



Strategic Plan

2026-31

Contents Page

Introduction and foreword	Pages 3 - 4
Our Vision	Page 4
Our Mission	Page 4
Our Values	Page 4
Our Strategic Aims and Objectives	Pages 4-5
Aim – To provide the environment to deliver business success	Pages 6 - 13
Aim – To provide homes that meet demand in safe secure and sustainable neighbourhoods	Pages 13 - 17
Aim – To provide excellent services that meet or exceed customer and Stakeholder expectations	Pages 17 - 20
Aim – To make a positive impact in the communities in which we operate	Pages 20 – 22
Our Framework for Success	Pages 23 - 24
Our Approach to Risk Management	Page 24
OVH Property Profile	Page 25
OVH Customer Profile Information	Pages 25 - 26
Financial Planning	Page 26

Introduction

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

As we prepare this update of our Strategic Plan, we have been welcoming the Regulator of Social Housing's (RSH) inspection team as they assess how One Vision Housing (OVH) meets the expectations and required outcomes of the economic and consumer standards of the Regulatory Framework.

This inspection provides a valuable opportunity to showcase the many areas of strong service delivery developed in partnership with our customers and wider stakeholders. It has also allowed us to demonstrate our self-awareness—acknowledging where we perform well and where further improvement is needed.

Over the period of this Strategic Plan, we will implement any recommendations the RSH provides us with and continue to pursue our own programme of continuous improvement. This will build on the progress we have achieved over the past 12 months, including:

- Our partnership with Sefton MBC and the wider Sovini Group to tackle fly-tipping and wider environmental challenges, transforming these spaces into clean, safe areas that communities can take pride in
- Our ongoing initiative to provide enhanced support and opportunities for care experienced- young people, creating pathways into independent living and employment
- The commencement of targeted support for rough sleepers, delivered in partnership with local authorities and utilising government funding
- The continued growth of our development programme, resulting in the delivery of much needed, high- quality- homes across our key areas of operation

In the spirit of continuous improvement, we have adopted a revised, more concise format for this Strategic Plan, with a sharper focus on how we identify and mitigate the risks OVH may face within an increasingly complex operating environment.

Risk management continues to be a central theme in our work with involved customers during the redrafting of the Plan. Together we ensured that it reflects contingency planning for unexpected or unpredictable events, as well as preparing for known upcoming changes such as new legislation.

We recognise that the operating environment will continue to present challenges in the years ahead, with competing pressures on limited budgets. However, we also see significant opportunities for OVH and our customers. These include an improving national economic outlook, stability provided by long-term rent settlements and new partnership initiatives with local authorities and Community Land Trusts that will support the expansion of our development programme. Together, these factors will increase our financial capacity to invest further in existing homes and deliver improved services.

Over the course of this Strategic Plan, we remain committed to working towards our vision of a better future—one in which an ever growing number of customers can benefit from safe, secure homes and high- quality- services.



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

Our Strategic Aims and 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.

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 2026-31 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 organisation's vision, mission, 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		
Lead Director: Chief People and Communications Officer	Responsible Team(s): People and Learning / Marketing and Communications	Links to Regulatory Standards: Transparency, Accountability and Influence Standard
Detail: <ul style="list-style-type: none"> We will maintain our unique working culture through our value-based recruitment ensuring we employ people that align with our values and code of behaviours that has been developed in conjunction with customers We will provide career progression opportunities for staff through our comprehensive learning and development offer, including apprenticeship pathways and programmes designed to upskill employees and equip them with the skills needed for the future We will maintain a positive employee experience through strong reward and recognition, wellbeing and engagement initiatives (including support for wider family members) with a continued focus on equality, diversity and inclusion We will support our people managers at all levels to be the best versions of themselves and to ensure all employees know and value the contribution they make to achieving the organisation’s vision and mission statements. This will include enabling attainment of professional qualifications required for the competency and conduct elements to be assimilated into the ‘Transparency, Accountability and Influence Standard The Sovini Group’s Marketing and Communications Team will utilise engagement channels to keep colleagues informed of business and sector developments, ensuring a culture of transparency and mission / vision alignment 		Associated Risks: <ul style="list-style-type: none"> Failure to embed organisational culture and align human resources to achieve growth targets Unacceptable levels of sickness Breach of Employment, Human Rights or Equality and Diversity Law Failure to monitor and respond to adverse press and media coverage
Actions: <ul style="list-style-type: none"> We will continue to invest in our staff training and development to identify a pathway for future leaders / succession planning. With close collaboration between People and Learning Teams and IT we will ensure we are in a strong position to maximise the benefits of wider company use of Artificial Intelligence (AI), data analytics and business transformation projects. We will ensure compliance with the Employment Rights Act 2025 (and secondary legislation to be introduced) altering processes accordingly and we will strive to retain all existing accreditations including Investors in People Platinum standard (people and wellbeing) 		

