This Strategy outlines Platform Housing Group’s ambitious plans for the development of new affordable homes as set out in the Strategic Plan 2018-23. The strategy is wide-ranging covering our targets for new homes, the type of homes to be built, the geographical areas of activity, external influences and risks to the new homes programme.

Applicability

The Policy applies to all members of Platform Housing Group.
1. Introduction

1.1 Our Vision is to make a difference by enabling better lives through building better homes. One of the key priorities in the Platform Housing Group Interim Strategic Plan 2018-23 is as follows:

“Delivering more homes: we will focus growth on our core operating areas.”

In support of this key objective for the new Group we aim to deliver the following:

- Over 18,000 new homes in our first ten years
- A commercial approach to achieve £12 million efficiencies by 2023 which will be spent on more new homes and customer services, with plans to deliver 2,000 homes each year by 2023
- A mixed programme of new homes across a range of tenures for people in housing need.

1.2 The new Group will have the opportunity to use its increased financial strength and capacity to accelerate the delivery of affordable rented and low cost homes for sale across the Midlands. This means that the Group will be able to make a greater contribution to tackling the acute housing shortage in many of the areas we operate in. The combined strength of the partnership will mean that the Group will able to deliver an additional 500 more new homes per year by 2023 across a range of tenures.

1.3 The size of the combined development programme, backed by the financial strength of the new Group provides an opportunity to deliver more new homes and to grow in core operational areas such as Worcestershire and Leicestershire as well as targeted development initiatives in our key growth areas including Warwickshire, Gloucestershire, Oxfordshire, Northamptonshire, Herefordshire, Derbyshire and Lincolnshire.

1.4 Enhanced financial strength will enable us to exploit new, larger scale development opportunities previously beyond the capacity of the separate entities, including acting as lead developer of strategic sites and managing more complex land assembly projects. We see this as a key commitment to helping to address the shortage of high quality affordable housing in the Midlands and surrounding areas.
2.1 **Our** vision is to:
- Make a difference by enabling better lives through building better homes.

**Our** mission is to:
- Build a better future by investing in affordable homes, services and communities.

2.2 Our vision, mission and culture is based around five key themes agreed through the Business Case for the new Platform group which will drive us forward over the years ahead. These reflect fully our commitments given to all stakeholders, including our customers and partner authorities, at the formation of the new group. One of the key benefits anticipated, was to deliver more new affordable rented and low cost home ownership homes in our core geographical areas.

2.3 to delivering these objectives by responding to the significant and growing demand for affordable housing. We will help meet this demand by providing well designed, high quality, sustainable and affordable homes in places where people want to live and are in housing need.

2.4 In summary, we aim to:
- Provide quality new homes which meet housing and support needs for individuals, neighbourhoods and local communities.
- Create real choice for people whose options in the housing market are limited.
- Build a sense of pride and ownership in all our homes and contribute to sustainable neighbourhoods and communities.
- Have a clear focus on delivery, affordability, efficiency and innovation.
- Enhance further our reputation as a trusted and reliable development partner of choice for all housing developers, contractors, land agents, local authorities and Homes England across the Midlands and surrounding areas.
- Align our approach to working with our partners by using the principles outlined in the Group’s core business values and behaviours.
3. Key Principles and Objectives

3.1 Working closely with local authorities, Homes England, the private sector and Local Economic Partnerships (LEPs), our associations have a strong track record of levering in additional funds to support the development of new homes. This has been reflected in several very significant contracts with the Homes England over a number of years, most recently resulting in being selected for Strategic Partnership programme. The table below demonstrates Platform’s success in developing new homes and forecasts a period of further growth in the years ahead:

<table>
<thead>
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<tbody>
<tr>
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3.2 This strategy aims to outline how we will deliver these new homes, together with key considerations such as the tenure mix, types of property, construction method, geographical areas and internal controls.

