

Development Strategy

2015 – 2018

Strategy date	Strategy owner	New or review
6.5.15	Dominic Conway	Review

- Internal and customer face
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1. Introduction

1.1 Bolton at Home is a Registered Provider formed in 2011 through a Large Scale Voluntary Transfer and owns around 18,000 homes located across the borough of Bolton. Part of the rationale for the transfer was to establish an organisation that could develop good quality sustainable housing to meet the needs of the local community. Bolton at Home has recently successfully completed its first development programme with the output of a 160 homes over the period 2012 – 2015 on schedule and within budget.

1.2 Through the Development Strategy Bolton at Home aims to deliver further on its vision to “achieve Homes and neighbourhoods we can all be proud of”, and by undertaking the development activity prudently ensuring we will meet the Bolton at Home objective of “keeping a strong, financially viable, socially responsible, well governed business.”

1.3 Bolton at Home Board are fully supportive of the ambitions to grow and diversify the Bolton at Home offer and the development aspirations are an integral part of this and undoubtedly the Development Strategy is captured within and delivers on the following Bolton at Home strategic priorities:

- **Strategic Priority 1** Ensure we are flexible and adaptable to meet the changing needs of our environment
- **Strategic Priority 2** Meet the current and future needs of our customers and their communities
- **Strategic Priority 3** Provide sustainable properties in a cost-effective way that achieves significant customer satisfaction and asset-based growth

1.4 This strategy sets out Bolton at Home’s approach to building new homes to make its contribution to meeting the housing needs of existing and future residents in the communities it serves. It describes Bolton at Home’s objectives for providing new affordable housing over the next 3 years. During this time Bolton at Home wishes to build organisational and financial capacity for development and establish its reputation as a leading developer of affordable homes, as the foundation for future growth.

1.5 Currently all of Bolton at Home stock is located within Bolton, one of Bolton at Home’s ambitions is to explore and consider opportunities to develop additional homes across a wider geographical area which meet housing needs and the requirements of the organisation’s business plan.

1.6 Bolton at Home’s active asset management approach will include maximising the value of our land holdings alongside effective use of existing assets with a proactive small programme of property and related asset disposals and conversions, generating receipts for new home investment in priority locations.

1.7 This strategy describes the scale and location of future development activity. It identifies the types of development required, and the skills and tactics to be employed to deliver our objectives. The strategy provides a clear framework for delivery of the Bolton at Home development programme in the coming years.

1.8 The key to success is to have a clear plan for development, set out here, and at the same time recognise the need for flexibility to adapt the strategy to changes in the external environment and to be in a position to take advantage of new development opportunities that add value to the Bolton at Home asset base.

1.9 The Development Strategy will also compliment and be delivered alongside the Active Asset Management Strategy to optimise the use of our assets including the release of sites for new homes.

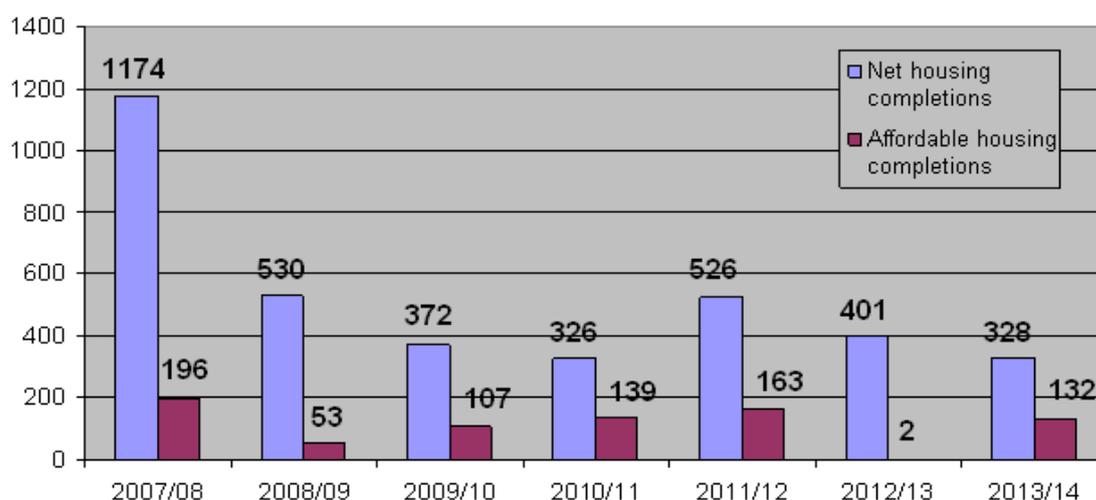
1.10 Bolton at Home will continue to build on its excellent relationship with Bolton Council and to collaborate with other key stakeholders, partners, house-builders and contractors in the area to develop an effective and sustainable development strategy.

