A circular graphic on a dark blue background. It features three concentric rings of white lines. The innermost ring is a solid line. The middle ring is a series of closely spaced vertical lines. The outermost ring is a series of more widely spaced vertical lines. A vertical white line runs from the center of the circles down to the bottom edge of the innermost ring. The text "DIFFERENCE - YORKSHIRE HOUSING PLAN 2015 - 2018 - A THOUSAND DAYS TO MAKE A" is written in white, uppercase letters, following the curve of the middle ring.

DIFFERENCE - YORKSHIRE HOUSING PLAN 2015 - 2018 - A THOUSAND DAYS TO MAKE A

WELCOME

What do a thousand days mean to you?

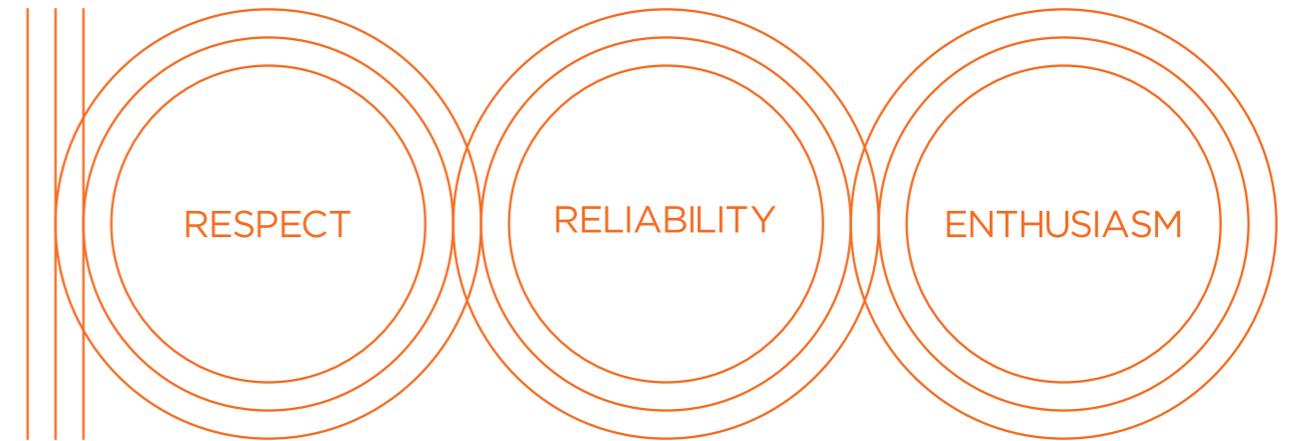
To us, they mean an exciting period full of challenge and opportunity. A period in which we will make an even bigger positive impact for those who depend on us.

Our vision is to be one of the best providers of homes and support and we have three years – roughly a thousand days – to achieve it.

We asked our customers and employees what our priorities should be and their views have helped to shape this plan and our ambitious aims.

We hope you share our passion for making a difference during the next thousand days.

Mervyn Jones - Chief Executive
Jim Taylor - Chair of the Board





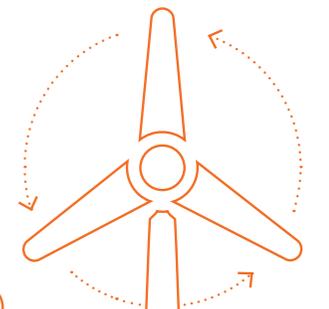
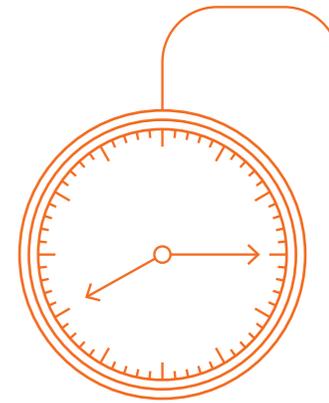
THE CHALLENGES AHEAD

We enter our next thousand days aware of the challenges ahead. Housing associations will need to be creative and innovative if they are to meet the needs of their customers. We will need to be more effective at managing the increasing risks that could affect our customers and our business.

We are living in a time of housing crisis. An acute shortage of affordable homes has emerged with fewer than half the number of houses needed being built. And although we have come out of the worst recession in more than sixty years, the recovery has been fragile and poverty is increasing. Austerity and welfare reform policies affect some of the poorest and most vulnerable people. Care and support services are under pressure.

