



United Futures

OUR FIVE-YEAR PLAN 2019-24



MORE THAN JUST A ROOF



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ABOUT UNITED COMMUNITIES

Since United Communities was created five years ago we have achieved the financial strength to build an ambitious 500 new homes. We feel very proud of this.

After an alliance in 2013 between two housing associations – BCHF and United HA – we legally merged in 2017 and created United Communities. Now we are in a strong position to grow further.

Behind this success is our focus on the skills and experience of residents to influence everything we do. We are a community-based housing association that supports and leads community enterprise. We put people at our heart, not as an add-on but as a central force for action. This will continue to be our focus over the next five years.

With the UK housing crisis showing no sign of easing, it is more important than ever that we continue to provide as many new affordable homes as possible. This ambition sits alongside our aim to maintain the homes we have to a high standard. We are committed to high quality, safe, affordable, up-to-date homes that meet the expectations of residents.

To develop this five-year plan we worked with residents, staff and Board members. We set out the type of organisation we want to be, the number of homes we will build and the areas of work that we think are most important up to 2024. *United Futures* provides the detail for this vision and defines our plan in terms of people, customer satisfaction, new homes, the quality of homes and how we will remain financially strong.

OUR 'MORE THAN' PROMISE

United Communities is built around a commitment we call 'More Than'. It runs through our culture and guides how we work.

WE DEFINE OUR APPROACH AS:

More than just a roof – having a positive impact on residents' lives by providing great and affordable homes and communities across the wider Bristol area.

In 2018 we had a close look at our core values and defined them to show how they keep the 'More Than' promise. They are not just written on our walls and our website. You should feel them whenever you are involved with us. Over the next five years many things will change, but these values will remain, to help us make sure that our decisions are the right ones.

OUR 'MORE THAN' PROMISE



Make a
difference

We always ask ourselves how we can improve things through our work.

Open to
opportunity

We welcome new ideas and we take a 'can do' approach in our work.

Respect
for all

We are empathetic and caring and take time to understand other views.

Empower
residents +
communities

We offer residents opportunities in their lives and their neighbourhoods.

Thrive
through
partnership

We are proud of how we achieve more with our partners than on our own.

Honest +
ethical

We take an open, sincere approach and always seek to do the right thing.

Ambitious
+ innovative

We constantly try to improve services in new and different ways.

Neighbour-
hoods +
homes at our
heart

We support our communities and look for ways to bring people together.

THE FOCUS OF OUR WORK

We experience housing need on a daily basis. Hundreds of people apply for each vacancy and fewer people move on from our homes. Bristol alone needs more than 2,000 new homes each year.

Meeting this demand will be a huge challenge, but by using our existing homes to secure loans, we plan to build up to 700 genuinely affordable new homes.

We are not afraid to try new ways of unlocking land, such as installing modular homes on pop-up sites and creating partnerships to deliver ethical renting. We will work as a partner within community-led schemes on land that otherwise might not come forward for development. We will also continue to work on land-led developments to provide rented and shared ownership homes.

At the end of the day, everything comes down to our people. Our staff must feel valued and our residents respected. All should feel they are fully involved in standards and governance – a real say in how we run things. We are truly listening and talking to residents and staff, to build strong and lasting relationships based on trust.

We all recognise good service when we see it. If we don't receive it in our home, we can feel especially let down. Our job is to make sure that residents feel safe and secure in their homes and that we provide a quality, honest customer service, making the best use of digital communication so residents can easily access services and manage their tenancy.

We want all United Communities residents to feel proud of their homes and where they live. This isn't just about what is behind the front door, but also the wider neighbourhood and communal areas. Some of our homes are in need of

investment to bring them up to a more modern and energy efficient standard and some local environments also need improvement. This plan provides for these improvements.

Our funders recognise that we have a strong financial base with good governance, which means they are positive about lending to us. We are unapologetic about being focused on strong surpluses and improving productivity. This is what enables us to continue to build more homes and invest in 'More Than' opportunities throughout our business and within communities.



WHERE WE ARE TODAY

United Communities owns and manages nearly 2,000 homes in the wider Bristol area and in Swindon.

Most of these are for general social housing but we also provide specialist support for vulnerable people through a sheltered housing scheme in central Bristol. In addition, we have around 90 shared ownership properties.

In 2016 we agreed an ambitious development programme to build 500 new homes by 2021. We are well on the way to achieving this through different projects across Bristol, including several innovative community-led schemes.



THE NEXT FIVE YEARS

The United Futures five-year plan has been agreed by the Board with a great deal of input from our staff and residents and via workshops with our online resident group – *United Voices*.

We know that things never stand still. We have a housing crisis, an unpredictable political climate and a changing funding environment. Looking ahead, we will embrace these housing challenges.

