



Community
Housing

2026 – 2029 Strategic Plan





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Body

Welcome from the Chair, James Pollard

We are celebrating our 10th anniversary as SW9 Community Housing this year, and it is cause to be reflective of the past decade managing the homes on Stockwell Park and the neighbouring streets. There has been plenty of change over this time, and there is more to come.

Our focus is on you, the residents. We plan to work hard to deliver great services and provide and maintain quality houses that you can call homes. This is particularly important to me as I live here with my children and want to see the estate prosper.

The past few years have been difficult; there is no hiding from that. But there is cause for optimism. Over the next three years the SW9 Board, SW9 Community Housing, and our parent organisation – Sovereign Network Group – will work to ensure the estate and surrounding neighbourhood continues to be somewhere that people want to live, somewhere that people like to live, and somewhere that people are proud to live.

This strategy shows you, the residents, how we plan to ensure there are quality homes, great services, financial discipline, strong teams, and deeper resident engagement. We have listened to your comments and feel this strategy is something that can be used to test our performance over the coming years.

I know there will be challenges ahead, but we are ready for them. It is a privilege to serve this community. I am excited for the journey ahead and grateful to everyone who will help us shape the next chapter of SW9.

James Pollard
Chair of the Board



About Us

SW9 was launched in April 2016, but we have been working for the Stockwell Park community for much longer. The original journey of tenant participation and local control began in 1995; however, our journey began in 2005, when the estates' residents selected Network Housing Group (NHG) as the housing association they wanted their homes to transfer to from Lambeth Council, to a community-owned subsidiary called Community Trust Housing (CTH).

In 2014, Network Housing Group (NHG) announced it was consolidating its group structure to become a single entity organisation, Network Homes. At the same time, it gave an undertaking to create a new resident-led, locally focused housing management organisation for Stockwell Park to reflect the area's unique history of community leadership.

In April 2025 Network Homes completed its merger with Sovereign Homes and created Sovereign Network Group (SNG). The combined organisation owns and manages over 85,000 homes and is a leading G15 Housing Association. The merger between Network and Sovereign had no material impact on the Management Agreement, which was signed in 2015 and amended by mutual agreement in 2024.

SW9 manages 1749 homes (tenanted 1029, leasehold 660, Shared owner 60), located on one estate (Stockwell Park) and neighbouring street properties. We also manage several community buildings which are all located on the estate.





Our Values

● ● ● CARES

- **Customer Service**
- **Accountable**
- **Respectful**
- **Excellence**
- **Sustainable**

Vision and Mission

Vision

“Support a thriving community and deliver outstanding services for residents”.

Mission

“We strive to promote democratic resident-led housing through local delivery and accountability, providing residents with a safe place they are proud to call home”.





Our Strategic Ambitions

This Strategic Plan is the blueprint for delivering our vision and outlines how our objectives for the next three years will be delivered through our seven priority areas. Our ambitions are serious objectives that will be delivered through and by our Trustees, employees, and volunteers.

Underpinning our ambitions are a series of operational plans, strategies and performance indicators ensuring there is consistency between team and individual targets and objectives, which can be incrementally measured to track progress during the life of this strategic plan.

The next three-year phase includes focusing on embedding key regulatory priorities that strengthen our commitment to tenant welfare and housing quality - the Tenant Satisfactory Measures (TSMs), Consumer Standards, and Awaab's Law. These priorities reinforce our dedication to delivering excellence in housing services and upholding the highest standards of care.



Strategic Ambition 1

Deliver a quality, value for money, customer service experience, in partnership with our residents:

We will deliver consistently high-quality services, allocate resources effectively, and maintain full compliance with statutory and regulatory obligations, including Tenant Satisfaction Measures (TSMs), and Consumer Standards.

Throughout this plan, we will implement measurable improvements by mapping the customer journey, analysing feedback, and acting on recommendations to enhance every interaction.

Data-driven insights will guide targeted interventions in areas of low satisfaction, supported by innovative solutions and technology to improve customer experience and operational efficiency.

By deepening our understanding of residents' needs and preferences, we will strengthen strategic planning, focus services on what matters most, and raise satisfaction across all touchpoints.

Indicators of Success:

- 1. Customer satisfaction consistently above 85%**
- 2. Key Performance Indicators (KPIs) reflect strong and sustained results**
- 3. Digital solutions in place to empower customers to self-serve**
- 4. SW9 holds a recognised Customer Service accreditation**
- 5. All staff have completed annual refresher customer service training**
- 6. 80% of queries resolved at first point of contact**
- 7. Improved data analysis and customer feedback**

Strategic Ambition 2

Manage and maintain, safe, high-quality, sustainable home

Managing the housing assets involves a wide range of complex responsibilities that extend well beyond routine property maintenance. Whilst we always acknowledge that these assets are, first and foremost, people's homes, our goal is to deliver maximum value for money while balancing financial and social priorities.