2. Background/context

2.1 The need for new affordable rented housing is acute in the majority of Bolton at Home areas of operation. Whilst demand for affordable housing is high, the funding environment for it is defined by the ongoing UK wide austerity programme. Capital funding is in short supply. Bolton Council is responsible for Housing Strategy and their support for individual schemes is critical to secure funding allocations.

2.2 From Bolton Council's Housing Needs Survey and Housing Strategy 2012-17 it is recognised that the supply of new housing has seen a dramatic reduction in housing completions since the market was at its peak in 2007. In 2007/8, there were 1174 completions compared to 328 in 2013/14. Bolton's Core Strategy adopted in 2011 sets a target for the delivery of 694 homes per annum. Table 1 below shows the levels of completions including affordable housing. The target of 694 has proved incredibly difficult to meet in recent years as a consequence of the tightening of lending to households and to developers, which has substantially undermined the ability of house builders to raise development finance and of households to secure affordable mortgage finance.

Table 1: Bolton Housing Completions



2.3 Bolton's population is expected to grow by 6% between 2012 and 2022, according to the latest projections from the Office of National Statistics (ONS). This amounts to an additional 16,600 people in 10 years. In terms of age groups, estimates suggest the over 65 age group will account for most of the growth, rising by 22.0% (or almost 10,000 people). The 0-14 age group is projected to increase by 9.0% (5,000 people). The 15-64 age group is projected to see an increase of about 1.0%, adding some 2,000 people. This means that while Bolton's population is expected to grow over the next decade, it is mostly due to an increase in the dependent age groups. Demand for private and social rented accommodation has increased significantly as a result.

There is considerable pressure and evidence both nationally and locally to increase the supply of new and affordable housing. Without this increase in supply, the number of applicants on the housing register will continue to rise, along with the number of people who are unable to access the housing market due to the lack of availability of mortgages. This can result in people living in unsatisfactory conditions, for example poor quality housing, increasing debt levels, overcrowding or homelessness.

3. Our approach to development

3.1 Bolton at Home wants to implement a programme to develop new homes to help meet housing need and maintain stock numbers. This document provides the strategic framework within which the Association aims to develop new homes.

3.2 The strategy will be the basis for future development decisions by the Board and Management Team (MT). Included below are a number of detailed objectives for the next four years, progress against which will be monitored and reported to the Board on a regular basis. In addition, the strategy will set the agenda for the procedural and process guidance for the development function.