United Futures has been designed to allow us to be flexible, so we can adapt to challenges and be open to opportunities. We're excited about this and about our firm approach to deliver 'More Than' in every aspect of our work.



KEEPING TRACK OF OUR PROGRESS

This plan will be delivered by creating annual objectives for each area of work.

We will review progress and report to the Board every six months. Other detailed strategies link closely to this plan and complement each other. Together, and combined with strong governance, they will support the delivery of our vision.

OUR VISION FOR 2024

MORE... PEOPLE POWER

Residents and staff have a strong role in decisions and co-production of services.

MORE... HOMES

We will complete 550 new homes plus 150 in partnership with others.

MORE... IMPROVED CUSTOMER SATISFACTION

Residents will report that they are happy with our service and can access it when they want.

MORE... QUALITY HOMES

Residents will say they feel proud of the standard of their homes and communities.

MORE... RESILIENCE

Robust governance and financial strength will underpin the work set out in this plan.



OUR MEASURES OF SUCCESS

What will success look like? How will we know if our plan is working? Have a look at the aims we have defined and the way we will measure success in 2024.

MORE... HOMES

We will unlock land and new finance and continue to explore fresh approaches to deliver more affordable homes.

OUR AIMS

- Deliver a mix of affordable rented and shared ownership homes.
- Partner with others to develop market-rent homes where this helps to create mixed tenure communities.
- Strengthen our role in community-led developments to empower local residents and bring forward land for new homes.
- Source sustainable 'off balance sheet' funding for modular housing of key workers and others on temporary sites.
- Devise a viable plan to replace our Swindon homes.
- Deliver good quality well designed homes that minimise carbon emissions.

IN 2024...

- 550 new 'affordable' homes will be complete.
- 150 'off balance sheet' ethical market-rent homes will be complete.
- Up to 30% of our homes will be on community-led developments and we will provide an agency service for others.
- 150+ modular homes will be complete using off-site construction on temporary sites.
- We will have agreed a long strategic plan for the future of our Swindon homes.
- Residents will be proud of their new homes, which are inexpensive to heat and achieve minimal carbon emissions.

MORE... PEOPLE POWER

Staff and residents will be fully involved in all aspects of our work.

OUR AIMS

- Staff will see us as a great place to work.
- Residents will feel they fully influence our decisions and can co-design and co-produce our level of service.
- Strong governance will be in place and reflect resident input to decisions.
- Residents will get individual support to thrive in their homes and communities via our 'More Than' approach.
- Our staff and senior leadership team and Board will reflect the communities we work with.

IN 2024...

- Staff will report that they are happy to work with us and see behaviours that are in line with our values.
- Residents will report full involvement including online and in real time via digital services.
- Together with Tenants will drive governance and two resident recruitment courses will be completed which empower residents to join the Board.
- 100+ residents will have had support to find or improve work, with over 200 supported to sustain a successful tenancy.
- Our Board and senior leadership will be diverse in age, gender and ethnicity.



MORE... IMPROVED CUSTOMER SATISFACTION

Good quality customer services that are easy to access are a priority.

OUR AIMS

- Deliver a responsive, easy to access service, to bring high levels of customer satisfaction.
- Provide a repairs service that is easy to use and delivers both quality and choice.
- Services will be high quality; charges will be good value for money and well managed.

IN 2024...

- 85% of residents will say they are happy with our overall service and 60% will access services digitally.
- 90% of residents will be happy with the quality of our repairs and 90% of repairs will be right first time.
- More than 70% of service charge payers will say that they feel they receive good value for money.

CONTINUED...

OUR MEASURES OF SUCCESS CONTINUED...

MORE... QUALITY HOMES

Residents will tell us that they feel proud of their homes and the communities where they live.

OUR AIMS

- Continue to improve the quality of our homes.
- Make our contribution to mitigating the climate crisis by improving the energy efficiency of our most difficult to heat homes.
- Sell or re-model homes that we cannot practically or financially improve to invest in existing homes.
- Deliver updated homes that meet resident expectations for the 2020s.
- All homes will continue to be safe to live in.
- Adopt and fund a new communal area standard, including better shared bin stores.
- Know our homes really well so we invest at the right time to avoid more expensive reactive repairs.

IN 2024...

- More than £62m of investment will ensure a 'Decent Homes Plus' quality.
- All our homes will meet a minimum Energy Performance Certificate rating of C.
- All properties that are no longer viable to retain will have been sold to benefit existing homes.
- Our new home standard will be achieved for all homes when a tenancy is changed.
- All fire risk remedial work will be completed and FRAs will be available to check online. No home will have health and safety (HRS) defects.
- A programme of communal area investment will have cut spending on rubbish removal by 20%.
- Our investment in homes is rebalanced, so that the ratio of responsive repairs to planned maintenance spend will have reduced from 170% to at least 120%.