3.3 The key objectives for the Development Strategy are as follows:

1. We will provide quality new homes across the Midlands and surrounding areas to contribute to the Government’s aim to increase the supply of affordable homes nationally.

2. We will use funding from a number of sources to support a tenure mix of affordable rented and low cost home ownership homes. These proportions will vary from site to site. We will also look to support the Government’s commitment to increasing home ownership opportunities through a range of options where these are viable.

3. Our primary focus remains on developing general-needs rented and shared ownership housing. We will develop a small number of extra care retirement villages and other supported or specialist housing in partnership with providers, where there is an established need and the scheme is financially viable.

4. Our geographical focus on growth remains in our key operating area of the Midlands Region and adjoining areas and will always be:
   - To meet demonstrable need as evidenced internally as well as externally by data provided by local authorities and other partners.
   - Where a Local Authority supports development in a proactive fashion e.g. via policy support, direct financial assistance, planning advice or enabling finance from third parties such as LEPs.
5. We will continue to investigate new funding sources and partnerships to help deliver our development programme. Successful past initiatives have been delivered with East Lindsey DC, Lincoln CC, Harborough DC, Worcester CC, Wychavon DC and through W2 in Warwick DC, as well as with our key development partners and contractors.

6. We will aim to maximise the output of new affordable homes whilst maintaining the financial strength and stability of the Group. Our primary financial strategy is to maintain a high and increasing operating margin with generation of strong free cash flows to support the development of new homes.

7. Each scheme is appraised using a long term discounted cash flow model which produces a positive Net Present Value. Given the rapidly changing external environment (e.g. EU/Brexit, welfare reform) these parameters will be reviewed regularly and take account of the Group’s robust stress testing scenarios.

3.4 However, it must be stressed that no matter how thoroughly a development strategy is prepared and assembled we recognise that most development opportunities come from “opportunity”. To that end, we will always maintain strong personal relationships with organisations that bring such opportunities to the Group because of our excellent reputation on delivery and a willingness to make prompt and effective decisions that lead to enduring housing solutions.

3.5 By April 2022 we aim to have achieved the following:

- To have met our annual delivery performance targets for the 2018-23 Strategic Plan.
- Improved our customer satisfaction scores and used this knowledge to further improve the quality and range of products and services.
- Have successfully delivered our Homes England 2016-21 grant funded allocations.
- To have delivered the additional homes promised through the Homes England Strategic Partnership.
- Continued to expand our development activity and presence across existing and potential new strategic growth areas.
- Have identified and acquired a number of new development sites including extra care retirement villages and developed a sustainable land-bank portfolio.
- Maintained our market profile as an RP development partner of choice.
4. Performance Monitoring and Reporting

4.1 In achieving the objectives outlined in this strategy the following are key to ensuring success:

- Monthly reports will be provided to GET and quarterly reports to all Boards on committed and proposed expenditure. This ensures all forward commitments are in accordance with the Group’s Business Plan and agreed Gross Expenditure Envelopes. We will always ensure liquid funds are available, which comfortably match all our forward contractual commitments.

- These will be supported by robust checks and balances to assess individual scheme feasibilities and out-turn reports. The feasibility parameters are reviewed at least annually, or more so, if market/economic conditions dictate. We use our own bespoke feasibility appraisal tool which is backed up, where appropriate, by using sector recognised software.

- We will continuously monitor the financial strength of our contracting partners and set minimum thresholds and also maximum exposure limits in every case.

- We will support the effective robust delivery of this programme by using our dedicated internal Programme and Performance team. This team ensures that the programme is monitored closely and can be readily audited.

- Large schemes (over £2 million gross costs) will be subject to Group Executive Team approval, with larger schemes (over £3 million gross costs) requiring full Group Board approval.
5.1 The current external environment remains politically and economically uncertain in many respects, but within this overall context there are two key areas where there is more clarity now:

- Broadly speaking the Government now sees housing associations as key delivery partners to support the Government’s much stated ambition to deliver 1 million new homes by 2020, and half a million more by 2022.
- There is now some rent certainty once the current rent reduction period ends in 2020.