Objective: Provide effective corporate support and infrastructure to drive business success		
Lead Director: Group Director – Technology and Performance Associated Directors: Group Operations Director – Financial Management / Audit, Group Operations Director – Treasury / Financial Planning, Chief People and Communications Officer	Responsible Team(s): IT, Finance and Treasury, Marketing and Communications, People and Learning	Links to Regulatory Standards: Value for Money Standard, Governance and Financial Viability Standard, Transparency, Influence and Accountability Standard
Detail: <ul style="list-style-type: none"> • We will ensure our IT infrastructure supports agile working, organisational growth and operational excellence, meeting all modern data driven business needs / facilitating informed decision-making, trend analysis, forecasting and enhanced reporting capabilities • To build resistance from cybersecurity threats, we will deploy next-generation firewalls and implement centralised management to ensure robust threat detection and consistent policy enforcement, embedding ‘compliance by design principles’ and meeting all legal requirements • 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. This will include enhanced self-service functionality for common IT support requests alongside proactive communication and regular feedback loops with users to enhance the customer experience • Our Finance and Treasury Management Teams will continue to provide corporate support, enabling appropriate cashflow / management accounting through facilitation of zero-based budget setting / reforecasting and monitoring. The Teams will also maintain key responsibility for risk management, ensuring there is appropriate insurance cover, internal and external audit scoping / scheduling, tax advice / compliance, compiling statutory reports / regulatory returns, loan portfolio management and payroll functions • 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 		Associated Risks: <ul style="list-style-type: none"> • Ineffective IT Strategy / Systems • Failure to prevent the impact of a significantly disruptive cyber-attack which adversely impacts operational processes and/or service delivery • Inadequate insurance arrangements / Cover that fails to protect social assets and defend against liability claim • Inability of OVH to ring-fence group structure risks, which results in a loss of social housing assets • Failure to comply with the requirements of the RSH regulatory framework which results in regulatory downgrade • Ineffective Risk Management Arrangements • Ineffective Incident Management and Disaster Recovery Plans and Contingencies • Failure to manage and mitigate the operational business interruption arising from the loss of a major repairs contractor and /or supply chain provider • Unaffordable and insufficient Pension provision

<ul style="list-style-type: none"> • Through Marketing and Communications, we will drive growth opportunities and celebrate the successes of OVH and wider Group partners; specifically promoting OVH’s unique position within a social business that delivers housing solutions through its virtuous, end-to-end supply chain • We will provide timely, factual, and balanced responses to all media enquiries; safeguarding OVH and the Group’s established reputation whilst ensuring we remain a trusted partner to all stakeholders 	<ul style="list-style-type: none"> • Financial failure of a commercial company results in non-repayment of Intra Group Loan(s) • Financial Crimes including Fraud, Corruption, Money Laundering and Failing to Prevent the Facilitation of Tax Evasion • Ineffective Financial Management / Business Planning that impacts negatively upon Financial Viability or causes Covenant Breach
<p>Actions:</p> <ul style="list-style-type: none"> • We will enhance the internal IT Service Desk / portal ‘self-service functionality’ to reduce the number of requests for support and to increase speed / staff ability to address minor issues, improving efficiency. We will develop a comprehensive set of Service Desk performance metrics to identify further options for automation of processes, achieve full alignment with Information Technology Infrastructure Library (ITIL) best practices and achieve Service Desk Institute certification • We will deploy ‘shift left principles’ as we continue our journey of upgrades / replacement of legacy systems spotting any system defects or potential security risks at an early stage of implementation, shortening delivery times and improving communication between developers and end users • We will implement advanced automation and AI-driven solutions to further streamline service delivery, predictive support and proactive incident management • Over 2026 we will implement a procurement card switch – providing real time usage reporting and will continue integration enhancements between payroll and finance system / rent data and finance system 	

Objective: Ensure consistent service delivery and legal compliance		
Lead Director: Managing Director Housing. Associated Directors: Group Director Technology and Performance, Director of Value Creation, Operations Director Assets and Compliance	Responsible Team(s): Regulatory Compliance, Customer Experience, IT Assurance, Value Creation, Assets	Links to Regulatory Standards: Governance and Financial Viability, Safety and Quality Standards
Detail: <ul style="list-style-type: none"> We will maintain a Policy schedule to meet all relevant legal / regulatory requirements, outlining team responsibilities and to manage service expectations. We will carry out Equality Impact Assessments (EIA) on all Policies and will consult customers on major changes to Policy / new Policies We will maintain procedures, provide internal quality assurance checking and will retain all external accreditations and charter marks. We will ensure all customer information requests including Data Protection and Social Tenants Access to Information Requests (STAIRS), that are within scope, are met within permitted timescales We will continue to meet compliance in the key areas of gas, fire, electrical safety, lift and electronic gates safety, asbestos, legionella and Awaab's law (damp and mould and other property hazards) as well as other aspects of facilities management where OVH has legal obligations including new requirements under The Fire Safety (Residential Evacuation Plans) (England) Regulations 2025 In line with wider The Sovini Group Carbon Reduction and Environmental Management Strategy, we will utilise carbon accounting software to collate, measure and report our carbon emissions / reduction actions and in support of 'Environmental, Social and Governance' (ESG) reporting (which will be used in support of future refinancing applications) 		Associated Risks: <ul style="list-style-type: none"> No access impacts negatively on delivery of OVH Services Inadvertently place customers at undue risk, due to failure to achieve full statutory property compliance Failure to respond appropriately and evidence progress in meeting the requirements of the Net Zero Carbon agenda Ineffective Quality Management System which results in failure to achieve or retain accreditations Failure to mitigate an Information Security Breach Non-compliance or breach of health and safety (employees and customers) Breach of Employment, Human Rights and Equality and Diversity law Heightened building and fire safety risk exposure to OVH dwellings as a result of the Grenfell Disaster Heightened Risk Exposure to the Structure of two OVH blocks due to Unstrengthened Large Panel Systems Inability to respond appropriately to changes in government policy and legislation Failure to adapt and respond to ESG monitoring and reporting obligations (including a breach of Environmental Legislation).

