

Making a Difference

Business Plan
2025-2030



watford
community
housing



We are driven by our desire to make a difference to people's lives.

By delivering sustainable homes and good-quality services, we offer opportunities for our customers to get the best out of life.

As a community-based business, we are proud to work in partnership with local people and organisations to enhance the areas we serve.

This plan, along with our suite of strategies, has been created in consultation with our customers and sets out how we will continue to build on our success between 2025 and 2030.

Who we are

As a Community Gateway housing association, our core purpose is to provide good-quality homes in partnership with our residents and key stakeholders, focusing on making a real difference to our communities by prioritising services for people on lower incomes.

So that we can continue to meet this aim, solid foundations are essential. Going into our 2025-2030 Business Plan, we are proud to have the highest ratings from the Regulator of Social Housing under the consumer standards (C1), and for governance (G1) and financial viability (V1).

This demonstrates that we are financially secure and well-governed, and we are committed to maintaining high standards throughout the next five years, so that we can consistently deliver for our customers, both existing and new.



Working with our communities

We work across South-West Hertfordshire and North-West London, putting local communities and people at the heart of everything we do.

Because we are a Community Gateway organisation, residents are empowered to influence our decision-making and have a real voice. We are determined to continue strengthening our membership offer to give local people even more of a say over what we do in their communities and the services we provide.



Our journey

We will celebrate our 20th anniversary during the period covered by this business plan, and we are proud of our record of continuous improvement since our formation in 2007.

Over that time, we have developed our services for customers, invested in nurturing vibrant communities, and forged a reputation as a valued and effective partner to other local organisations. By building new homes and acquiring homes from others, we have grown significantly and now deliver our services to more people, across a wider area.

However, we are always hungry to do more.

What we believe

We are guided by our vision and our values, which will remain at the heart of how we work.

Our Vision

‘Better homes,
friendlier
communities –
together’

Our Values



Professional

We are open, honest and respectful.
People trust us to keep our promises.



Forward thinking

We have a can-do attitude and
embrace opportunities to improve
and innovate.



Collaborative

We work together as one team and build
lasting relationships to get results.



Embracing the future

As a forward-thinking organisation, our aim is to keep growing and improving in all areas of our business between 2025 and 2030.

‘We always aspire to do more: building on our service offer, making sure our homes meet quality standards, supporting strong communities and developing as much new housing as possible.’

We always aspire to do more: building on our service offer, making sure our homes meet quality standards, supporting strong communities and developing as much new housing as possible – while recognising the need to balance investment with sound financial management, to ensure long-term stability for our customers.

We will continue to enhance our services to deliver on our [Customer Experience Strategy](#) and achieve year-on-year improvements in the feedback we receive from customers through the Regulator’s Tenant Satisfaction Measures (TSMs).

Partnership working is in our DNA, and our close relationships with other organisations will remain central to how we will achieve our shared goals for the communities we serve.



Innovating and improving

We are always looking to improve, and we will embrace new technology and opportunities to work more effectively and efficiently, in line with our [Digital Strategy](#).