Yorkshire Housing's mission remains firm but we will work smarter, be better at achieving best value for our customers and take a more commercial approach to generate the resources needed to achieve our social aims. Despite reduced government funding, Yorkshire Housing continues to expand its home building programme and strengthen its care and support services.

Thriving communities are a cornerstone of our business so we continue to build on our work supporting neighbourhoods. Tackling fuel poverty and improving access to education, jobs and learning opportunities are key themes in our new plan.





WHAT WE DO

Yorkshire Housing is a strong, well established charitable housing association and a leading member of the most successful independent social enterprise sector in the UK.

We re-invest our profits into new homes, improving our properties and in communities and people with support needs.

We own and manage more than 18,000 social and affordable homes throughout the region and, as a major housing developer, we are committed to boosting our building programme further.

We provide a range of housing and care services and we help people with support needs to live independent lives.



OUR VISION

To be one of the best providers of homes and support.



OUR VALUES – HOW WE WORK

Three values are at the heart of what we do.

Respect

→ Because everyone deserves to be treated fairly

Reliability

→ Because our customers expect us to keep our promises

Enthusiasm

→ Because positive and willing people give great customer service.



OUR OBJECTIVES



We will achieve our vision through five objectives



Great homes

We want customers to enjoy warm, safe and well maintained homes.



Great communities - supporting customers and neighbourhoods

We want strong communities with access to employment and training opportunities.



Great customer service

We want our customers to be happy with the service they receive.



Great place to work

We want employees who love what they do and recommend Yorkshire Housing as an employer.



Great business - profit for a purpose

We'll use profits to build and improve homes and strengthen our services. We'll improve value for money and use our data for better business intelligence.

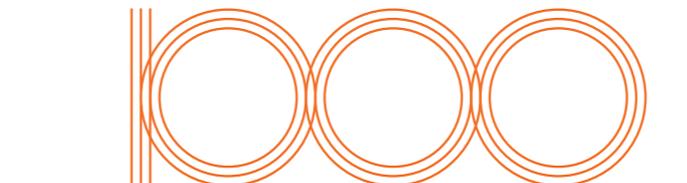


CASE STUDY:

A GOAL FOR LIFECOACH VIV

Viv Barclay, a tenant from Bentham, is a life coach supported by our business enterprise service. She has run a personal goal-setting course for tenants in Bradford to help them achieve their aspirations of finding employment.

Feedback was excellent with one participant saying: 'This course has made me feel worthwhile. I now believe I can achieve anything I set my mind to.'

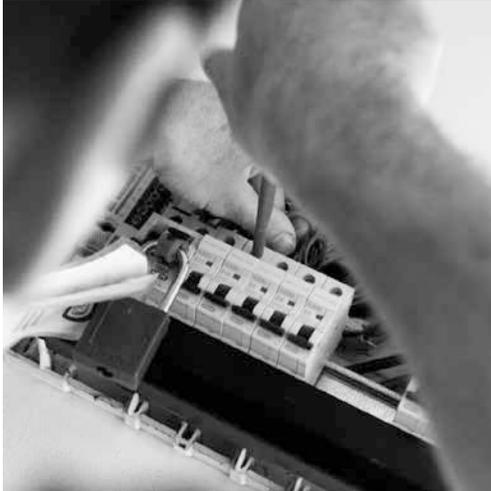




THE PAST
THOUSAND DAYS:
OUR ACHIEVEMENTS

We delivered our ambitions for the past three years, beating many of our targets. Here are some of the highlights...





GREAT HOMES:

- We built more than 1000 new homes.
- We made many of our existing homes cheaper to heat and safer, protecting our customers and protecting our assets
- We were named as a Top 50 landlord by 24 Housing magazine.

GREAT COMMUNITIES:

- We helped nearly 500 people into self employment, employment or training
- We offered more employment and leisure opportunities for people with learning disabilities
- We increased time spent in neighbourhoods and with customers thanks to mobile working technology.

GREAT BUSINESS:

- We secured £200m of funding for building more homes
- We achieved a strong A2 credit rating on the basis of improving financial performance
- We expanded our Help to Buy and Home Improvement Agency teams to support more customers.