We are committed to maintaining all homes and associated community assets to a high standard. Our strategic and operational decisions will be guided by the best available data and analysis. We will manage spending carefully to ensure there are sufficient financial resources to meet annual maintenance expenditure.

Following the introduction of Awaab's Law in October 2025, SW9 will ensure all requirements of the law are met.

In Partnership with SNG, we will develop fully costed plans to account for both current and future stock reinvestment priorities.

Indicators of Success:

- 1. A proactive, high-performing, responsive repair service that consistently delivers for residents**
- 2. All Building & Fire Safety obligations are fully met**
- 3. A costed 5-year plan for cyclical and planned stock reinvestment by 2027/2028**
- 4. Completion of the regeneration programme of works**
- 5. High satisfaction with the quality and maintenance of all communal and public realm areas across the estate**

Strategic Ambition 3

Demonstrate strong, financial control

Maintaining robust financial health is essential to delivering high-quality services to our residents. Over the next three years, we will spend more than £5 million on repairs and maintenance activities. With that amount of expenditure, it is crucial that we are satisfied this is being spent in the most effective way and provides value for money. The social housing sector is constantly evolving and changing, therefore our financial planning needs to continue to be agile and responsive, enabling us to navigate an ever-evolving operating environment with confidence.

Each year, we will set clear financial targets that reflect our commitment to controlling all expenditure. Wherever feasible, we will adopt a zero-based budgeting approach, ensuring every pound is purposefully allocated.

Our goal is to accumulate additional reserves over the life of this plan to enable the us to protect the charities' long-term resilience and ability to invest in future priorities.

Indicators of Success:

- 1. Sustained financial strength**
- 2. Annual net surplus equal to 5% of revenue for each year of this plan**
- 3. Treasury Management strategies that support both current and future ambitions**
- 4. Embedded strategies that maximise income and reduce arrears across all tenures, demonstrating top quartile performance**
- 5. Strong working partnerships to maximise available resources, which leverage inward funding to deliver more for our tenants without compromising our own financial ambitions**

Strategic Ambition 4

Invest in our people

We recognise that our employees are the cornerstone of delivering our strategic plan successfully. In line with the Regulator's Competence and Conduct Standard, we will ensure our Board and staff have the appropriate skills, knowledge, and experience to fulfill their roles effectively.

To attract and retain top talent, we will continue to maintain competitive terms and conditions including exploring innovative working models.

By empowering our team and creating an environment where everyone can reach their potential, we will bring our vision to life and make SW9 an exceptional place to work.

During the duration of this plan, SW9 will introduce an Apprentice and Graduate programme to support the new staff structure, and remain committed to equality, diversity and inclusion where everyone feels valued.

Indicators of Success:

- 1. Implementation and embedding of a new staffing structure**
- 2. Regular engagement through various forums and channels of communication**
- 3. 85% staff satisfaction that SW9 is a great place to work**
- 4. 75% of employees feel supported and encouraged by their line manager**
- 5. Consistency in promoting equality of opportunity and diversity and offering a range of flexible and family-friendly policies**
- 6. SW9 recognised as an accredited London Living Wage Employer**
- 7. Investors in People accreditation - Gold**

Strategic Ambition 5

Get to know our residents

The SW9 estate and neighbouring street properties are home to a vibrant and diverse community of residents, each with unique needs, experiences, and perspectives. Understanding this diversity is fundamental to our mission. By collecting accurate data about who lives on our estate, we can shape services that truly reflect and respond to our community, ensuring every resident has a voice and the opportunity to influence the direction of our organisation.

Accurate diversity data enables us to deliver fair, inclusive, and effective services to all residents. It helps us identify and address inequalities, ensure equal access to housing and support, tailor our communications and services to meet different cultural and accessibility needs, and demonstrate our commitment to equality under the law. Most importantly, it allows us to make evidence-based decisions that genuinely reflect the priorities and needs of our diverse community, ensuring no one is left behind or overlooked.

Indicators of Success:

- 1. Up-to-date demographic and household data about our tenants living in the home we manage**
- 2. Equal satisfaction rates across diverse groups**
- 3. Board and committee members reflect demographics of the community**
- 4. Increase participation in community activities and consultation across all groups**
- 5. Staff trained in equality and diversity**
- 6. Equality impact assessments completed for all customer service-related policies**

Strategic Ambition 6

Promote Participation and Engagement

At the heart of SW9's business model is the belief that residents should have a genuine voice in shaping the services they receive and the community they live in. Over the next three years, we will deepen our approach to resident engagement, moving from consultation to collaboration.