The current key issues affecting the housing sector are broadly as follows:

5.2 Political context and government housing ambitions

As stated in 5.1 above, following publication of the 2017 Housing White Paper “Fixing our broken housing market” the Government has set an ambitious target of delivering 1 million new homes by 2020, and a further 500,000 more by 2022.

The relationship between central Government and housing associations has developed positively since 2015 and housing associations are seen at present as trusted delivery partners. This commitment to an effective partnership can be seen in initiatives such as the Strategic Partnership programme, of which Platform Housing Group is a key beneficiary.

Platform Housing Group has a very successful record as a housing delivery partner and is committed to working with our partners to help deliver the new homes that are needed across the Midlands and surrounding areas.

5.3 Economic uncertainty

A current key area of uncertainty is the outcome of the Brexit process, especially in terms of whether the UK leaves the EU with a deal, or without one.

Depending on the outcome of this process, the housing market has already shown a marked slowdown in some areas of the country (especially London and the South East), which could become more marked nationally in some Brexit scenarios. The Group has on the whole however taken a prudent approach to risk as stated in our Group risk appetite and only has limited exposure to the outright sales market.

5.4 Welfare reform

Although there have been some improvements announced to the Universal Credit system, this continues to roll out nationally, with some evidence of many customers finding increasing financial difficulty when moving onto Universal Credit. A joint HMRC/DWP study (dated November 2017) found that 60% of those who struggled to pay their bills stated that their difficulties began when they moved on to Universal Credit. There is still therefore a risk to the Group’s income as a consequence of welfare reform, despite some improvement made by Government.
5.5 Building safety and future regulation

The tragic fire at Grenfell Tower and resulting Independent Review of Building Regulations and Fire Safety (the Hackitt Review) will undoubtedly lead to significant, overdue changes in relation to building design, regulation and management, especially for high rise and other higher risk buildings.

Related to this, the Social Housing Green Paper is likely to lead to wider changes in social housing regulation, not least in relation to the customer voice and consumer standards.

5.6 Rent Policy and VRTB

In October 2017, the Government announced plans to permit registered providers to increase rents on social rent and affordable rent properties by up to CPI+1% each year from 2020, for a period of at least five years. This proposal recognised the need for a stable financial environment to support the delivery of new homes by registered providers.

As a Midlands-based Registered Provider, Platform Housing Group is currently participating in the Voluntary Right to Buy pilot. It remains to be seen following this pilot, whether the project will be rolled out nationally.
5.7 National planning policy

The government 2017 White Paper “Fixing our Broken Housing Market” 2017 set out a number proposals to change the National Planning Policy Framework. Most significantly, this included changing the definition of affordable housing to include Starter Homes, Rent to Buy, discounted market sales and affordable private rented housing. Although there has been a more recent change of emphasis to a degree to support social and affordable rented housing, the Government indicated it was keen to reform the planning system to ensure that more new homes are built.

Within that overall mix the Government is keen to encourage development around transport hubs and to support the development of a range of new garden towns and villages. Some of these are planned for the Group’s Midlands operational areas (e.g. Long Marston near Stratford-on-Avon). The Group is keen to support such initiatives with local partners where this is viable.

5.8 Local Housing needs and affordability

Many of the local authority areas we operate in have identified a substantial need for affordable housing in their Local Plans. We want to continue to be a reliable business partners that actively supports local authorities to deliver their confirmed housing requirements over coming years.

The combined Group has the opportunity to use its increased financial strength and capacity to accelerate further the delivery of affordable rented and low cost homes for sale across the Midlands. The Group is in a strong position to contribute to tackling the acute housing shortage in many of our areas of operation.