3.3 Our key aims and objectives are:

- To continue to grow the Association's development capacity and expertise in a planned way
- To enter into a second Investment programme with the Homes and Communities Agency from 2015 to 2018 to initially deliver 134 homes during this period.
- To increase the overall delivery target to 250 homes over the period of this development strategy (dependent on financial capacity within the business plan)
- To develop homes of a high quality in locations that meets local and aspirational needs, and provide a sound investment for the future.
- To ensure we access grant and other sources of funding where available to support the development of additional homes.
- To ensure that schemes are financially viable – within approved development feasibility financial parameters.
- To develop future programmes consisting of a mixture of rented (including where appropriate social, affordable, and market rent), and sale (shared ownership and outright sale where appropriate) properties.
- To make best use of Bolton at Home's land holdings and assets through development, conversion, renovation, demolition or sale.
- In developing our approach to asset management, to optimise the use of our assets including the release of sites for new homes
- To integrate, where appropriate, our new build programme with our environmental improvements so as to maximise the positive impact for new and existing customers and our communities
- To bring back into management ex-Right to Buy properties within our estates over the life of our four year Investment programme, with an emphasis on those properties which are causing physical or social problems within our neighbourhoods
- To achieve high standards of design, construction, sustainability and procurement of new homes to achieve best value for Bolton at Home and its key stakeholders
- To maximise the use of local labour and other community benefits through our procurement of new development activity
- To be alert to opportunities for collaborative working with other Registered Providers (RP's) and private developers.
- To manage our own assets effectively, understanding asset performance and re-developing or remodelling out-dated, costly or low demand housing where it makes more sense to do so than retain in the current form, to maximise investment for new homes.
- To maximise our share of available Housing Grant, recognising this is a heavily rationed resource.
- To explore and develop funding solutions which operate independently of the Government housing bid rounds, and minimise the call on affordable housing grant.
- To work with key local authority partners to widen the choice for households needing affordable housing, whether to buy or to rent, considering products such as shared equity and intermediate rent, and offering sustainable mixes of tenure on our estates, by selling land or developing properties for outright sale.

4. The Development Strategy/Development Process and Standards

4.1 Since 2011 Bolton at Home has retained Investment Partner Status with the HCA and we have been successful in delivering our first new build programme as a member of the Bloc Partnership.

4.2 The Bloc Partnership is a group of organisations that works through Great Places' Investment Partner status to secure HCA funding. Bloc is more than just a conduit for grant; shared working in a number of areas ensures that Bolton at Home benefits from Great Places' experience and that objectives and best practice are shared. Within Bloc we access shared training, programme management resources, procurement frameworks and standard house types, as well as running a shared apprentice scheme that ensures continuity of added value across our individual development programmes.

4.3 Bolton at Home has clearly established itself as a developing association and we will continue to grow our development capacity and expertise - one of our development objectives. However, the HCA are continuing to encourage consortia of Associations to make collective offers in order to gain economies of scale and streamline commissioning arrangements, therefore we are committed to remain as an active member of the Bloc Partnership with Great Places as the Lead Investment Partner with the HCA.

4.4 The majority of Bolton at Home development activity will comprise of new build and acquisitions. Acquisition of property will comprise of 'right to buy' buy-backs, purchases from other housing associations and where appropriate strategic acquisitions of other buildings/properties that present a good opportunity to convert for residential accommodation purposes.

4.5 Other opportunities may arise from time to time, such as units provided through Section 106 Affordable Housing provision from developers as part of the planning process. The HCA expects that Section 106 development opportunities will be delivered without recourse to public funding. Bolton at Home will continue to consider opportunities to develop under such arrangements, by appraising and evaluating individual sites as they become available to us. Through the Affordable Housing Plan and Policy plus being in the BCH partnership as a developing RP Bolton at Home has and will continue to be able to engage in S106 opportunities as they are negotiated on future developments.

4.6 Geographical area of operation

4.6.1 Bolton at Home currently has all its stock located in the Bolton Council District area; this will remain as the key target area for development. However, Bolton at Home will explore new markets and seek to use its resources to meet housing need in appropriate local authority areas and pursue economically viable opportunities that provide a good return on investment to enable Bolton at Home to deliver on its regeneration activities and housing services in its core area of operation. These other areas of activity will in the main be in places adjacent to Bolton, where management services can be provided from within existing Bolton at Home infrastructure and not to create a detriment to the service to existing customers. However, other appropriate opportunities will be considered.

4.7 Land and assets

4.7.1 Bolton at Home will ensure that property assets are regularly reviewed to identify schemes where redevelopment would be a more effective use of assets to help meet current housing need and that all suitable areas of land are efficiently developed.