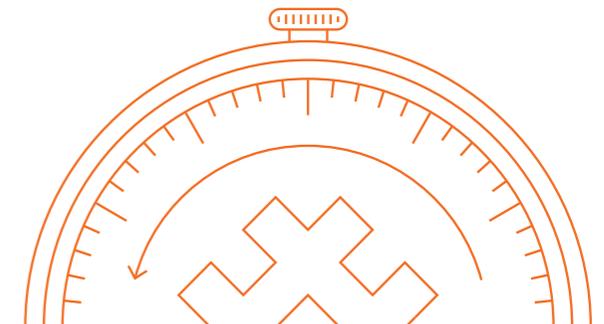


GREAT CUSTOMER SERVICE:

- We created a customer service centre in Leeds to handle around 200,000 calls a year
- Our income teams managed the impact of welfare reform by working closely with customers and providing effective support
- Our service centre was ranked second among all organisations accredited by the Institute of Customer Service in its national benchmarking study.

GREAT PLACE TO WORK:

- We increased employee engagement, with 80 per cent of staff recommending us as a good employer
- We harmonised terms and conditions and introduced new ways of rewarding employees
- We created over 50 apprenticeships.





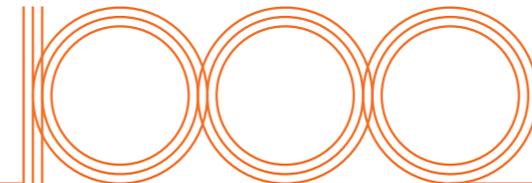
CASE STUDY:

A FOODWORKS RECIPE FOR SUCCESS

From unemployed volunteer to working dad and mentor, Shazad Nasir's life has changed in recent years. Shazad, who has a learning disability, volunteered at Yorkshire Housing's social enterprise FoodWorks after finding difficulty getting a job.

FoodWorks saw his potential and offered him a catering assistant role running the lunchtime sandwich trolley at Yorkshire Housing's head office.

He has completed an NVQ in food and beverage service and trained colleague Ben Whitehouse. Employment has increased Shazad's confidence and independence which meant his wife could move to be with him. They have since had their first child.





THE NEXT THOUSAND DAYS: A NEW CHAPTER

With a leadership team restructured to boost business performance, we enter an exciting period of change and innovation. It's a period that will bring new and improved services to our customers and communities and put us on track for continued growth.

THE NEXT THOUSAND DAYS: GREAT HOMES

Targets:

To invest over £12m to cut customers' fuel bills by up to £800k a year

By 2018, we will have developed 1,500 new homes

HOW WILL WE ACHIEVE IT?

After securing £200m of investment from our first bond issue, we will increase the supply of affordable housing in the region. We'll provide affordable homes for rent as well as homes for sale and market rent. We'll help tackle the growing problem of fuel poverty by investing in energy efficiency.

Using our property assets - we will:

- Identify and dispose of properties that are uneconomic or no longer fit for purpose to reinvest in existing and new homes.
- Integrate our systems to improve information needed to shape our investment decisions.

Fuel poverty - we will:

- Replace 3,000 boilers
- Provide additional loft insulation to 900 homes
- Secure £1m grant funding to support our fuel poverty programme
- Provide extra insulation for 1,000 of our least energy efficient properties.

Safe and attractive neighbourhoods - we will:

- Invest an extra £1.6m in improvements to the neighbourhood environment around our homes
- Invest in our fire safety programme to complete all work by 2016.





CASE STUDY:

AN INCLUSIVE DEVELOPMENT: HOBSTONE

This new development of 55 two and three bedroom family homes is helping tackle the housing shortage in York.

It features a mixture of affordable rented homes as well as fourteen available to private buyers on the open market. This will create an inclusive mixed community as well as bring in valuable additional income to Yorkshire Housing.



THE NEXT THOUSAND DAYS: GREAT COMMUNITIES

Supporting customers and neighbourhoods

Targets:

£10m worth of Social Value* through community investment activities

1,000 customers helped into employment or training

HOW WILL WE ACHIEVE IT?

Independence is important to all of us. As poverty increases and services are cut back, some customers will need support to maintain their tenancy and independence.

Employment and training programme - we will:

- Support 300 people into work
- Support 300 people into training
- Support 300 people into self-employment
- Create 100 new apprenticeship opportunities.

Through other initiatives - we will:

- Target support services to help people sustain their tenancy
- Provide more choice in access to our homes
- Promote and develop our independent living services to support more customers to lead active independent lives
- Sustain and grow care and support services within an agreed level of internal subsidy
- Increase our customer influence network to 400 members engaged in helping improve services.

★ Social Value is a way of measuring an organisation's positive impact on individuals, communities, other services and society. We use the valuation model 'Value Insight' developed by HACT.