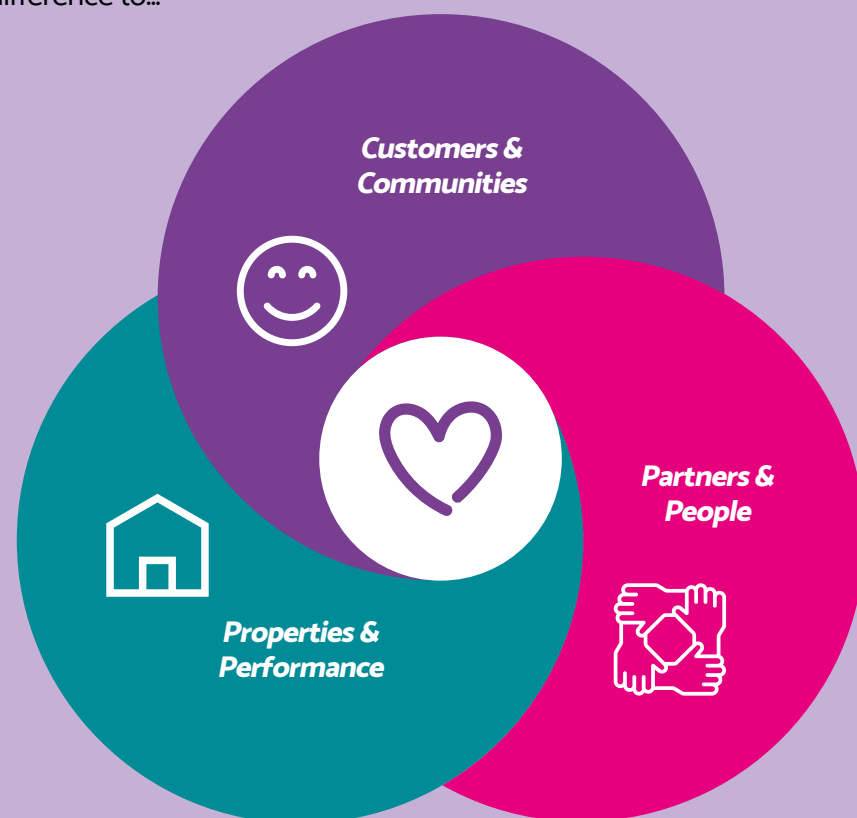
To ensure we make the right decisions, our approach will be data-driven and based on the best possible information. We will understand our customers so that we know how we can meet their needs, and we will maintain comprehensive records about all our properties, so that we can manage them effectively.



Making a difference to...

To meet our ambitious aspirations and make a real difference, every area of our business needs to succeed and work together in harmony.

By focusing on three key areas, we will make a difference to...



Our Customers & Our Communities

Delivering excellent and reliable services, and fostering safe and vibrant places to live.



Our Properties & Their Performance

Maintaining and building quality homes that are sustainable and fit for the future, helping people to live well.



Our Partners & Our People

Building productive relationships, a strong values-based culture and a diverse and inclusive team, so that we can work together to do more.



A force for good

Everything we do is geared towards meeting the needs of our customers and enriching the communities we serve.

As a Community Gateway housing association, we are committed to listening to our customers and focusing on what is most important to them. Our Business Plan and the strategies that underpin it have been co-created with our customers.

In summer 2024, we carried out a consultation exercise to find out what customers' top priorities were. To shape our plans for 2025-2030, we have also consulted our Gateway Membership Team – a group of residents who work closely with us to make sure that customers have a voice in all that we do – and our Customer Experience Committee.



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Guided by our customers

Our customers told us that these are the things that matter most to them:

- Improving communal areas
- A reliable repairs service
- Safety, security and tackling anti-social behaviour
- Face-to-face communication and a strong local presence
- Community initiatives and investment



Our strategy

- Our **Customer Experience Strategy** sets out how we will continue to enhance our offer to customers – delivering a reliable repairs service and excellent housing management, acting on residents’ feedback and working to make communities safer and more attractive.
- Our updated **Service Standards** provide customers of all tenures with further information, guidance and clarity on the services we offer, and the standards they can expect from us.
- In line with our **Health and Wellbeing Strategy**, we will make sure that our homes are safe and secure – helping our customers to stay healthy. Through our services and our partnerships with others, we will provide a range of support to help people live well, and respond quickly if customers have concerns about their home.
- By delivering our **Community Partnerships Strategy**, we will bring people together and invest £1.25 million in tenancy sustainment and vital local initiatives through our Community Partnerships Fund. As well as fostering friendlier communities, we will develop our membership offer, making it easier for our residents to influence the work we do and promote positive change.

Improvements driven by customers

Following the introduction of the Regulator’s Tenant Satisfaction Measures (TSMs), all housing providers now have a consistent and clear approach to monitoring customer sentiment. This makes it easier for us to track satisfaction levels over time, as well as how we are performing in comparison to other providers.

To deliver for our customers and our communities, we are determined to drive improvements in all our services – and we will use the TSMs to benchmark our year-on-year performance and make sure our work is driven by our residents’ feedback.

‘We will bring people together and invest £1.25 million in tenancy sustainment and vital local initiatives’



Homes that change lives

We know that good homes give people the foundations for happier, healthier and more fulfilling lives.

Every home we provide should represent opportunity and stability. We're committed to building as many new homes as possible, and to making sure that every one of our homes is safe, well-maintained and comfortable.