4.7.1 As part of building up a future pipeline of development opportunities, Bolton at Home will consider making strategic land acquisitions and assets (land banking) which will allow Bolton at Home to develop schemes at a time which maximises the outputs to Bolton at Home and ensures future growth in the business. A process for land banking will also be developed as part of the Development Strategy action plan.

4.8 Standards and design

4.8.1 For Bolton at Home, great design goes beyond the aesthetic, with neighbourhood, place-making, customer safety and security, creating a sense of ownership and belonging, accessibility and low cost in-use being important in equal measure. Bolton at Home will strive to achieve high standards of design, construction and sustainable development. In the initial development programme Bolton at Home utilised the Innovation Chain North West (ICNW) standard house types and Employers Requirements. Going forward Bolton at Home will review these to develop a design brief that delivers the high-quality, energy efficient and durable homes with low maintenance costs that our customers aspire to live in. There is also a need to strike an appropriate balance between these drivers and the need to provide value for money and maximise the amount of new affordable housing which can be provided.

4.8.2 Homes built using HCA funding must be built to HCA Design and Quality Standards (D&QS). Non-grant funded schemes do not have to meet this standard but to ensure a high quality scheme they will be built to similar standards wherever possible. We will comply with the relevant standards for grant funding such as sustainability targets, Secure by Design and Building for Life.

4.8.3 Developers producing schemes through Section 106 requirements which are non-grant funded will be encouraged to build to DQS standards. Whilst they will not be required to meet all aspects of the design brief they will be required to meet items considered essential by Bolton at Home.

4.8.4 The Bolton at Home design brief will be continually reviewed and updated to ensure that it meets current regulations. It will continue to include examples of best practice and any partnering contractor will be encouraged to suggest changes to improve the end product.

4.8.5 At the point of writing this strategy the Government's approach to building standards is in a state of flux, with new Building Regulation standards expected in August 2015. The 134 new homes to be built under the Affordable Homes Programme (AHP) 2015-18 and for future bids, standards requirements are not certain now that the HCA has dropped its minimum requirements. In formulating our HCA grant funded programmes for delivery in 2015-2018, we have assumed a continuation of the HCA compliant standards, being Code for Sustainable Homes Level 3 environmental standards and Housing Quality Indicators space standards. We propose to continue with this approach as minimum benchmark standards for future grant funded programmes, linking with our corporate 20 x 16 Environmental strategy, pending the release of new Building Regulations requirements which are anticipated in August 2015.

4.9 Property types and tenure

4.9.1 All development proposals will need to have their housing mix requirements assessed on a site by site basis. Housing need will demonstrate a demand for many different options in different locations and the mix pursued will complement this need and demand and be an offer that is sustainable and flexible for the long term. This will result in ensuring we have a wide range of housing solutions to meet the breadth of the customers we work with from young persons, older persons, families, singles and people with disabilities.

4.9.2 In terms of tenure, the lack of grant funding will inevitably mean exploring and considering mixed tenure schemes to enable the cross subsidy of schemes to make them viable. This would include properties for outright sale and shared ownership and where

appropriate intermediate and market rent. However, those opportunities for cross subsidy will be prudently considered and may well in the main be pursued outside of the Bolton area as the returns in Bolton may not be viable.

5. Governance and compliance

5.1 All potential schemes will be assessed against the agreed parameters, which will be reviewed annually these assumptions include:

- Management Charge
- Maintenance Charge
- Major Repairs Assumptions
- Voids and Bad Debt
- Cost of borrowing
- Rent Levels
- Inflation
- Internal Rate of Return
- Net Present Value
- Minimum Interest Cover
- Permitted activities under Articles of Association ("vires")

5.2 The Board will be responsible for approving the overall development programme which is contained within the Business Plan and for the 2015-18 period the initial development programme is to deliver 134 units through a budget of £13.8m.

5.3 Individual schemes within the programmes will be approved/signed off by the Director of Property and Place and the Finance Director.