1

We'll help one person into employment, training or self employment each day of our plan

EVERY DAY COUNTS





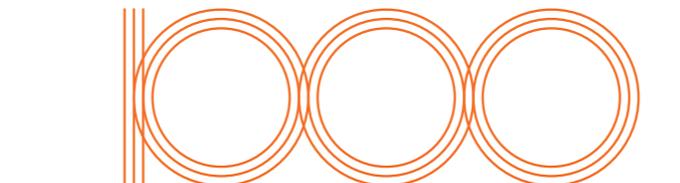
CASE STUDY:

JOE'S CHOICE

LifeWorks' personalised recruitment ensures that people with disabilities are matched with support workers who have similar interests.

Customers such as Joe, from Ilkley, work with the team to put together a job description and specification tailored to their interests and needs and join the interview panel.

Joe, who has autism, recruited support workers Clive and David, who share his love of history, swimming and walking.



THE NEXT
THOUSAND DAYS:
GREAT CUSTOMER
SERVICE

Target:

Achieve 90 per cent
customer satisfaction

HOW WILL WE ACHIEVE IT?

We've performed consistently but there's always room for improvement. We want to see high satisfaction levels across all of our services.

Standards and culture - we will:

→ Introduce new service standards and improve our responsiveness to our diverse customer base.

Scrutinising our services - we will:

→ Involve more customers in testing new and existing services
→ Review how our service inspectors, our teams and the Board work together to provide high standards of customer service.

Integration - we will:

→ Improve systems to provide quicker access to up-to-date customer information
→ Achieve the seamless service set out in our customer service vision
→ Introduce a single point of contact for customers requiring specialised services such as care and support.

Customers communication - we will:

→ Offer customers more ways to access our services
→ Develop our online services
→ Enhance face-to-face services
→ Invest in training to deliver our new customer service standard.

Understanding the people we serve - we will:

→ Work hard to understand the needs and wishes of our customers.



We'll invest up to
£7,000 a day in new
technology to make
our services to
customers better
and more efficient

EVERY DAY
COUNTS

GREAT





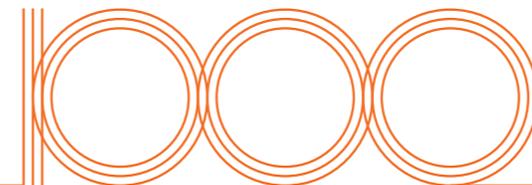
CASE STUDY:

MAKING CUSTOMERS RESILIENT

Benefit and money advisors support customers who are struggling to pay their rents. Sometimes it calls for patience and determination to help customers receive their entitlement.

In one case, our advisor pressed the Department for Work and Pensions over three years to help a customer with severe mental health problems secure almost £15,000 in backdated employment support allowance.

In another case, our advisor helped a customer prepay a personal budget plan to reduce more than £2,000 in rent arrears.



THE NEXT THOUSAND DAYS: GREAT PLACE TO WORK

Targets:

Achieve a gold Investors in People
assessment by 2018

Achieve 85 per cent employee
engagement by 2018

HOW WILL WE ACHIEVE IT?

Engaged people mean a positive organisation and that means great customer service. High engagement is central to our objective of becoming an employer of choice.

We will:

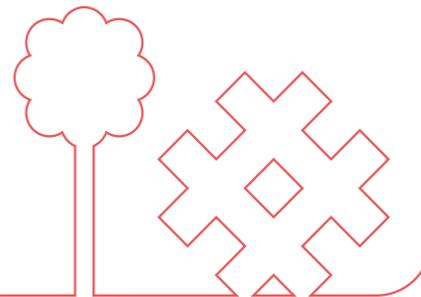
- Find more ways for people to be involved and be heard
- Enable people to grow to their potential through personal development
- Create more opportunities for career development
- Develop our learning and skills in using technology to provide better services and improve efficiency
- Build our reputation and recognition as an excellent employer that makes a difference
- Becoming a Living Wage employer by 2018.

10

We'll create one
apprenticeship
opportunity every
ten days of
our plan

EVERY DAY
COUNTS

GREAT





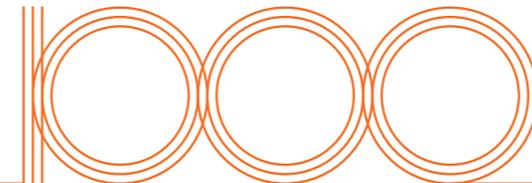
CASE STUDY:

AT YOUR SERVICE

Amy Meek is an example of Yorkshire Housing's approach to development opportunities.