The most recent annual ‘Home Truths’ reports from the National Housing Federation show the scale of the challenge to provide affordable housing in parts of the Midlands which have a notable shortage of affordable housing for those on low to medium incomes (e.g. Solihull, Warwick, Malvern, Wychavon). The combined strength of the Group means that we can increase the delivery of new, affordable homes, which will have significant benefits for both current and future customers.
6.1 We are now a significant housing provider with around 45,000 homes across the breadth of the Midlands from Herefordshire in the West to the Lincolnshire coast in the East, and from Derbyshire Dales in the North to the Cotswolds in the South.

6.2 We will continue to focus our housing ambitions in our core Midlands’s geography together with surrounding areas with an identified housing need. The map at Appendix A highlights this core operating region.

The key areas of anticipated development growth are as follows:

- Leicestershire
- Worcestershire
- Lincolnshire
- Herefordshire
- Gloucestershire
- Warwickshire
- Nottinghamshire
- Derbyshire
- Northamptonshire
- Birmingham and Solihull
- Staffordshire
- Oxfordshire
7. Products and Tenures

7.1 General Needs Rented Housing:
We will continue to provide new social and affordable rented homes to help meet housing needs for individuals, neighbourhoods and local communities across our areas of operation. We see it as a key function for the expanded Group to use our enhanced capacity to build more homes to meet the Government’s stated housing commitments (see section 5 above).

7.2 Shared Ownership:
We continue to fully support shared ownership as a positive means to help people who cannot afford to purchase a home of their own, outright on the open market.

We typically enable shares to be purchased between 25-75% of the full open market property value with opportunities to purchase more or all in due course to suit customer needs. We have established a professional Sales and Marketing team who manage the shared ownership sales programme including resales.

7.3 Housing for Older People:
We will look to develop extra care retirement villages working with established service providers where there is a clear identified housing need. However, we recognise there is likely to be a continued reduction in revenue funding to support extra care services and scheme viability will require careful assessment.

The retirement village model relies on a massing of provision to provide arrange of facilities and vibrancy within a scheme.

Other distinguishing features include the size of the individual properties and the range of tenures incorporated within each scheme; providing homes for rent, shared ownership and open market sale. We will also look at alternative types of housing for older people with a greater emphasis on independent living.

7.4 Supported housing:
The Group will continue to work with local commissioners and other partner organisations to identify how we can work in partnership with them to deliver sustainable supported housing that meets local needs, for example to provide secure housing for those fleeing domestic abuse, homeless households or customers with learning disabilities.

7.5 Market rented housing:
The Group has an existing portfolio of market rented units and this may continue to be a viable solution to the growing problem of a lack of private housing within the reach of average income households i.e. those who are not eligible for social or affordable housing.

7.6 Housing for outright sale:
Where market conditions are strong and only where a clear demand exists, we may consider a small programme of housing for sale to help cross subsidise affordable schemes where the usual levels of subsidy would otherwise not be sufficient. The inclusion of some outright sale homes will also be planned at some retirement villages to allow for a full range of tenures to be achieved.
8. Establishing a Land Pipeline

8.1 We will acquire new sites and establish a land pipeline where viable and permissible in accordance with the Group’s Financial Regulations and Standing Orders to ensure a balanced, future development programme is sustained. We will seek to minimise risk by, generally, acquiring sites either with full planning consent already in place or on a subject-to-planning basis. This will grant the Group the flexibility and assurance that the land pipeline can be disposed of in due course should the new affordable housing (or required grant subsidy) not come forward.

8.2 To support this, we will primarily seek to acquire sites in our core areas where we have existing stock and have a greater understanding of the local market. We will also seek sites that can provide for more than one type of tenure to again provide the flexibility of alternative options should affordable housing not be deliverable.

8.3 A key opportunity in this strategy will also be the potential redevelopment of some of the group’s existing estates and property asset base. In the past, redundant garage sites and areas of land have been successfully redeveloped, whilst demolition and larger scale redevelopment of estates has also been undertaken. Other opportunities such as rural exception sites will also continue to be explored and progressed where viable.