5.4 Development Procedure Processes will also be reviewed during 2015 including the roll out and implementation of Sequel, a project and cash flow management system.

5.5 Procurement, procedures, compliance and probity

5.5.1 Bolton at Home participation in the Innovation Chain NW procurement group ensures that Bolton at Home has access to procure contractors and consultants through a compliant procedure with European Law. As well as providing the opportunity for long term relationships with our supply chains, the opportunity to pursue competitive tendering within or outwith the frameworks ensures that our partners stay sharp and competitive whilst improving understanding, project team working, standardisation, maintaining quality, providing employment and training opportunities and, ultimately, improving value for money.

5.5.2 Bolton at Home will continue to develop robust internal development procedures, based on Project Journal management tool and use of Sequel project workflow software, linked to wider corporate business systems. Our procedures will continue to be constantly reviewed in order to ensure that new or changing requirements – be they internal or external – are thoroughly incorporated into our Development Procedure Guide and that all such guidance, procedures and workflows are conducive to remaining compliant with legislation, Health and Safety requirements and the HCA's Compliance Audit Requirements for Development.

5.5.3 Bolton at Home recognises that a development programme requires excellence and diligence in respect of probity and avoidance of fraud, bribery, corruption and conflicts of interest. Our policies and procedures will continue to be regularly reviewed by skilled external consultants in line with wider corporate audit and assurance policies, based on checks and balances within the wider organisation, consistent messages to Development staff, ongoing processes of awareness raising, training and audit.

6. Value for money

6.1 Bolton at Home is part of the Innovation Chain North West (ICNW) procurement group which consists of 16 housing organisations who work together on delivery of our respective development programmes through jointly procured contractor and consultant frameworks. This approach not only facilitates compliance with European procurement law, it also means we can develop strong relationships with our supply chains, improving understanding, project team working, standardisation, maintaining quality, providing employment and training opportunities and, ultimately, improving value for money. We also utilise robust Key Performance indicators and cost benchmarking to ensure that we continue to improve quality, value for money and learning.

6.2 We will continue to work hard to achieve ongoing cost savings across our development programmes whilst seeking to maintain quality, space and environmental standards and affordability for our customers, in a period which is likely to see increasing costs across the construction industry. We will build on the success of being part of Project 300 volume procurement initiative, which achieved cost savings and 20 completed apprenticeships in 2013/14, capturing valuable learning to apply to further volume procurement across ICNW in 2015-2018. This will inevitably lead Bolton at Home and our ICNW partners to increasingly seek more economic methods of construction, where costs are rising and where trades and skills are increasingly difficult to procure. Scoping of Off Site and Modular Construction has been going on for many years and we will seek to utilise appropriate modern methods of construction as part of our drive to improve value for money and increase development capacity in the future.

6.3 We will look to introduce a Project Journal approach to ensure that we improve quality and value for money based on cross-organisational working, the project team approach and learning from our experiences and what customers tell us about the new homes that we build.

7. Risk management

7.1 Welfare reform and the introduction of Universal Credit and direct payment of rent to tenants presents further challenges, which we have weighed carefully and considered the impact on our customers, our business plan, and alongside other calls on resources.

7.2 Taking all this into account, Bolton at Home is committed to embarking on a programme of carefully managed growth, supported by:

- a rigorous approach to understanding the value of our asset base, and using it judiciously and effectively to support the provision of new homes
- an efficient operating cost base
- robust business planning and financial capacity for development
- a clear framework for risk management

7.3 Our development activity has many external influences: Government policy, local and sub-regional strategies, the Homes and Communities Agency, the wider housing market, changing demography and the economic climate all have an effect on our plans to develop new housing. The key contextual influence that will overlay the delivery of our development strategy in the period 2015-2018 is Government welfare policy and its effect on Bolton at Home finances. Bolton Council and the HCA continue to support new affordable provision as waiting lists continue to grow; Government support for the Affordable grant funded product and demand from customers both remain strong, with extensions to the AHP 2 now stretching to 2020. But despite ongoing capital support, growing demand and the success of our Affordable Homes Programme, Welfare Benefit Reform will remain a key contextual influence and risk over this strategy period.