Through our RISE programme, we will provide opportunities for residents to shape the services they receive, take part in local projects, and contribute to decision-making at all levels of the organisation.

We will strengthen the link between resident needs, service improvement, and continued Board oversight. We will also support the next generation of community leaders by introducing a Resident Leadership Pathway and improving how feedback informs our operational planning.

Indicators of Success:

- 1. Resident satisfaction consistently above 80%**
- 2. Annual RISE participation exceeding 1,500 resident interactions**
- 3. Resident Improvement Panel embedded and reporting quarterly outcomes**
- 4. Delivery of at least 10 community-led projects per year**
- 5. TPAS (Tenant Participation Advisory Service) accreditation achieved by 2028**

Strategic Ambition 7

Collaborative & Partnership Working

We will continue to collaborate with our parent organisation, Sovereign Network Group (SNG), to maximise impact and deliver shared objectives. We will strengthen our partnership with SNG to ensure alignment on investment priorities, sustainability goals, and service improvements. By leveraging SNG's scale and resources, we aim to enhance housing quality, improve energy efficiency, and deliver better outcomes for residents while maintaining SW9's local accountability and identity.

SW9 will actively contribute to SNG's group-wide ambitions, ensuring our local priorities compliment and reinforce the wider organisational goals.

Indicators of Success:

- 1. Investment programme agreed and implemented for stock reinvestment and energy efficiency upgrades**
- 2. Regular joint meetings and reporting mechanisms established**
- 3. Shared procurement initiatives delivering measurable cost savings and improved VfM**
- 4. Collaborative community projects launched, achieved at least 3 co-funded programmes per year**
- 5. Successful delivery of at least one joint innovation project (e.g. digital service enhancement or AI-driven customer experience solution)**



Our Residents & Community

Our Residents

We provide management and support services to a wide range of people. We are extremely proud of the diversity of this community and our ability to consistently meet the needs of people from diverse backgrounds, of different ages, and with different needs, aspirations, and expectations. Because of our defined geographic location, we have the advantage of being able to get to know more of our residents and build meaning.

This table highlights the rich cultural diversity within our community, showcasing the range of ethnic backgrounds represented among our residents.

| Ethnic Group | Total % | Breakdown |
|--|---------|---|
| Asian or Asian-British | 2.9% | Bangladeshi – 0.56%, Chinese, 1.12%, Indian – 0.45%, Pakistani – 0.11%, Other – 0.67% |
| British, or Black-British | 48.2% | African – 23.2%, Caribbean 23.8%, Other – 1.2% |
| White | 34.2% | British – 11.8%, Irish – 1.24%, Other – 21.1% |
| Mixed | 6.18% | White and Asian – 0.34%, White and Black African – 2.3%, White and Black Caribbean – 2.4%, Other – 1.2% |
| Unknown/refused/prefer not to say | 6.7% | |