8.4 In addition, we may consider strategic opportunities where there is a reasonable chance of promoting land through the strategic planning process and securing planning permission in the longer term.

8.5 We are aware that land banking carries considerable risks and each opportunity will be rigorously assessed on its own merits.
9.1 The Group will seek to ensure high standards of design, specification, space and quality are delivered on all new development projects which it undertakes. This means our new homes will be:

- Affordable to own, rent and manage.
- **Intelligent and sustainable** - with design solutions focused on energy and water efficiency, sustainable sources of heat and power, materials and air quality/ventilation.
- **Sustainable** - with good infrastructure and access to local amenities.
- **Compliant** - with all current statutory requirements including fire regulations.
- With minimal reported defects.

9.2 A detailed New Build Design Specification will be kept up to date and under constant review to ensure that it incorporates all relevant best practice at all times, and takes account of feedback from customers through New Homes Surveys.

This review will take account of regular feedback from key internal departments to ensure that the specification we employ also matches and where practical, improves products specified in planned and responsive maintenance activities.

Close attention will also be paid to housing trends and feedback from our customers in terms of design and layout to ensure that new homes will continue to meet customer preferences and expectations into the future.

Periodically, specific research may be undertaken into the requirements of particular groups, such as older people.
9.3 We will take full account of the suitability, location and need for development, with a particular emphasis on affordability for our customers in the long-term. Wherever practical, scheme designs will be planned to maximise energy efficiency to keep running costs as affordable as possible. Alternative heat and energy solutions such as air-source heat pumps, ground-source heat pumps and solar (photovoltaic) panels will all be considered where mains gas is not available.

We will strive to raise awareness among our customers and residents on how they can reduce energy and water use at home and about the benefits of leading healthier, more sustainable lives.

9.4 Careful consideration will be given to the design of communal and external areas which may require heating, lighting or general maintenance to ensure that service charges for residents are kept to a minimum and the areas are cost effective to manage.

9.5 We recognise that modular forms of construction technology are emerging at pace and that modular systems are no longer reliant on volume to achieve the associated gains and efficiencies. It is now possible to use factory assembled homes on small in-fill sites and still be cost effective. We will seek to undertake a number of modular pilot projects to assess what value this technology brings and it ability to deliver affordable homes quickly and safely.
10. Procurement

10.1 A related Group Procurement Strategy is also being developed. This establishes a clear Group approach to procurement and includes an action plan which will be reviewed and updated on an annual basis. We will ensure that our customers are fully involved in assisting the Group to prioritise procurement options.

10.2 The Group will make use of collaborative procurement methods with RPs and other bodies in order to maximise purchasing power wherever feasible.

10.3 We will ensure that all Group procurement to support this strategy will be undertaken in accordance with the following principles:

- Compliance with the Group Diversity Strategy and Codes of Conduct.
- Be ethical and sustainable in accordance with the Group’s Environmental Sustainability Policy.
- Consideration will be given to the use of small and medium sized companies (as defined by HMRC) to support local businesses wherever possible.
- Compliance with the requirements of the Public Services (Social Value) Act 2012 which came into effect in early 2013. This must be implemented in all public services contracts and those public services contracts with an element of goods or works.
- Ensure that the Group and those in the supply chain comply with the provisions of the Modern Slavery Act 2015, which requires commercial organisations to show that they have taken steps to prevent slavery or human trafficking in their business or supply chain.
- Undertake a review of the use of consultant/contractor frameworks in use group wide.
11. Delivering and Embedding Value for Money

11.1 We will ensure Value for Money is achieved in a number of ways as follows:

- By demonstrating the effective use of the social housing grant (SHG) on our Balance Sheet
- By attracting additional ‘Other Public Subsidy’ on top our programme with Homes England. This will come from organisations such as Local Authorities, Local Economic Partnerships and Charities
- By maintaining a consistent downward pressure on costs via effective procurement and tendering exercises
- Following merger, we also have an opportunity to reprocure and formalise our existing frameworks for consultants and contractors to achieve greater efficiencies and improved levels of service.

