li>Continuous market engagement – Homes England</li> </ul>
<ul style="list-style-type: none"> <li>Regulatory Compliance and Rating</li> </ul>	<ul style="list-style-type: none"> <li>Effective Internal Controls System and Leadership Team</li> <li>Strong and effective Board (G1 Rating)</li> <li>Key focus on regulatory compliance, customer voice, self-assessment and continuous improvement</li> <li>Viable business plan with significant headroom to manage and mitigate a wide range of adverse events / scenarios (V1 Rating)</li> <li>Strong operating margins</li> <li>Financial Recovery Plan</li> <li>Strong Tenant Satisfaction Measure performance</li> <li>Proactive preparation for a revised Decent Homes Standard</li> </ul>
<ul style="list-style-type: none"> <li>Statutory Compliance, Fire and Building Safety</li> </ul>	<ul style="list-style-type: none"> <li>Accredited health and safety management system (across the whole Sovini end-to-end supply chain)</li> <li>Significant past investment (cladding, fire door replacement, sprinklers, fire compartmentation, CO detectors, LPS decant / demolition programme, Lowton Cubitt, RAC assessment)</li> <li>Very high compliance assurance (Three Lines of Defence) in the areas of gas, electric, fire risk, asbestos, legionella and all other compliance issues)</li> <li>Awaabs Law (working party, cost assessment and resources review)</li> <li>Strong forecast operating margins and KPI performance</li> <li>Robust stock condition data and systems</li> </ul>

	<ul style="list-style-type: none"> <li>• Customer Voice Strategy, support by Customer Experience Team and Customer Voice Action Plan</li> </ul>
<ul style="list-style-type: none"> <li>• Business Transformation, Organisational Change and Continuous Improvement</li> </ul>	<ul style="list-style-type: none"> <li>• Embedded Strategic Planning process (Golden Thread), linking both the performance and risk management frameworks</li> <li>• IT strategy and funding (aimed at modern, cloud based, scalable, robust, accessible, digitally enabled, highly efficient and effective technology solutions)</li> <li>• Project management (to control, manage and monitor delivery of key priorities, maximising the efficient and effective use of resources VFM)</li> <li>• Investment in cyber defence. cyber education programme (mandatory training), cyber insurance</li> <li>• IIP Platinum accredited</li> <li>• On boarding, training, professionalism agenda</li> <li>• People management policies and benefits package with low levels of sickness and high retention rates</li> </ul>
<ul style="list-style-type: none"> <li>• Challenging Operating Environment and Political Uncertainty</li> </ul>	<ul style="list-style-type: none"> <li>• Business Plan stress testing and Financial Recovery Plan</li> <li>• Strong relationship with Leader of Sefton Council and Mayor of the Liverpool City Region</li> <li>• Member of Liverpool City Region consultation forum</li> <li>• Horizon scanning including response to Government consultation</li> </ul>
<ul style="list-style-type: none"> <li>• Failure to protect and maintain reputation</li> </ul>	<ul style="list-style-type: none"> <li>• Strong and effective Board and Leadership Team</li> <li>• Confirmed Board Risk Appetite Statement</li> <li>• Controlled growth and stress testing for resilience</li> <li>• Strong and effective Governance and Viability</li> <li>• Robust Financial Management Framework to control delegation and minimise probity / fraud risk</li> <li>• Fully integrated risk, control and assurance framework (Three Lines of Defence)</li> <li>• Embedded Strategic Planning processes</li> <li>• Proactive and responsive Marketing and Communications publications and press response to protect reputation</li> </ul>

Source: OVH Risk Register – January 2025

Our risks will continue to be reviewed regularly and reported to the Board at each meeting, so they remain current and are used to inform our immediate and future risk actions / priorities.

Actions and responsibility for managing individual and collective risks within the Risk Register are assigned within the internal performance management system which allows for real time dashboard reporting.

Our overall risk approach and culture is monitored, scrutinised and supported through the Risk and Audit Committee (RAC), who are firmly committed to strengthening and continually improving our Internal Controls System.

## Financial Planning

OVH's financial planning is designed to complement and support the strategic objectives contained within this Strategic Plan.

The financial plan utilises latest economic assumptions and assumes a five-year CPI plus 1% rent settlement is achieved following the current consultation process.

The resources required to achieve the objectives contained within the Strategic Plan is contained within the financial forecasts.

**Table Three** below provides an overview of the Association's financial performance forecasts.

**Table Three: Financial planning forecasts 2025-30**

	Financial Year				
	£ million				
	2025/26	2026/27	2027/28	2028/29	2029/30
<b>Turnover (social rents, service charges &amp; other income)</b>	<b>84.04</b>	<b>86.00</b>	<b>90.13</b>	<b>92.55</b>	<b>95.32</b>
Repairs and improvements to homes	(33.12)	(30.43)	(31.38)	(35.58)	(37.47)
Housing management and overhead costs	(19.67)	(19.69)	(20.23)	(20.91)	(21.50)
Other costs (including loan financing)	(26.65)	(28.35)	(31.18)	(32.50)	(32.83)
<b>Total expenditure</b>	<b>(79.44)</b>	<b>(78.35)</b>	<b>(82.79)</b>	<b>(89.99)</b>	<b>(91.80)</b>
<b>Total surplus</b>	<b>4.60</b>	<b>7.65</b>	<b>7.34</b>	<b>3.56</b>	<b>3.52</b>

Source: OVH 2025-2030 Business Plan