Our Residents & Community

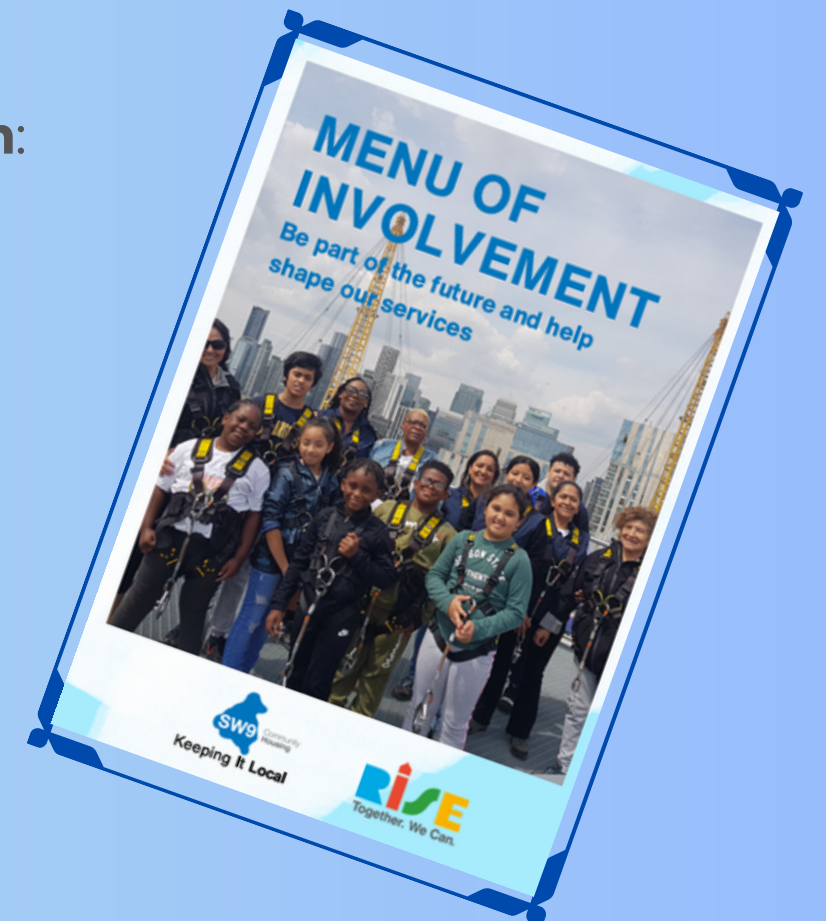
Our Community

Through our RISE Community Programme, we will deliver more than 60 engagement opportunities annually, including accredited training, and health and wellbeing activities. In the 2024/25 program, participation increased by 12%, reflecting strong demand and impact. Our ambition is to continue to grow participation over the life of this plan.

We will continue to prioritise activities that strengthen inclusion, tackle isolation, and promote well-being. Collaborating with partners including SNG, Lambeth Council, local schools, and voluntary organisations, we aim to expand access to training, employment, and social opportunities.

Our community investment priorities will focus on:

- Youth development and skill training
- Family Wellbeing and Food Security
- Older residents' inclusion and health
- Community Safety and Estate cohesion



Our People

While at SW9 Community Housing, our objectives are outward facing, we believe to achieve our strategic ambitions, we need to continue to focus internally and transform the organisation to drive better customer satisfaction, value for money, and performance through motivated and engaged colleagues. To ensure we can deliver our plans, we need to constantly invest in our people, processes, and technology because success depends on having an engaged workforce with the skills, knowledge, and tools to do the job and the motivation to strive for high performance and continuous improvement.

With increased focus on health and wellbeing, we need all our colleagues to be well, both mentally and physically. We will invest further sums of money to support and engage our staff by introducing a range of recurring and one-off events to promote health and wellbeing.





Guess the number of sweets

CREATIVITY
ARTS & CRAFTS



Our Portfolio

Properties Under our Management

The residential portfolio consists of 1749 homes, a mix of late 1960's podium deck access blocks, original Greater London Council (GLC) buildings, and contemporary developments constructed between 2012 and 2022. In addition to the homes on Stockwell Park Estate, we manage a number of Victorian houses and flat conversions situated on the surrounding streets of the estate.







Governance & Risk

Governance

SW9 is more than a housing management organisation; it is a local employer, strategic partner, and active contributor to the community. Day-to-day operations are carried out by our dedicated employees, who work towards the goals and objectives outlined in this plan.

We encourage residents to participate in governance through opportunities to join the Board, Committees, or other groups. The Board of Trustees—comprising a majority of tenants and leaseholders—provides strategic leadership and oversight. As a registered charity, the Board delegates operational responsibility to the Executive Director, ensuring compliance with all legal and regulatory standards. This governance structure safeguards accountability while enabling effective oversight of the organisation’s long-term objectives.

At the outset of this plan, more than half of the board will be newly appointed. To support this transition, we will implement structured induction, mentoring, and annual appraisals. A rolling training program, combining online and facilitated learning, will focus on housing compliance, financial literacy, and leadership to strengthen governance capability.

Governance effectiveness will be externally reviewed every two years, with findings reported to the Finance, Risk and Audit Committee (FRAC).



Governance & Risk

Risk Management

While some of our activities carry inherent risk, our approach ensure risks are identified, assessed, and controlled to safeguard delivery of our objectives. The Board of Trustees and the Finance, Risk and Audit Committee (FRAC) oversee strategic risk, review appetite, and ensure appropriate controls are in place.

Our framework aims to:

- Stay adaptable to internal and external changes.
- Enable informed decision-making.
- Provide assurance to stakeholders.
- Minimise incidents and control failures.
- Embed risk management into our operational activities.

By October 2026, as part of our business planning cycle, we will strengthen our risk framework by improving processes for identifying, controlling, monitoring and reviewing risks. Our key priorities include:

- Embedding risk management into organisational culture
- Enhancing decision-making and performance
- Strengthening board and Committee skills and capacity





Sustainability Statement

Creating a Great Place to Live - Now and in the Future

Building a vibrant and sustainable community requires us to act with purpose – integrating social economic and environmental goals into everything we do.