After starting as an apprentice in our Home Improvement Agency, she now works full time as an advisor in the busy customer service centre which handles around 200,000 calls a year.

The centre has also become a hot house for talent, helping new starters progress their careers in other parts of the organisation.



THE NEXT THOUSAND DAYS: GREAT BUSINESS

Profit for a purpose

Targets:

Improve our operating margin from 26 per cent to 30 per cent (excluding sales) by 2018

Build our business assurance from 60 per cent to 90 per cent by the end of the plan

HOW WILL WE ACHIEVE IT?

All our profit is reinvested in homes and services. We will improve efficiency in all areas of our business, with an increased focus on business assurance in our risk management framework.

Improving value - we will:

- Use benchmarking, rigorous analysis and customer feedback
- Improve value for money each year, saving £3m over the life of the plan to invest in our business
- Make better use of our property assets.

Expand HomeWorks - we will:

- Deliver more services to customers at lower cost, generating £6m in gross profit and helping improve customer satisfaction.

New business - we will:

- Win profitable new business that adds turnover of £500k each year through our Home Improvement Agencies, Care and Support services and Space Property.

Develop business intelligence - we will:

- Improve our use of information and systems to drive better performance and value for money.

Business assurance - we will:

- Document all critical processes, develop our risk management and establish a business assurance index to improve our use of controls.



We'll generate an extra £500 worth of new business each day of our plan

EVERY DAY COUNTS

GREAT!



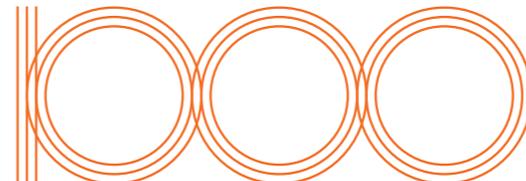


CASE STUDY:

EXPANDING HOMWORKS

The HomeWorks team has taken on work on empty properties previously carried out by contractors in Skipton, Malton and York.

This is the start of a three-year growth plan to create a single repairs service which will provide better value for money. The aim is to provide a flexible service and improve performance, by focusing on quality workmanship, customer satisfaction and value for money.





FIT FOR THE FUTURE: THE IMPACT OF TECHNOLOGY

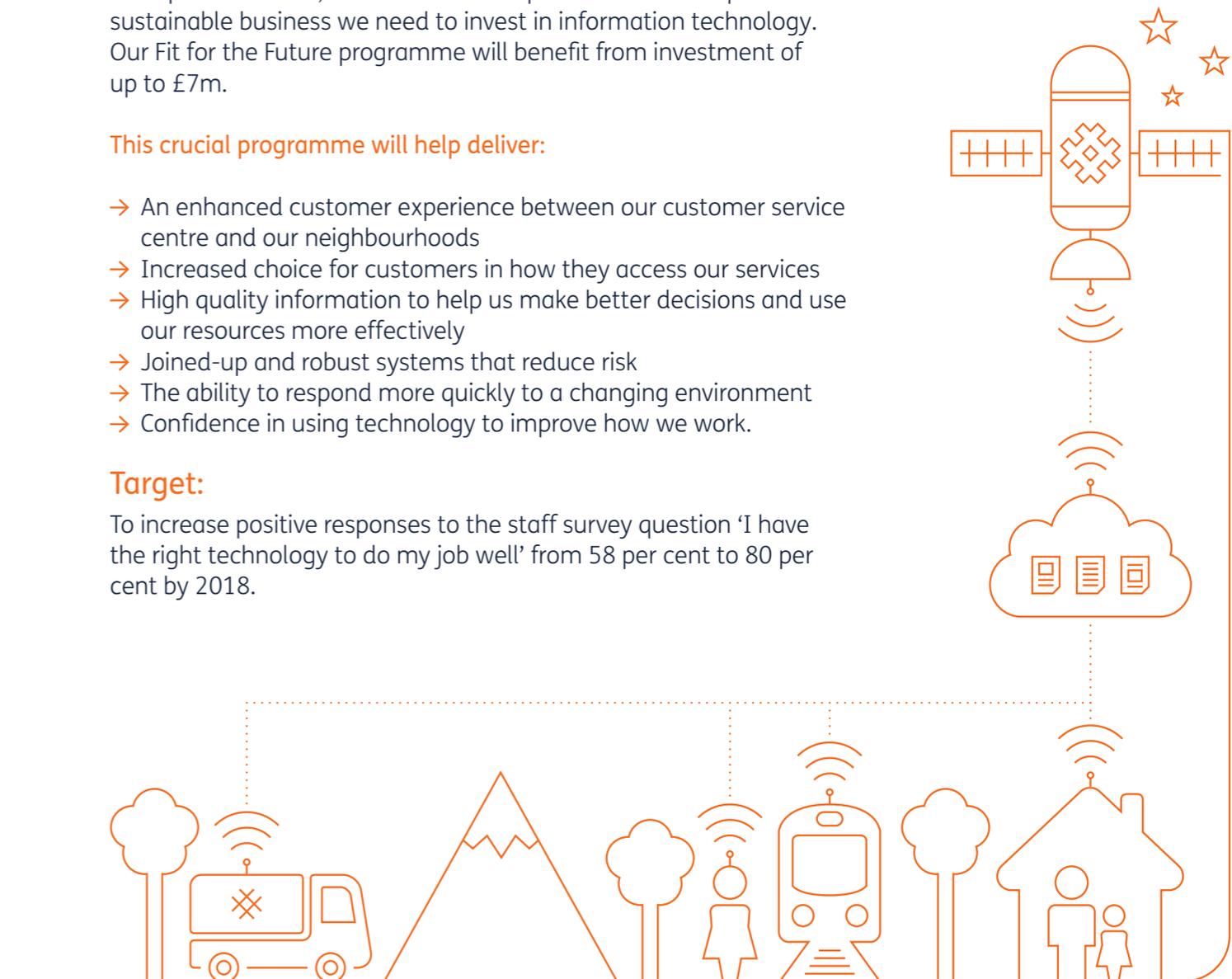
To improve services, meet customer expectations and help create a sustainable business we need to invest in information technology. Our Fit for the Future programme will benefit from investment of up to £7m.