11.2 We will continue to undertake our annual New Build survey of all new residents moving into new homes to ensure that factors such as design and quality continue to be monitored. Their comments are fed into the regular reviews of our own New Build specification document.

11.3 We will ensure that all relevant staff receive regular training and updates on key issues such as contract law and dispute resolution.

11.4 We will review our New Build Design Specification annually and consult internally with our Housing, Sales and Asset Management teams.

11.5 We will provide Group Board out-turn reports assessing individual schemes’ financial performance. We will undergo a Homes England Compliance Audit annually to ensure all grant monies have been used correctly.

11.6 We will seek to develop homes for partner local authorities and partners (e.g. North Warwickshire BC, Linkage Trust and Midlands Rural HA).

11.7 We will encourage our existing Shared Owners to “stair-case” to full ownership at the earliest opportunity and use the resultant receipt to assist future new supply. These receipts will be used to support the Development Programme into the future.

11.8 We will connect the direction of travel of our Development Programme with the emerging Group’s Asset Management Strategy in terms of property disposals. Receipts from the disposals will also be used to support the Development Programme.
12.1 Platform Housing Group is delighted that it has been chosen as one of Homes England’s Strategic Partners with the goal of increasing the development of affordable homes up and down the country. This opens up significant, new sources of funding for new homes.

12.2 Platform has secured additional grant funding of £71.8m from Homes England to start 1,800 new homes over the next three years. The Strategic Partnership funding will enable Platform to significantly increase its development programme to around 2,000 completions a year. The new homes will be built across our Midlands operating area. The Strategic Partnership will enable Platform to boost the development of new homes across a range of tenures; social rent, affordable rent, supported housing, rent to buy and shared ownership.

The Strategic Partnership will deliver 1,800 additional units, with a blended grant rate target below £40,000 unit, to start on site up to March 2022 with completion of the programme by March 2024.

Platform has agreed the following programme with Homes England:

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<th>Year</th>
<th>Units</th>
<th>Additional</th>
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</tr>
<tr>
<td>TOTAL</td>
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In addition to the grant funded units, 775 additional Section 106 units have been added to the programme, taking the additionality to over 2,500 homes over the partnership period.

12.3 With the guarantee of funding for the next three years, Platform is in a strong position to strike deals for the development of more affordable homes. We are keen to enter into discussions on land opportunities that could form the basis of joint initiatives. We have discussed an existing pipeline of schemes with Homes England but have additional funding for new opportunities. Delivering the Strategic Partnership targets for new homes represents a major challenge and opportunity for Platform over the years ahead.
13. Financial and Business Planning

13.1 The development programme is a key component of the Group’s business plan and includes forecasts over a ten year time frame. The number of new units, tenure and time scale for completion are all regularly reviewed and sensitivity analysis is undertaken to ensure that the business plan remains robust and within the Group’s financial parameters.

All financial appraisals have a clear set of assumptions (such as management and maintenance costs, major repairs sinking fund, interest and inflation) together with pre-determined appraisal criteria or benchmarks as approved by Board. The development assumptions will be subject to periodic review as external circumstances change.

Future rent setting is an important part of the financial appraisal and close attention will be paid to government announcements on rent policy and use of the Consumer Prices Index and other measures to determine rent levels. Changes to appraisal criteria will be agreed by the Board.

Regular meetings are held between the Development and Finance teams to ensure that all cash flow forecasts are up to date and accurate to ensure timely draw down of funds in line with Treasury Management Policy.
14. Managing Risk

14.1 All new development schemes and programmes undertaken by the Group will require detailed risk assessments to be produced as part of a robust decision making process to identify and mitigate all known and unknown risks to manage risk and also ensure overall scheme viability.