Actions:

- We will respond to relevant consultations to influence regional and national policy initiatives; produce regular ‘horizon scanning’ to ensure OVH is prepared for new legislative requirements and change our policies were required based on customer feedback or EIA findings. We will retain all externally verified quality assurance standards e.g. ISO Standards
- We will improve processes for property compliance checking through Power Business Intelligence reporting and exploring options for auto text messaging customers when checks are due and deploy multi-team working for customer no access cases. We will facilitate net zero carbon KPI reporting and will submit Building Safety Case Reports for all high-rise blocks

Objective: Achieve value for money and maximise income

Lead Director: Group Operations Director – Treasury / Financial Planning. **Associated Directors:** Operations Director – Assets and Compliance, Director of Housing and Customer Services, Group Director Technology and Performance, Director of Value Creation

Responsible Team(s): Treasury, Finance, Neighbourhoods, Procurement, Asset Management

Links to Regulatory Standards: Governance and Financial Viability Standard, Value for Money Standard, Safety and Quality Standard, Rent Standard

Detail:

- This Strategic Plan is closely aligned with both the OVH Value for Money (VFM) Strategy and The Sovini Group Procurement Strategy (both of which will be reviewed in 2026), demonstrating compliance with the Value for Money Standard of the Regulatory Framework
- Our Finance and Treasury Management Teams will ensure OVH achieves VFM through validation / appraisal of its asset management planning / registers and development programme. 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
- The Finance and Treasury Teams will also undertake financial benchmarking and deliver continued efficiency savings through roll out of automated processes and finance system enhancements. This will include collaborative working with the Procurement Team for the phased rollout of the Sovini Group Financial system, strengthening internal controls for spend management and cost reduction
- Our Procurement Team will also provide assurance of the OJEU compliant Term Partnering Agreement with internal Sovini Group partners for all aspects of facilities / asset management (including responsive / planned

Associated Risks:

- Lack of Strategic Approach to VFM that fails to evidence oversight and understanding of key cost drivers
- Failure to manage and mitigate anticipated sector wide construction material cost increases and supply shortages
- Procurement process are non-compliant and

<p>repairs, maintenance and investment works) through multiple benchmarks across materials, services and spend categories against live market rates and this data will be independently verified</p> <ul style="list-style-type: none"> • Alongside improvements to finance systems, we will continue to deliver improved return on investment and greater efficiency through our wider approach to digital transformation, supporting predictive analytics and self-service reporting through scalable cloud-based technology that minimises hardware dependency • The continued phased integration of our housing management system over 2026, which will include enhancements in Universal Credit verification and SMS messaging facilities for improved customer communications / streamlined processes and will sustain excellent performance in rent and service charge collection. An improved service offer in partnership with our external payments solution provider, Allpay, to amend direct debits at year end for non-debit periods will also offer greater efficiency • Our performance on rent / service collection will be allied to comprehensive support measures for customers who may be experiencing financial difficulties, non-exhaustive examples include: our internal Customer Support Fund, specialist roles in Financial Inclusion / Universal Credit Officers, Home Starter Packs, Fuel Voucher Scheme and by maintaining our bespoke customer support facility on our website signposting local support agencies • We will provide comprehensive customer information and ensure we are prepared for the commencement of relevant parts of the Leasehold and Freehold Reform Act 2024 and the Renters Rights Act 2025 and over 2026 will improve our customer engagement mechanisms by initiating Leasehold and Commercial Service Review Groups and Shared Ownership engagement forums 	<p>/ or fail to maximise efficiencies or operational benefits of The Sovini group structure</p> <ul style="list-style-type: none"> • Non-Compliant Leasehold and Freehold Service Charge • Increased rent arrears due to ineffective rent collection processes/compliance • Failure to respond effectively to changes in Welfare Reform • Non-compliant Rent Setting and Notification Processes
<p>Actions:</p> <ul style="list-style-type: none"> • Through the introduction of Microsoft Business Central Finance system, we will improve the speed of financial processing, add value with comprehensive data analytics and reduce overall costs. We will create efficiency savings through the automation of Treasury functions and Loan Management including live cashflow forecasting • We will automate several income collection processes to free up officer time to improve services in wider estate / tenancy management issues and improve our processes for service charging setting on new build developments 	

Objective: Promote excellence in governance and viability		
Lead Director: Chief People and Communications Officer. Associated Director: Managing Director of Housing	Responsible Team(s): Governance	Links to Regulatory Standards: Governance and Financial Viability Standard
Detail: <ul style="list-style-type: none"> • OVH will continue to reach the highest standards of governance, financial accountability / probity through the skills-based membership of our Board and self-assessment against the Regulatory Standards, maintaining appropriate levels of liquidity, out-performing our Business Plan forecasts, where possible, and management of risk • Having retained V1 status for viability and G1 status for governance following a stability check by the RSH in December 2025, OVH’s ambition is to maintain these regulatory gradings following the outcome of the Inspection process and achieve the highest grading for compliance with the Consumer Standard (C1) in April 2026 		Associated Risks: <ul style="list-style-type: none"> • Inadequate Monitoring and Reporting of the Strategic Plan • Ineffective Executive Strategic leadership • Ineffective and Non-Compliant Governance Arrangements • Weak and Ineffective Board • Ineffective Incident Management and Disaster Recovery Plans and Contingencies
Actions: <ul style="list-style-type: none"> • Implement in full any recommendations in regard to the OVH Board that may come from the RSH following the inspection report. Keep under review the adopted Code of Governance and manage Board succession planning 		