7.4 The development programme and strategy has also been considered in the wider context of the rent waiver and the implications of additional development activity will be evaluated and considered within the parameters of the rent waiver.

7.4 Despite the unknown effects of welfare reform in 2011, we secured and have since delivered a programme of over 160 homes. Our concerns were (and will continue to be) focused on the potential effect of the Bedroom Tax, affordability of our newbuild homes and existing homes converted to Affordable Rents, with the potential negative effects on lettings, arrears and turnover. Our business plan makes prudent assumptions about the trajectory of all 3 of these critical variables which will influence the ongoing scale of the development programme, including during the life of this strategy.

7.5 Being alive to the impacts of welfare reform and other strategic influences whilst retaining the ability to flex our development activity to suit changing circumstances and threats will continue to be crucial in delivering the outcomes of this strategy. This approach will ensure that the 2015-2018 programme is again successful in respect of strong demand for our newbuild Affordable Rent homes.

7.6 We will remain vigilant in responding to changes in the wider housing market and we will continue to align our development plans to national, sub-regional and local housing and economic strategies, tracking and addressing external influences on demand and demographic changes such as the growth in the population of older people with care and support needs, the growing market rented sector, regional devolution (starting in Greater Manchester) and the shift to a housing support role in health and social care commissioning.

7.7 Risk management is an intrinsic part of Bolton at Home's development strategy, utilising robust HCA compliant procedures, highly skilled staff and cross-organisational working, we can ensure that development risks are reduced as far as possible. Our funded programmes in 2015-2018 are the outcome of structured bids that paid cognisance to our business plan and financial capacity.

7.8 At a strategic level, the risks to organisational income, arrears and turnover presented by threats such as welfare reform can be mitigated partially through use of prudent high level business plan assumptions as well as a coordinated, strategic approach to what we develop and where we develop it.

7.9 We will retain this approach to mitigating the threats posed by ongoing Welfare Benefits Reform, facilitated by cross-organisational working, scheme performance reviews, local market demand analysis and knowledge and strong stakeholder relationships.

7.10 Our robust procedures ensure that we de-risk development activity as far as we can (bar not developing at all.) We will continue to understand and mitigate development risks by:

- Retaining a clear understanding of development risks, ensuring that we have the right measures and controls in place to respond to changing risk environments;
- Constantly horizon scanning emerging risks and opportunities through networking, stakeholder relationships and sector knowledge;
- Introducing project risk registers, project reviews and project team principles with stakeholder involvement;
- Introducing Project Journal and Sequel step-by-step approach to project management;
- Using contractor and consultant frameworks in pursuit of value for money and quality and using robust contractual relationships to ensure that we minimise direct construction risks to the organisation.

8. The programme - what we propose to develop in 2015-2018

8.1 After successfully delivering on the AHP 2011-15 programme, Bolton at Home has secured HCA grant funding to deliver another prudent programme of 134 units over the 2015-18 period. Bolton at Home will continue to develop at a scale of circa 50 new affordable homes per year over the period 2015-2018 through HCA grant funded affordable programmes in order to support organisational growth as a strategic priority. The current Business Plan will support this scale of development of affordable homes.

8.2 Bolton at Home has HCA funding in place to develop the following programmes in 2015-18:

- 18 new homes by June 2015 under the Affordable Homes Guarantees Programme 2013-17
- 134 new homes by March 2018 under the Affordable Homes Programme II 2015-18

8.3 Our prudent programme will continue to support our core area of activity focusing almost entirely on provision of 2 and 3 bedroom family housing, consisting of circa 100% for Affordable Rent. As the market conditions improve, in conjunction with Bolton at Home's wider commercial activity approach we will explore the potential for some new build homes for sale to enable cross subsidy between these and the rented units which are to be built, through a prudently managed small outright sales programme.