14.2 We will review potential risks and mitigating actions on all contractual, financial, legal, health & safety, equality and diversity and operational risks. Where working in partnership with others, the risk assessment will also cover any risks relating to the partner involved, or to any joint ventures undertaken. In addition, all new development opportunities will be financially appraised and evaluated using the Group’s approved financial and business plan assumptions. Development checklists are utilised to ensure that all key risk tasks are completed and project groups have been established where relevant.

14.3 Additional ‘macro’ level risks also exist and will be considered, which include:

- The continuing impact of Welfare Reform on property types, locations and voids or bad debt.
- The impact of affordable rent tenure on affordability and popularity of stock.
- Potential for low demand for stock in certain areas.
- Government funding plans for sheltered and supported housing.
- Fluctuations in house prices.
- Interest rate fluctuations.
- Potential future austerity and reduced public sector spending.

14.4 Regular review of the strategic risk of development activities with respect to the macro-economic landscape will be undertaken in conjunction with GET and Board Members. Close monitoring of future developments will be undertaken, and an ongoing assessment made of the cumulative financial effects of the development strategy. Activities and projects will be added to the Risk Register and risk analysis forms part of the Board Reports.

14.5 will be sought in accordance with the Group’s Financial Regulations and Standing Orders. Larger schemes with greater risk or outside the traditional operating areas will always be submitted to Board for approval as will all schemes with a total value of £3 million or above.
15. Customer Involvement

15.1 Platform Housing Group is committed to involving customers and residents in the consultation and decision making process and within the development programme resident’s views will be regularly sought at a number of stages through our customer panels or surveys.

15.2 Regular New Homes Customer Satisfaction Surveys are carried out by the Group once residents have been settled into their new homes for a period of time. These surveys will ask a series of questions to cover the sales and allocations process as well as the design, layout and build quality of their property to help gauge the overall level of customer satisfaction. We will then use this information to report to Boards and help further improve our products and services moving forward.

16. Corporate Responsibility

16.1 The Group Commercial Director will be responsible for implementing, maintaining and reviewing the Development Strategy with support from the respective Development Directors and Director of Programme and Performance.

GET will also play a significant role in progressing and monitoring the strategy.

16.2 Performance will also be reported at every meeting of the Platform Housing Group Board.
17. Equality and Diversity

17.1 We are committed to fairness and equality for all regardless of their colour, race, ethnicity, nationality, gender, sexual orientation, marital status, disability, age, religion or belief, family circumstances or offending history, as referred to in our relevant Group policies. Our aim is to ensure that our policies and procedures do not create an unfair disadvantage for anyone, either directly or indirectly.

17.2 We will assess the need for specially adapted properties on our new land-led developments and will deliver these where practical, feasible and financially viable.

17.4 We will consider partnerships with Black & Minority Ethnic housing providers or other established specialist providers to help develop new affordable housing to meet identified housing needs.

17.5 We work with a number of specialist external organisations to provide bespoke accommodation for those with disabilities, older persons or those requiring care and support. We will continue to respond to approaches to form partnerships with organisations in order to meet the housing needs of those with specialist requirements and disabilities.

18. Monitoring and Review

18.1 The next strategy review is scheduled for June 2022 and then every three years following this.

18.2 Members of the Platform Housing Group will monitor the effectiveness of this Strategy and recommend policy changes to improve service delivery. Performance will be reported through the Board, GET, Leadership Group and customer panels to identify any areas for review and improvement.
19. Related Strategies and Policies

19.1 The Development Strategy will have links with a number of other Group documents:
- Platform Housing Group Strategic Plan 2018-23
- Asset Management Strategy
- Service Charge Policy
- Shared Ownership Policy
- Rent Setting Policy
- Affordable Rent Policy
- Financial Regulations and Contract Standing Orders
- Group Standing Orders
- Risk Management Policy
- Health and Safety Policy
- Group Procurement Strategy
- Group Diversity Strategy

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