Objective: Facilitate OVH’s Growth Aspirations and Opportunities		
Lead Director: Managing Director of Housing	Responsible Team(s): All Teams	Links to Regulatory Standards: All Regulatory Standards
Detail: <ul style="list-style-type: none"> • Through the unique interconnected and mutually beneficial nature of The Sovini Group structure, OVH is in a strong position to weather external market forces and ensure surety of supply of vital customer services. The ongoing success of the commercial entities within The Sovini Group structure has meant they have been able to meet all internal loan / interest repayments. Providing current performance is maintained the Commercial entities should be in a position to Gift Aid a proportion of their profits in 2027/28 improving OVH’s financial capacity and furthering growth ambitions. This strong financial position will also put us in a favourable position to approach the market for new finance deals 		Associated Risks: <ul style="list-style-type: none"> • Inefficient and ineffective services provided by Sovini Group Partners • Failure to manage and mitigate the operational business interruption arising

<ul style="list-style-type: none"> • Through close collaborative working within The Sovini Group structure OVH is able to derive added value in contract delivery and ensures the Term Partnering Agreement continuously delivers VFM through multiple benchmarking against external providers • Over the course of this Strategic Plan OVH will achieve growth in its key heartland areas through the effective partnerships it has established across the Liverpool City Region, with local authorities, the combined authority and the Florrie Community Land Trust which provides a template for similar ventures going forward • 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. 	<p>from the loss of a major repairs contractor and / or supply chain provider</p> <ul style="list-style-type: none"> • Inability of OVH to ring-fence group structure risks, which results in a loss of social housing assets
<p>Actions:</p> <ul style="list-style-type: none"> • We will implement Treasury Strategy recommendations including sourcing new funding opportunities to sustain growth ambitions, including development aspirations and where relevant other priorities including retrofitting options to meet our carbon reduction ambitions • We will develop targeted marketing campaigns as the end-to-end housing solution provider, showcasing the benefits of our unique Group structure to external providers in our key areas of operation 	

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

<p>Objective: Provide effective allocation and tenancy / estate management and access to services across a diverse range of housing products</p>		
<p>Lead Director: Director of Housing and Customer Services</p>	<p>Responsible Team(s): Customer Service Team, Neighbourhoods, Community Safety Team, Commercial and Leasehold Team</p>	<p>Links to Regulatory Standards: Tenancy Standard, Transparency, Influence and Accountability Standard, Neighbourhood and Community Standard, Governance and Financial Viability Standard</p>
<p>Detail:</p> <ul style="list-style-type: none"> • As key representative on the Contract Board for Property Pool Plus (PPP) – (sub-regional choice-based lettings scheme) we will provide training for internal teams / partner providers and customer communications on a system upgrade / policy revision expected in 2026. Having successfully been reappointed as Scheme Administrator for PPP by Sefton MBC in 2025, we will continue to work closely with all member authorities to increase lettings for homelessness duty cases (via Housing First initiative) and to reduce use of temporary accommodation 		<p>Associated Risks:</p> <ul style="list-style-type: none"> • OVH's inability to manage risks related to Estate Management including

<ul style="list-style-type: none"> • We will uphold our internal Allocations Policy and ensure best use is made of OVH stock across the wide range of tenure types alongside our Sales and Home Ownership Team • Over the course of this Strategic Plan, we will continue our initiatives in partnership with communities and other agencies to improve the appearance and use of communal spaces, including alleyway clearance / maintenance, 'Days of Action' and schedule of estate walkabouts • We will promote community cohesion alongside partner housing associations and other agencies by facilitating a number of community 'get together events' • Building on the successful introduction of Anti-social Behaviour (ASB) triaging in 2025, our specialist Community Safety Team will provide training for to all Neighbourhood Services staff in 2026 utilising intelligence gained from an in-depth customer journey mapping exercise (including expectation management and improving communication with customers) • With joint working between our 'Commercial and Leasehold Team' and 'Customer Experience Team' we will improve existing mechanisms for leaseholder engagement including facilitating a series of 'hot topic' groups on pertinent issues such as service charge setting 	<p>communal areas and spaces</p> <ul style="list-style-type: none"> • Failure to deal effectively with ASB, which leads to legal or reputational challenge • Non-compliance with the approved Allocations Policy • Non-Compliant Leasehold and Freehold Service Charge
<p>Actions:</p> <ul style="list-style-type: none"> • Following a system upgrade (due Spring 2026) and procurement (expected Autumn 2026) we will work with PPP Contract Board to develop comprehensive user acceptance training on new systems and ensure applicants are aware of changes to Policy impacting PPP • Over the course of this Strategic Plan we will work with established partnership groups to deliver a serious of targeted ASB diversionary activities and early intervention measures based on shared intelligence. We will also initiate project work to reduce the need for clearances from void properties and areas of fly-tipping working with partner agencies to gather evidence and seek prosecutions for offenders • In 2026 we will commence peer review activities to ensure our Resolve ASB Accreditation remains valid and will prepare for the use of new powers for tackling ASB that are outlined in the Crime and Policing Bill (when this is approved and enacted) • We will meet all new requirements of the Leasehold and Freehold Reform Act 2024, as they are enacted, including preparation of personalised annual reports for leaseholders 	