This crucial programme will help deliver:

- An enhanced customer experience between our customer service centre and our neighbourhoods
- Increased choice for customers in how they access our services
- High quality information to help us make better decisions and use our resources more effectively
- Joined-up and robust systems that reduce risk
- The ability to respond more quickly to a changing environment
- Confidence in using technology to improve how we work.

Target:

To increase positive responses to the staff survey question 'I have the right technology to do my job well' from 58 per cent to 80 per cent by 2018.





MANAGING RISK

We operate in an increasingly volatile and uncertain environment. Our approach is to identify risk in advance and use controls to reduce the impact or the likelihood of the risk occurring. Our assurance framework tests that controls are working.

The key risks we have identified are:

→ Continued impact of welfare reform or continued government cuts that affect our customers' ability to cope, resulting in possible increases in arrears and collection costs and less resilience in our neighbourhoods.

Mitigated by: our community investment strategy, investment in our income services teams and plans to support vulnerable customers.

→ Failure to exploit new technology fully resulting in loss of customers, inefficiency and low customer and staff satisfaction.

Mitigated by: our Fit for the Future programme.

→ Changing customer demographics mean that we are no longer providing services customers want.

Mitigated by: our development strategy, customer insight strategy and our Care and Support vision.

→ Major health and safety incident causing death or serious injury, cost or reputational damage.

Mitigated by: robust compliance and assurance and work to build our health and safety systems and culture.

→ Inconsistent data or not knowing customers as well as we should resulting in poor levels of service.

Mitigated by: our Fit for the Future programme, good customer insight and data governance.

→ Insufficient resources and attention paid to business as usual during a time of significant change resulting in a drop in performance.

Mitigated by: regular assessments, effective project management and extra resource to support projects and maintain business as usual.

→ Economic and financial risks affecting our home building programme.

Mitigated by: sourcing alternative funding including bonds.





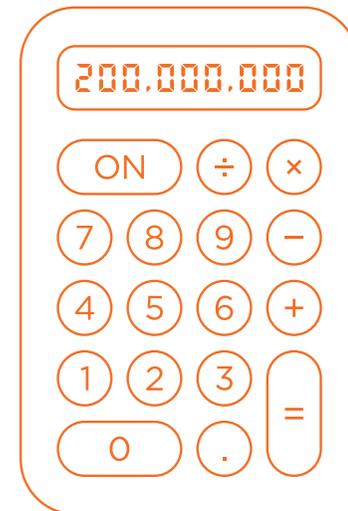
FINANCE

Our plan for 2015-18 is included in our 30 year financial projection and has been extensively stress tested. The summary shows that we will maintain our strong financial position while providing more homes and services:

	£m			
	14/15	15/16	16/17	17/18
Turnover	86	92	103	108
Expenditure	(63)	(67)	(76)	(78)
Operating profit	23	25	27	30
Property sales profit	3	2	3	2
Interest	(14)	(17)	(18)	(19)
Profit	12	10	12	13

We use a range of measures to monitor financial performance. We will meet our three 'Golden Rules' over the next three years:

	14/15	15/16	16/17	17/18
Operating margin (minimum 26%)	27.3%	27.1%	27.9%	30.1%
Interest cover (minimum 1.15)	1.5	1.3	1.3	1.5
Gearing (maximum 50%)	38%	40%	41%	39%





CASE STUDY:

ENABLING INDEPENDENCE

Our Home Improvement Agencies do large and small home adaptations to enable older or vulnerable people to live at home safely and independently. Sometimes disabled facilities grants don't cover the full cost of the larger pieces of work.

In one case, our needs, advice and support officer raised £24,500 from foundations and charities so the home of a 19-year-old with a chronic condition could be modified to meet their needs.

In another case, our self-pay home adaptation service HandyTec project managed a range of adaptations and repairs for a financially-abused pensioner who had been referred to us, increasing her well-being and independence.





GOVERNANCE

This strategy has been set out by the Board of Yorkshire Housing which will oversee the delivery of our vision and objectives. To ensure that it is fit for the purpose of this plan, the Board has initiated a comprehensive governance review.

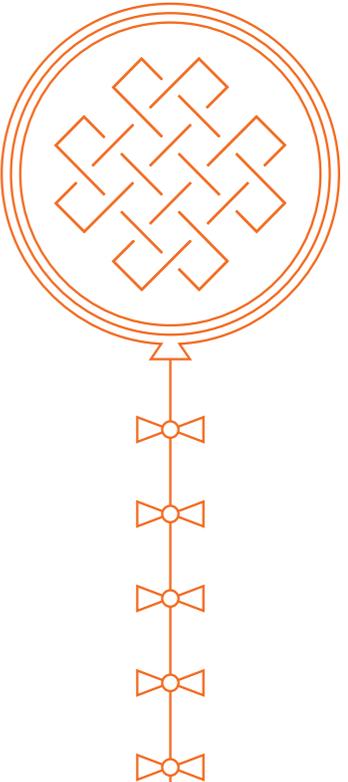
The Board has adopted the National Housing Federation Code of Governance and the outcomes of the review will meet the requirements of the Code.

EQUALITY AND DIVERSITY

Equality and diversity are integral to what we do. It is our duty to respond to the changing needs of our communities and eliminate discrimination in all its forms.

By working hard towards greater equality and diversity, we will provide the right services and meet the expectations of our customers more effectively during these next thousand days. We'll celebrate diversity in our communities and in our workforce.

In delivering this plan we will respond to the diversity of our communities and customers and ensure that Yorkshire Housing promotes fairness and equality.



RESPECT



SUSTAINABILITY

We'll maintain our focus on environmental sustainability. We believe it is essential for our customers, our communities and our business.

The key themes of our environmental strategy are:

- Affordable warmth and energy efficiency
- Adapting to climate change
- Biodiversity
- Procurement
- Transport and water efficiency
- Waste.

In delivering this plan we will improve quality of life while reducing the environmental impact of our homes and services.



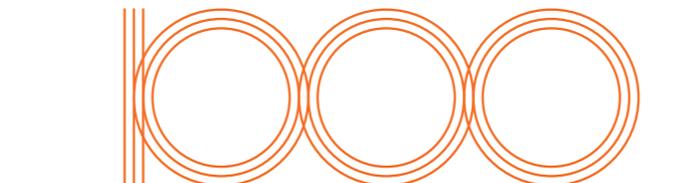


CASE STUDY:

SWARCLIFFE: A THRIVING COMMUNITY

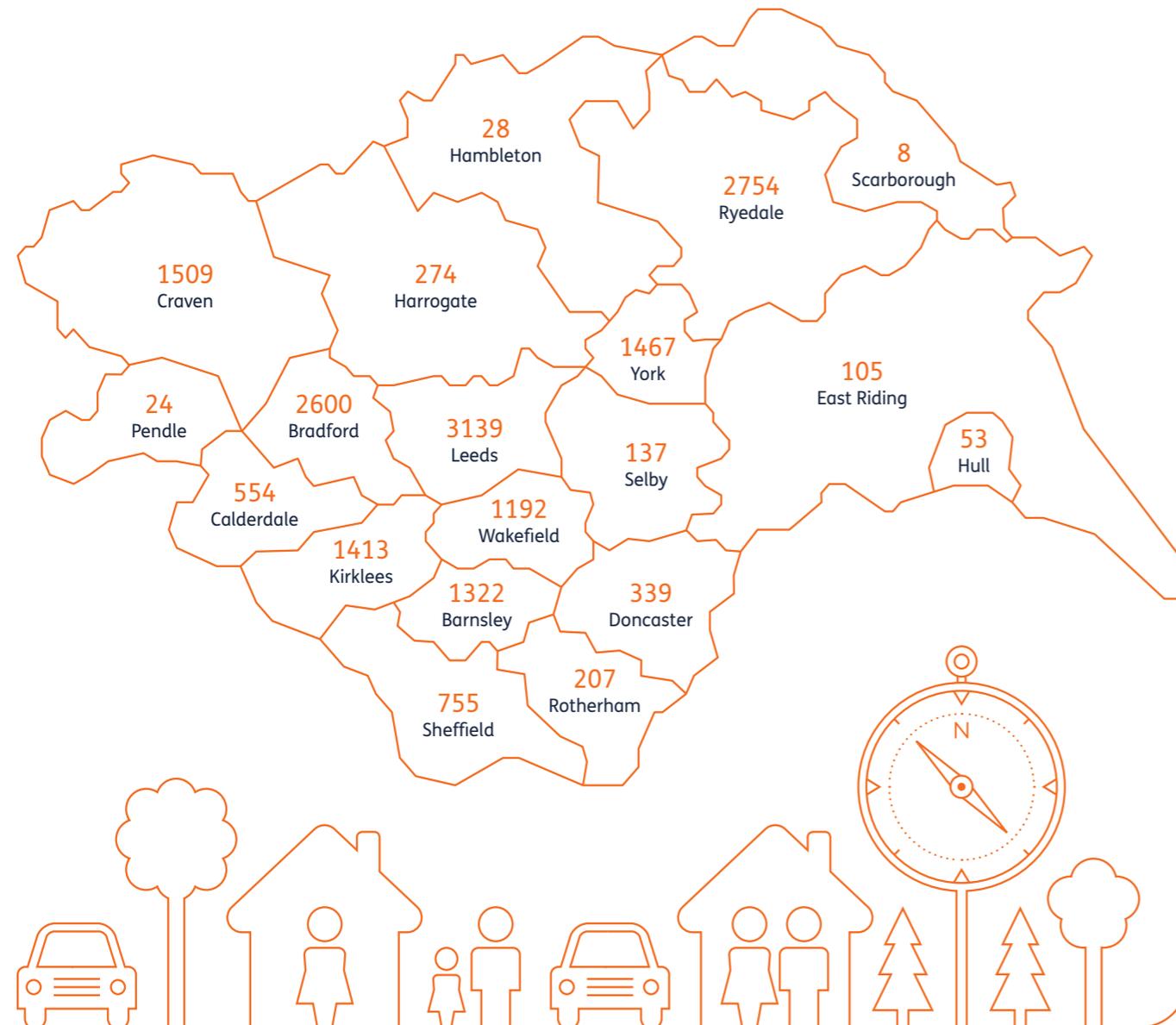
Since 2005, Yorkshire Housing has provided repairs and estate management services for 1500 homes in Swarcliffe, Leeds, under one of the first private finance initiative (PFI) housing projects. The success of the project shows how we make the most of new business opportunities.

Customer feedback demonstrates how we have helped transform the estate and create a popular and much improved community.



WHERE WE WORK

The properties we own and manage in the region.
As of spring 2015.



THANK YOU FOR
READING OUR PLAN
FOR THE NEXT
THOUSAND DAYS.
WE'RE LOOKING
FORWARD TO
ACHIEVING OUR
GOALS.



Head Office:
Yorkshire Housing
Dysons Chambers
12-14 Briggate
Leeds
LS1 6ER

Telephone: 0113 825 6000
Email: enquiries@yorkshirehousing.co.uk
Web: yorkshirehousing.co.uk
Twitter: twitter.com/yhousing
Facebook: facebook.com/yhousing



YHL-3041 Designed by the Yorkshire Housing Communications team