Our aim is to make a direct and positive impact on the community by ensuring decisions we take contributes to reducing poverty, improving well-being, and expanding opportunities for the residents of Stockwell Park and surrounding neighbourhood.

We are committed to finding new and creative ways to make a bigger impact, while staying true to our values as a socially responsible organisation.



Future Challenges

SW9 continues to operate in a challenging economic and regulatory environment. Growing unemployment, cost-of-living pressures, and evolving housing regulations will continue to affect both our organisation and our residents.

Residents rightly expect us to deliver high standards of customer service, and meeting those expectations will be demanding. Balancing limited resources against diverse—and often competing—priorities is no simple task. Our 2025 initiative, “Path to Green,” will continue through 2026. This program is designed to drive service improvements, with the ambition of transforming amber and red key performance indicators (KPIs) into green by implementing better processes and achieving stronger outcomes for our residents.

Financial pressures remain significant. Expenditure on repairs and maintenance continues to rise, accounting for 15% of total spend, with major works budgets under pressure from rising material and labour costs. We must continue to manage these within tight financial limits while building our reserves to the target level of £2.1m over the next three years.

Our ability to collect 100 percent of our rental and service charge income remains a persistent challenge. Although inflation has eased and moved closer to the government’s target, general living expenses have not followed suit. As a result, the cost of living continues to place significant financial pressure on many of our residents.



Future Challenges ..cont.

Regulatory change – including Awaab’s Law, Tenant Satisfaction Measures, and the new Consumer Standards – demand continuous improvement in housing quality and resident involvement. SW9 will continue to adapt our systems, policies, and training to meet these expectations.

Our current gas servicing contract, which has been in place for 10 years, ends in 2026. This means we will need to procure a new provider to ensure continuity, compliance, and value for money. The procurement process must be carefully managed to identify a provider with right expertise, capacity, and reliability to deliver both routine servicing, emergency response, and maintenance of a gas network, which provides gas to over 450 homes on the estate.

With many trustees newly appointed, the board must quickly build its collective knowledge and capacity to govern effectively. A structured induction and mentoring will accelerate this process, ensuring members are equipped to contribute from the beginning. Working together in unity is essential: by fostering collaboration with the senior leadership team and a shared sense of purpose, the Board can transition smoothly and establish itself as a cohesive body capable of making timely and well-informed decisions.

Workforce resilience remains a priority. Competition for technical roles such as surveyors and housing specialists continues to challenge recruitment. We will attempt to mitigate this challenge by investing in apprenticeships, training, and staff wellbeing to make SW9 a great place to work where we are able to retain our best and brightest colleagues.

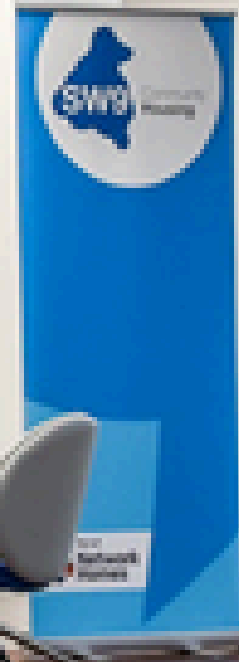
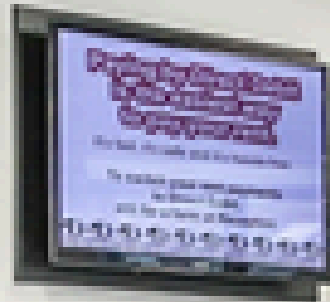
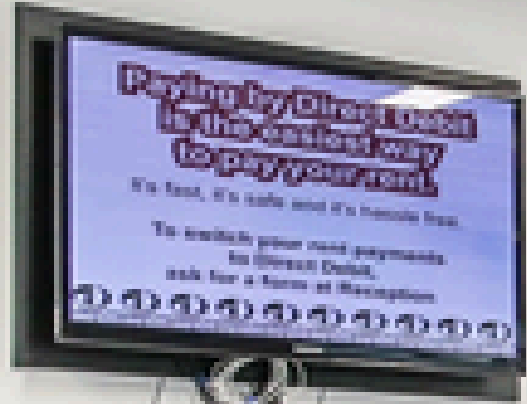




Supporting Documents

To help us achieve our goals set out in this plan, we have a range of strategies, statements, and policies that support our strategic plan. These key supporting documents look in more detail at each area of our work and explain how every strategic ambition will shape and strengthen our organisation.





Your Feedback

Although this Strategic Plan has been carefully prepared and has been informed through engagement with stakeholders, we remain open to ideas, suggestions, and challenge.



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