Objective: Maintain and improve asset value		
Lead Director: Operations Director – Assets and Compliance	Responsible Team(s): Assets, IT	Links to Regulatory Standards: Safety and Quality Standard, Governance and Financial Viability Standard
Detail: <ul style="list-style-type: none"> • A comprehensive approach to maintaining and improving asset value is outlined in our specific ‘Asset Management Strategy’ which demonstrates clearly how we are meeting the requirements of the Safety and Quality Regulatory Standard • Over 2026, we will be adapting our procedures and systems to ensure we are prepared for the introduction of new legislation relevant to the asset management function, including Social Rented Sector Minimum Energy Efficiency Standards (MEES), Heat Network Regulations, Phase Two of Awaabs Law (to incorporate excess heat / cold, trips and falls, structural collapse, fire / electrical and explosion hazards and domestic hygiene: sanitation, drainage) and Electrical Safety Standards in the Private Rented Sector (England) (Amendment) (Extension to the Social Rented Sector) Regulations 2025 • We will prepare for the revised Decent Homes Standard and will utilise data driven intelligence e.g. utilising stock condition information, reviewing current component lifecycles against repair history- enabling predictive maintenance, minimising reactive repairs and ensuring compliance with the new Standard, when this is confirmed • We will continue to match customer data with our property data to prioritise programmed investment works and proactive services to maximise impact e.g. identifying customers with underlying health conditions in properties that may be more prone to damp and mould or customers who may experience fuel poverty 		Associated Risks: <ul style="list-style-type: none"> • Failure to maintain and utilise robust, accurate and reliable stock condition data, resulting in inefficient/ineffective asset management decision making and poor ROI • Poor and ineffective Repairs and Maintenance Services • Weak Physical Security Access to OVH Void Properties and Empty Offices • Inadvertently place customers at undue risk, due to failing to manage damp and mould problems identified within tenanted homes • Inadvertently place customers at undue risk, due to failure to manage damp and mould problems identified within tenanted homes
Actions: <ul style="list-style-type: none"> • Develop deeper understanding and mitigation plans for anticipated climate change impacts e.g. on flooding risks and property overheating • Introduce end-to-end digital platforms for repairs, maintenance and investment programmes, integrating Internet of Things sensors, mobile apps to enable real-time reporting • Enhance our approach to customer engagement and consultation to improve our Asset Management Strategy validation 		

Objective: Deliver a successful development programme		
Lead Director: Assistant Director – Development and New Build	Responsible Team(s): Development, Procurement, Asset Management	Links to Regulatory Standards: Governance and Financial Viability Standard, Value for Money Standard, Tenancy Standard
Detail: <ul style="list-style-type: none"> As set out in greater detail in the OVH Development Strategy, we will continue to progress OVH’s development programme through partnership initiatives with Combined Authorities, Local Authorities and Community Land Trusts e.g. the ‘Sefton 2030’ initiative which is set to deliver 400 new homes by 2030, on local authority owned sites (in addition to homes already planned for this area) and the ‘Destination Dingle Project’ that will deliver 97 new homes and retail opportunities for Small and Medium-sized Enterprises (SME’s) Building on our previous success in securing circa £30m of grant through Continuous Market Engagement, we will seek further opportunities through the Social Affordable Housing Programme (SAHP) 2026-31, allied to the approved Business Plan commitment for future development pipeline of circa £247m up to 2030 and by maximising the benefits of The Sovini Group structure through close partnership working between Sovini Land Acquisitions, Sovini Construction and Sovini Trade Supplies. We will also look to secure growth through suitable Section 106 deals, where this a viable option in key heartland areas With our Development Team, Procurement Team and Asset Management Teams working in tandem we will ensure standard house types, design briefs and development performance model assumptions are reflective of any changes to legislation and / or any Homes England’s requirements (i.e. changes to the new Shared Ownership Funding Model, Building Safety etc.) In line with The Sovini Group’s Carbon Reduction and Environmental Management Strategy we will continue to progress the net zero agenda through design / component selection and where possible, use of Modern Methods of Construction We will strive to maintain consistently high levels of Shared Ownership sales performance with completions within eight weeks and maximising first tranche sales above 20% and continue to offer routes into low-cost home ownership through Rent to Buy options /delivery 		Associated Risks: <ul style="list-style-type: none"> Failure to control and monitor Development Programme expenditure, which results in Regulatory non-compliance and has a negative funding impact (including grant) Poor programme performance results in development schemes not achieving the required milestones for completion (timescales and costs) Failure to implement and manage the changes necessary to respond to customer demand for the 10% shared ownership scheme Failure to achieve sales targets and mitigate wider sales risk which results in the Board approved sales threshold being exceeded

Actions:

- In reflection of our growing development programme, over the course of this Strategic Plan we will recruit and increase the skill set across eight new positions in the Development Team. With external expertise we will develop a full end-to-end procedures manual for delivering all aspects of affordable and mixed tenure housing development, tailored to our needs and improving collaboration with key teams in OVH and the wider Sovini Group. We will provide training for our Sales Team in relevant software packages (ProVal and Sequel) to drive efficiency and performance improvement and ensure we are familiar in using new systems being introduced by Homes England

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

Objective: Continue to modernise our service offer and delivery methods		
Responsible Director(s): Director of Housing and Customer Services	Responsible Team(s): Customer Service Team	Links to Regulatory Standards: All Regulatory Standards
Detail: <ul style="list-style-type: none">• Our 'gateway' Customer Service Team will continue to modernise and improve functionality of the customer portal facility (My Account) alongside a phased implementation for managing customer service requests via voice, (including email contacts), SMS text message correspondence and webchat / social media traffic• We will drive continuous improvement in responding to customer service requests through the deployment of a Quality Assurance System, advanced training for call handlers and increased use of data analytics via Microsoft Fabric reports		Associated Risks: <ul style="list-style-type: none">• Non-Accessible and Ineffective Contact Centre
Actions: <ul style="list-style-type: none">• Through proactive outreach to customers we will aim fill any data gaps in profile information to facilitate tailored and improved service delivery. We will procure a Unified Communications Platform (expected Autumn 2026) which alongside management of traditional contact centre requirements will include chat functionality, AI integration and two-way messaging functionality across multiple platforms. We will also integrate the 'Recite Me' tool to My Account function to improve accessibility		