MORE... RESILIENCE

We will have robust governance and good financial strength to deliver the objectives of this plan and ensure good value for money.

OUR AIMS

- Make sure that the way we run things remains strong and that we keep pace with changes in regulation.
- Sustain our operating margin to maximise our financial power to build new homes and invest in 'More Than'.
- Be efficient in everything we do so we can provide value for money for our services.
- Drive down the cost of our debt so that our surpluses go further.
- Review how we analyse, benchmark and use data to set our targets and deliver our service.
- Be open to partnerships that offer a step change in the quality of our customer services for residents.

IN 2024...

- We will retain our G1/V1 top rating for governance and financial viability. In 2020 a new Chair and new Senior Independent Director will begin work.
- We will sustain an average operating margin of 29% as well as a gearing ratio above 40%.
- Our central overheads will be below 13% and our overall social housing cost per unit will stay within the sector median.
- We have consolidated our loans to achieve an average cost of debt of 4% and completed our re-financing to support our development programme and maintain our EBITDA at below 180%.
- We are a data rich organisation using information to improve our services and add value for money.
- We have actively considered and explored joint partnerships and working alliances to help us achieve step changes in customer service.



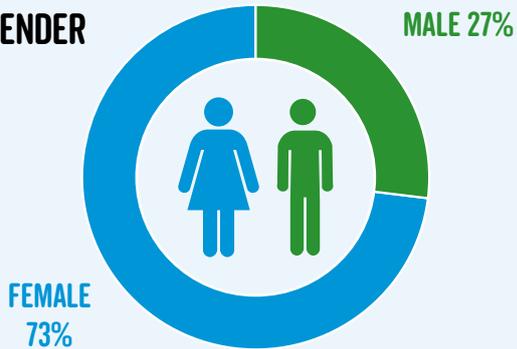
SUPPORTING STRATEGIES

The following other strategies connect to this plan and provide detailed guidance about different areas of our service and business.

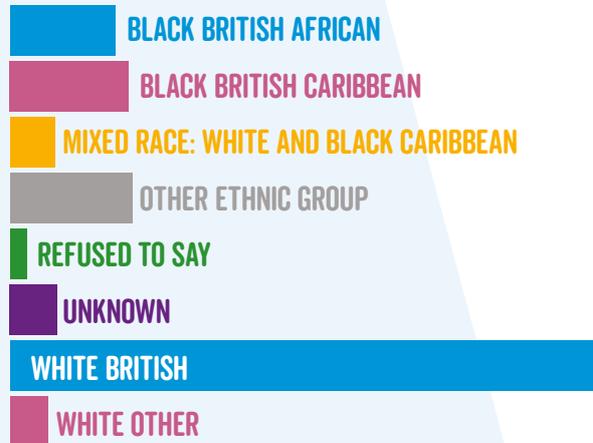
- Asset management
- Communications
- Development
- Equality and diversity
- IT
- People
- Resident engagement + 'More Than'
- Risk management
- Treasury

OUR RESIDENTS

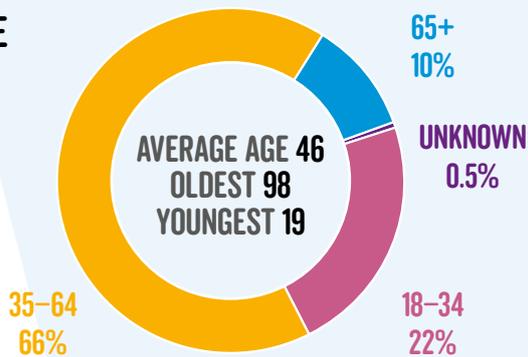
GENDER



ETHNICITY



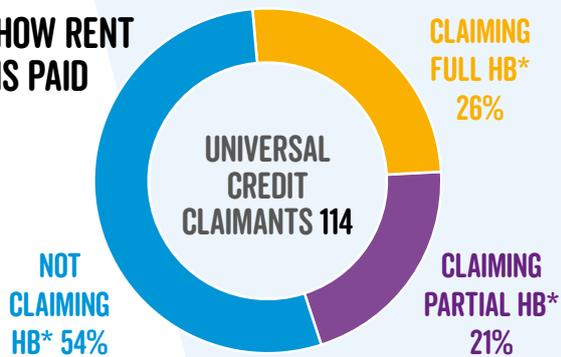
AGE



DISABILITY

15% DECLARED A DISABILITY

HOW RENT IS PAID



*HB = HOUSING BENEFIT

OUR HOMES

We currently own and manage 1,804 homes for rent (shown below) and 87 for shared ownership.