The condition of social housing has rightly been under the spotlight in recent years. The government is currently reviewing the Decent Homes Standard to ensure that residents across the country have homes that are safe and modern, and that landlords act quickly to deal with problems such as damp and mould. We welcome the drive for improvement and we are determined to play our part by delivering consistently good-quality homes for our customers.

'We welcome the drive for improvement and we are determined to play our part by delivering consistently good-quality homes for our customers.'





Delivering the future

As well as driving up quality, we will continue to make all our homes more energy-efficient so that they are fit for the future and cheaper to run – putting money back in our customers' pockets and contributing positively to the decarbonisation agenda. As we continue our journey towards net zero carbon, we will ensure that every home achieves an Energy Performance Certificate (EPC) rating of at least band C by 2028, two years ahead of the government's deadline for social housing providers.

Our ongoing development programme will see us create more great opportunities for people, by building 750 new homes between 2025 and 2030. We will make sure that these are built to high standards of quality and energy efficiency, minimising the need for additional sustainability measures to be retrofitted at a later date.

As we work to meet the changing needs of our communities, we will also renew our focus on our specialist housing offer for people who are older or need additional support. To ensure that we provide independent living and supported housing properties that meet modern standards, we will invest in our stock and consider regeneration and growth opportunities, replacing homes that are no longer suitable with new facilities that offer a higher standard of living and help people to live comfortably.

'Our ongoing development programme will see us create more great opportunities for people, by building 750 new homes between 2025 and 2030.'



Our strategy

- Our **Development Strategy** sets out our approach to meeting local housing needs, including the types of homes we'll deliver, where we'll build, and how these new homes will enhance people's lives and their communities.
- Through our **Asset Management Strategy**, we'll continue to invest in maintaining and modernising our homes, using accurate data as well as customer feedback to target the properties where improvements are most needed. Every home will have an EPC rating of band C or better by 2028, cutting carbon emissions from our properties and making them cheaper to heat for our customers.
- We will deliver our **Supported Housing Strategy** to help more people maintain their independence and enjoy life as part of their community. Working with our partners, we'll offer choice and opportunity for people who require additional support, including people with disabilities or mental health needs. For older people, we will continue to foster vibrant independent living communities that bring residents together and improve people's quality of life.





Better together

As a people-focused business, our success is built on working well with each other and our local partners. Together, we can do more.

We embrace collaborative working and we're proud to have built a reputation as a trusted partner for a wide range of organisations in our communities. Our aim is to be the partner of choice for the local authorities in the areas we serve, and we work closely with them to help them achieve their goals, particularly for housing.

We also work with other service providers and charities, helping to ensure that our communities benefit from an array of vital support services and a joined-up approach to tackling local challenges.

Through joint working with like-minded housing providers, we will continue to develop best practice and forge new opportunities. We have already achieved notable growth through transfers of engagements and management agreements, and we will explore further opportunities in line with our Merger Policy, as long as they are in customers' best interests.



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Our strategy

- Partnerships will underpin our success. Our **Development Strategy** reinforces our commitment to building new homes through joint working, which allows us to pool resources, unlock land and funding, and support local authorities. We will also continue to strengthen our relationships with the main stakeholders in our local areas, as set out in our **Community Partnerships Strategy**.
- By delivering our **People Strategy**, we will grow stronger and work more effectively for our customers. We will make a difference to the working lives of our employees, so that every one of us is empowered to do more for our customers. To reflect the communities we serve, we will continue to proudly champion equality, diversity and inclusion, ensuring that every employee feels comfortable to be who they are in the workplace.
- Our **Digital Strategy** will be integral to how we empower our people and drive change for our customers. Employees will have the equipment, systems and infrastructure they need to work effectively, and we will embrace the latest technologies, taking an innovative and data-driven approach to improving our services.
- Our **Communications Strategy** supports the vital relationships with our customers and partners, and within our business. We will communicate effectively, making it easier for customers to get the best from our services, as well as growing our brand and celebrating success.

A strong team

To achieve our ambitious goals for our customers and our communities, we will continue to build a strong, values-based culture that rewards people who are professional, collaborative and forward-thinking.

We want to be an employer of choice, attracting talented individuals to join our team and building on our reputation as a place where top performers are recognised and given the chance to excel. We will also reinforce our commitment to equality, diversity and inclusion by ensuring that our workforce reflects the demographics of our local communities, helping us to meet the needs of our customers.

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