Objective: Provide support for sustainable tenancies and independent living		
Responsible Director(s): Director of Housing and Customer Services	Responsible Team(s): Independent Living, Neighbourhoods	Links to Regulatory Standards: Tenancy Standard, Neighbourhood and Community Standard
Detail: <ul style="list-style-type: none"> • With a pilot scheme employing a temporary specialist Tenancy Sustainment Officer and triage system to determine levels of support / referral proving successful in 2025, we will make this position permanent in 2026. We will continue to provide tailored support for tenancy sustainment through: <ul style="list-style-type: none"> ○ Referrals to external support / the Independent Living Services ○ 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) ○ Furnished tenancies (where full or partial furniture packages are provided free of charge to promote sustainment) • Our stance of working with customers whose tenancy may be at threat will remain, exhausting all other options before considering possession proceedings as a last resort and will make best use of our resources by tackling tenancy fraud / fair allocations processes. We will ensure customers are made aware of any changes to notice periods / Grounds for Possession, when the relevant sections of the Renters Rights Act 2025 are commenced and will work closely with our external partners providing specialist housing support services on an agency management basis for the new forms of tenancy agreement that will be required under this Act • Our own specialist Independent Living service will continue to evolve and will build on a number of specialisms providing support for victims of domestic abuse, care experienced young people, tenancy sustainment initiatives with those accessing routes into housing from street homelessness (My Place project) as well as providing a comprehensive safeguarding provision for all customers 		Associated Risks: <ul style="list-style-type: none"> • Failure to respond effectively to changes in Welfare Reform • Safeguarding Failure
Ongoing and Future Actions: <ul style="list-style-type: none"> • We will analyse customer feedback and all reasons for tenancy turnover to develop proactive approaches to tenancy sustainment. Over the course of the Strategic Plan we will explore avenues for new specialist housing provision as part of the partnership initiative established with Sefton MBC (Sefton 2030), assisting the Local Authority to meet Joint Strategic Needs analysis requirements 		

Objective: Provide effective customer engagement opportunities		
Responsible Director(s): Managing Director of Housing	Responsible Team(s): Customer Experience Team	Links to Regulatory Standards: Transparency, Influence and Accountability Standard
Detail: <ul style="list-style-type: none"> Over the course of this Strategic Plan we will continue our recruitment drive and publicity campaigns that have led to greater numbers of customers taking part in our wide range of customer influence mechanisms, providing insight on our performance, strategy development and improved accountability We will utilise all forms of customer feedback to drive continuous improvement and analyse customer data to provide accessible, equitable and proactive service delivery that is tailored to individual needs including Transactional Surveys, TSM Surveys and Customer Journey Mapping (to gain lived experience insight and identify areas for policy / procedure enhancement) We will utilise complaints data and service request information for trend analysis to develop pre-emptive actions and resource allocation to improve the customer experience 		Associated Risks: <ul style="list-style-type: none"> Failure to adopt and embed Customer Voice and TSM requirements, including complaint management and resolution Failure to ensure Customer data and information is captured, analysed and controlled in accordance with and adherence to regulatory and legislative requirements
Ongoing and Future Actions: <ul style="list-style-type: none"> We will continue to provide our Board with collated customer insight information reporting, including consultation responses and will look to establish quality assurance mechanisms with customer and Board member involvement. We will explore potential for greater collaborative working with peer housing providers and external agencies such as Police and Fire Service to establish stakeholder engagement events and will continue implementation of Better Social Housing Review recommendations 		

Objective: Managing performance and business intelligence to continuously improve		
Lead Director: Managing Director of Housing. Associated Director: Group Director – Technology and Performance	Responsible Team(s): IT	Links to Regulatory Standards: Transparency, Influence and Accountability Standard, Governance and Financial Viability Standard
Detail: <ul style="list-style-type: none"> We have established a number of cross team forums to gather and share business intelligence / ensure performance across all key indicators that contribute to corporate 		Associated Risks:

<p>aims and objectives is maintained and meets target requirements, where necessary, instigating remedial actions</p> <ul style="list-style-type: none"> • Our ongoing work to refine dashboards and reporting tools to analyse performance trends and identify areas for improvement contributes significantly to a culture of continuous improvement • Over the course of this Strategic Plan The Sovini Group IT Assurance Team will work with software providers to improve data governance practices ensuring all legal and regulatory requirements in this area are consistently met 	<ul style="list-style-type: none"> • Ineffective Quality Management System which results in failure to achieve or retain Accreditations • Ineffective Performance Management Arrangements- Golden Thread
<p>Actions:</p> <ul style="list-style-type: none"> • Utilising data to drive development decisions for our core applications (including Oneserve and Bistrack) we will work with our application provider to deliver strategic improvements in the key areas that will directly benefit our customers and application users • We will develop and implement a comprehensive business intelligence framework to support performance management and continuous improvement across all service areas 	