8.4 The majority of our programme will be delivered via direct development, but some new stock may be developed by and acquired from others such as house-builders without the benefit of grant funding. Bolton at Home will also look to engage in the HCA Continuous Market Engagement process to deliver appropriate schemes. We will also explore supported housing and other extra care development with commissioners and will seek to deliver such opportunities which are viable and sustainable and will be subject to continued alignment with the business plan. Obviously bidding for additional funding through the HCA's Continuous Market Engagement process for affordable schemes which will be delivered in this strategy period will be restricted by business plan capacity.

9. Key deliverables/outcomes - adding value

9.1 The social and economic added value for the individuals and communities that benefit from Bolton at Home development activity is significant. As well as helping to address the housing shortage, the affordability crisis and local housing needs, we further contribute positively to the local economies in which we work by providing jobs, skills development and wealth creation, supporting local businesses, industry and supply chains. Development of high quality new homes for low income families can be viewed as social investment in itself, but additionally Bolton at Home supports individuals and families who are working or who want to work, to develop their skills, improve their employment currency or just pursue learning. We will continue to provide affordable, energy efficient, well designed and safe housing; giving families and their children a healthy, well-maintained living environment, in communities in which they can thrive, put down roots and build a future, with the self-esteem and renewed purpose that having a home can bring.

9.2 Bolton at Home will continue to maximise the number of jobs and training opportunities facilitated by our Development programmes by working closely with our Housing and Economic Team, contractors, Bloc and Innovation Chain NW partners, ensuring that opportunities produce demonstrable results such as jobs and skills, providing improvements to the lives and economic well-being of our customers and those living in the wider communities in which we build. Over the course of our 2011-2015 programme we directly facilitated 5 completed apprenticeships and over 10

opportunities for work experience, mentoring and skills improvements. We aim to improve on this performance through our 2015-2018 programme and support Bolton at Home's wider social value ambitions.

10. Our business plan

10.1 The 2011-15 Affordable Housing Programme introduced a new delivery model, with Affordable Rents (i.e. 80% of Market Rent) being used instead of Target Rents and grant reduced to circa £21,000 per property. The Government expected the gap in funding to be bridged by additional capacity generated from conversions of relets from Target Rents to Affordable Rents and additional rent from the new build properties. The differential between Target Rent and Affordable Rent in the borough is negligible, and is usually between £5 and £10 per week. The reduction in grant levels has resulted in Bolton at Home utilising other resources significantly to enable affordable housing development in Bolton.

10.2 Our Business Plan currently facilitates the approved development programme capacity for the next 3 years – 134 additional homes.

10.3 This capacity is reflected in the HCA funded programmes allocated for 2015-2018 and is supported by the Affordable Rent conversions created in the 2011-15 programme and contribution from Bolton Council's Affordable Housing Pot.

10.4 To increase the scale of the programme to meet the identified housing need, replenish our reducing stock portfolio and meet the strategic priority of growing the business, Bolton at Home will need to explore opportunities to access additional funding to support this ambition.

10.5 During the course of 2015-16 Bolton at Home are developing a Future Funding Strategy which will consider funding pressures and opportunities post offer document completion. This will include the provision for investment funding for new business streams and especially the investment needs of our development expansion proposals. The funding strategy will consider how best to maximise Bolton at Home's loan financing to generate the capacity to develop more new homes and grow the business to secure a greater return on investment. Under the new Funding Strategy the following additional funding sources could be considered:

- Securitisation of funds using unencumbered assets and the income stream from the new units could offer a route to provide the resources to deliver this additional funding capacity for growth.
- Borrowing against the converted rents from the 2011-15 programme
- Loan refinancing
- Post "Offer Document" delivery create a shift in investment priority to support expansion of business plan capacity for development
- Land disposals to developers
- In partnership with Bolton Council, ring fencing RTB receipts for recycling as investment for new homes

11. Equality analysis

11.1 An Equality Analysis has been completed for the Development Strategy and we will strive to eliminate discrimination in service delivery and provision. New developments and new housing provision will be undertaken to create opportunity for all protected characteristics and to promote good relations between different groups within the community.