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

<p>Objective: Improve environmental performance</p>		
<p>Lead Director(s): Operations Director – Assets and Compliance</p>	<p>Responsible Team(s): Assets, Procurement</p>	<p>Links to Regulatory Standards: Safety and Quality Standard</p>
<p>Detail:</p> <ul style="list-style-type: none"> • Alongside wider Sovini Group partners, OVH maintains a comprehensive Carbon Reduction and Environmental Management Strategy that outlines key priorities and actions we will undertake as a responsible landlord to improve energy efficiency of properties and wider business processes that have an environmental impact • In regard to the landlord role, key areas of activity contained within the above Strategy include: Understanding the changes in energy performance legislation, obtaining additional data for existing housing stock under RdSAP 10 (method for calculating energy efficiency), our ‘fabric first but not only fabric’ approach, our standard house type within our development programme that reaches high environmental performance standards, partnership formulation / identifying funding streams and working with and supporting our customers 		<p>Associated Risks:</p> <ul style="list-style-type: none"> • Failure to respond appropriately and evidence progress in meeting the requirements of the Net Zero Carbon agenda

Actions:

- We will ensure we are prepared for a number of changes in legislation that are due to come into effect over the course of this Strategic Plan that impact on our responsibilities in improving environmental performance (in properties) including Minimum Energy Efficiency Requirements for social housing, revised District Heating Regulations and a new Decent Homes Standard and associated target dates

Objective: Develop and maintain partnerships to deliver community benefit activities

Lead Director: Director of Value Creation

Responsible Team(s):
Neighbourhoods, Procurement, Customer Experience

Links to Regulatory Standards:
Transparency, Influence and Accountability Standard

Detail:

- 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 deliver community benefit activities in OVH neighbourhoods identified by our network of Social Value Champions across The Sovini Group. We will report the social value outcomes annually using the HACT and TOM's methodology and ESG Reporting Frameworks

Associated Risks:

- Inability to measure and report social value including CSR outcomes

Actions:

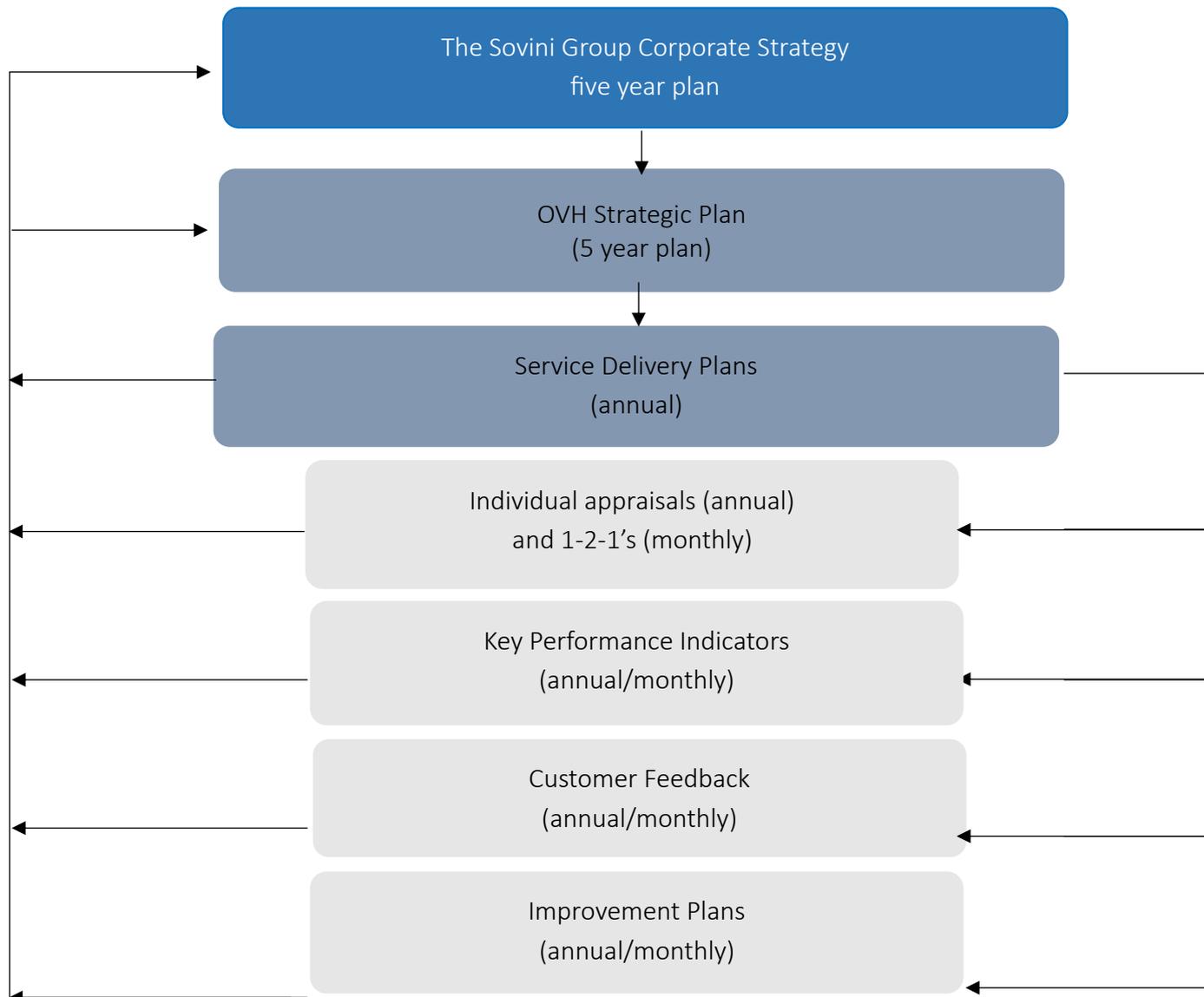
- We will build on the success of our sponsored charitable events, actively encouraging our supply chain partners to support initiatives to increase community benefit projects and charitable donations