11.2 Our inclusive approach to stakeholder involvement in working-up proposals for new homes, based on local demographic and housing needs information, provides opportunities to ensure that all of our new homes meet the aspirations and needs of each community in which we are working. We will build on our experience of developing for a wide range of cultural, ethnic, disability and supported housing requirements in delivering an appropriate and sustainable mix of new housing through our 2015-2018 programme. Diversity will also be considered on a scheme by scheme basis to ensure we achieve our goals.

12. Anti-poverty - rents and affordability

Bolton at Home's core development activity is the provision of affordable new rented homes. We are acutely aware of the hardship experienced by many of our customers and applicants on low incomes or benefit dependency and we focus dedicated and growing resources in the organisation on assisting customers with maximising their income, lowering their household outgoings and securing training and employment. Welfare Reform has hit low income families in receipt of benefits hard and, as well as measures to assist our customers, our business plan provides for the stresses and effects of increasing rent arrears and tenancy turnover. There is an increasing tension in the balance between the needs of Registered Provider businesses to maximise income to support such activities as development, our aspirations to grow and help solve the housing shortage, with the need to ensure the affordability of our homes for our target market.

13. Environmental sustainability

13.1 In formulating our HCA grant funded programmes for delivery in 2015-2018, we have assumed a continuation of the HCA compliant standards, being equivalent to Code for Sustainable Homes Level 3 energy standards and Housing Quality Indicators space standards. We propose to continue with this approach as minimum benchmark standards for future grant funded programmes, with flexibilities where circumstances require lower or higher standards, pending release of new Building Regulations requirements. Whilst the Government's target dates for reducing carbon have been extended and the HCA have dropped prescribed environmental standards, we will remain focused on standards which influence broad affordability criteria for our customers such as insulation levels, a fabric first approach and the energy performance and efficiency of key building components, providing demonstrable outcomes linked to our wider Affordable Warmth and Sustainability Strategies.

14. Customer experience

14.1 Customer satisfaction with new homes is extremely important to us and we will be further developing our customer satisfaction surveys by introducing telephone surveys undertaken through our Knowledge and Information Team (i.e. from outside of the Development Team) within 8 weeks of handover and move-in. We aim to achieve in excess of 95% satisfaction levels with our new homes. However, our surveys are detailed and do not allow complacency, providing customers with the opportunity to comment on anything and everything about their new home: from access arrangements, their garden, room sizes, room layouts and fixtures right through to their neighbourhood. We will continue to use the data we collect via customer surveys as well as from complaints, compliments, cross-organisational working and best practice scoping to develop and improve the design and specification of our new homes, the effectiveness of our lettings and the aftercare service that we provide in the first 12 months after completion.

14.2 We will continue to work across the organisation and with Bolton Council and any new Local Authority partner, based on consistency with our wider Customer strategies to ensure that our new homes are targeted at appropriate markets and demographics, are accessible to a wide range of customers, are appropriately priced and are sustainable from the perspectives of long term housing needs and demands.

15. Managing delivery and performance

15.1 Delivery against HCA programme targets for completion of new homes is a critical success factor which will be monitored by Bolton at Home Board and progress against wider performance indicators and targets will be monitored by Property and Place Strategic Theme Management Team.

15.2 As well as the customer satisfaction data that we will use to drive continuous improvement to our designs, specifications, services and procedures, we will continue to engender a high and improving performance culture across our development activity. Through the ICNW framework we will use a suite of Key Performance Indicators to benchmark contractor and consultant performance on every project including cost, delivery time, quality, service and added value which are used to inform decisions about future allocation of contracts. All of our projects will go through risk assessment and financial appraisal to ensure they are delivered within set performance benchmarks for costs. As part of the Development Strategy Action Plan we will be reviewing and introducing a new performance management measurement process.