Objective: Contribute to wider strategic planning and operational delivery, raising OVH's profile within the sector		
Lead Director: Managing Director of Housing	Responsible Team(s): Marketing and Communications, Regulatory Compliance Team	Links to Regulatory Standards: All Regulatory Standards
Detail: <ul style="list-style-type: none"> As a major contributor to local economies, we operate in both as an employer and housing provider, we will aim to contribute to the strategic planning agendas at the local and regional level. At the local level, non-exhaustive examples include our pivotal contributions to the Sefton Community Safety Partnership, Sefton Corporate Parenting Board, Children and Young People's Partnership Board and Complex Lives Steering Group. Through close collaboration with these forums, we will continue to deliver successful initiatives such as our 'Roots' service working with care experienced young people and 'My Place' rough sleeper project 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 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 		Associated Risks: <ul style="list-style-type: none"> Strategic Partnership Failure
Actions: <ul style="list-style-type: none"> Working with Mersey Care Integrated Health Team we will develop tailored support packages for customers with acute health needs via 'social prescribing solutions'. We will continue to reduce local homelessness and use of temporary accommodation via our contributions to the Housing First initiative and in 2026 we will contribute to the 'Domestic and Sexual abuse Strategy' being developed by Sefton MBC 		

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'



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
- 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

Our Approach to Risk Management

The management of risk is an essential aspect of OVH's Corporate Governance Framework. Ultimate accountability for the control and management of risk rests with the Board, who must ensure that an appropriate, robust and prudent business planning, risk and control framework is in place and operating effectively.

Risk can never be eliminated completely, however, by having effective risk management and assurance arrangements in place, risks can be controlled and where possible mitigated to acceptable levels. Board responsibilities in relation to risk management include:

- Directing overall strategy and for determining the risk appetite of the organisation, robust stress testing and the identification of strategic remedies and prioritisation
- Reviewing and approving the Risk Management Policy
- Considering and mitigating the risk implications of Board decisions, and
- Receiving reasonable assurance that key risks are being managed and mitigated effectively by the Executive Management Team

Risks will be robustly managed, monitored and reported to ensure that corporate and strategic risks are assigned, quantified, prioritised and linked (cross referenced) to operational risks.

Integrated risk, controls and assurance update reports will be provided at each Board meeting, outlining the key risks faced by OVH and the links to strategic objectives and any improvements in controls or key risk actions. The report will confirm the assurance rating and direction of travel of each risk's residual risk score.

Table One: OVH Property Profile

Low Cost (Social) Rental Accommodation	
General needs	10,617
Intermediate rent	308
Affordable rent	1,001
Supported Housing	951
Total Social Housing	12,877
Low Cost Home Ownership and other Housing Stock	
Shared Ownership	388
Leasehold	627
Non-Social Housing	88
Total Non-Social Housing	1,103

Source: Statistical Data Return May 2025

OVH Customer Profile Information

Ethnicity

	Percentage	Number
Ethnic Minority	6.5%	863
Non-Ethnic Minority	81.8%	10819
Prefer not to say / Unknown	11.7%	1546
	100.0%	13228

Age

	Percentage	Number
16 - 24	3.6%	473
25 - 44	32.3%	4270
45 - 64	38.6%	5111
65+	25.3%	3343
Prefer not to say / Unknown	0.2%	31
	100.0%	13228

Gender

	Percentage	Number
Female	61.5%	8129
Male	38.2%	5059
Prefer not to say / Unknown	0.3%	40
	100.0%	13228

Religion

	Percentage	Number
Christian	54.1%	7153
No Religion	26.7%	3534
Prefer not to say / Unknown	15.2%	2014
Other	1.6%	212
Muslim	1.5%	198
Buddhist	0.4%	35
Agnostic	0.2%	26
Atheist	0.2%	26
Hindu	0.1%	17
Jewish	0.0%	4
Sikhism	0.0%	3
Bahai	0.0%	3
Paganism	0.0%	2
Jehovah's Witness	0.0%	1
	100.0%	13228

Disability

	Percentage	Number
Disability	34.0%	4502
No disability	61.3%	8105
Prefer not to say / Unknown	4.7%	621
	100.0%	13228

Sexual Orientation

	Percentage	Number
Heterosexual	83.4%	11037
Prefer not to say / Unknown	14.7%	1938
LGBTQ+	1.7%	229
Asexual	0.1%	11
Other	0.1%	13
	100.0%	13228

Transgender

	Percentage	Number
Yes	0.3%	36
No	99.5%	13170
Prefer not to say / Unknown	0.2%	22
	100.0%	13228

Financial Planning

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

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
Turnover (social rents, service charges & other income)	88.73	92.52	96.42	98.60	101.54
Repairs and improvements to homes	(34.36)	(31.59)	(35.84)	(36.37)	(40.96)
Housing management and overhead costs	(21.28)	(20.51)	(21.12)	(21.72)	(22.28)
Other costs (including loan financing)	(27.86)	(29.55)	(32.26)	(33.94)	(34.94)
Total expenditure	(83.50)	(81.65)	(89.22)	(92.03)	(98.18)
Total surplus	5.23	10.87	7.20	6.57	3.36

Source: OVH 2026-30 Business Plan