

GREAT
PEOPLE,
GREAT
PLACE
TO WORK



MAKING
5000 LIVES
BETTER

OUR 2020 VISION



HIGH QUALITY
MODELS OF
HOUSING, SUPPORT
AND CARE

CONSISTENTLY
GREAT
SERVICE

FINANCIALLY
STRONG,
BUSINESS
EFFICIENT

GROWTH
INTO EAST
SUB-REGION



Foreword

At Gateway we are committed to our exciting vision for 2020. There is great energy in the organisation, as we set out to build many more homes while improving and expanding our services to residents. We have built a solid foundation.

We've taken tough decisions to strengthen our financial capacity which will now enable us to fund 500 new homes. Last year we completed our first homes for market sale on the Isle of Dogs. We made good returns to reinvest in social housing. At the same time there have been solid improvements in our service delivery to residents which will continue.

We have been bold in taking on new challenges. Last year we brought the management of our care homes in-house. They will now form part of our ambitious programme to improve our sheltered and care homes. We passionately believe that we can make a more aspirational offer to older people who are living vibrant lives, ensuring support and care is there when it is needed.

Another excellent development was the launch of 'The Zone'. This dedicated training suite has supported many residents to build their skills and access employment, while reducing social isolation.

This plan outlines what we hope to achieve in the coming years. I am confident it will see Gateway go from strength to strength, as an organisation committed to East London communities.



Jon Rosser
Chair of the Board



Foreword

I share Jon's excitement about our plans for the future. It really feels like Gateway is on the cusp of realising its full potential.

We made a great start with the completion of the borough's first leasehold retirement housing which looks fantastic. I wouldn't mind living there myself. It's designed to a standard not achieved in this part of London before, rivalling any private sector offer.

We still have some work to do to drive up the quality of services. We have made year on year improvements but look forward to making a step change in the year ahead. We are setting up an in-house contracting team called 'Gateway Homeworks'. We believe this will be a game changer, enabling us to offer the best services to residents.

Our significant investment in IT infrastructure has given us the tools to deliver a more responsive and efficient housing service. We hope that residents will reap the benefits as we aim to drive up customer satisfaction to 90%. But it takes a great staff team to deliver these objectives. We will continue to value and invest in our people to deliver our shared goals.



Sharon Carter
Chief Executive



Our story

Established as Bethnal Green Housing Association in 1926, Gateway has a proud historical legacy. The Right Honourable Neville Chamberlain laid the foundation stone for our first scheme, Queen Margaret Flats, which opened in 1929.

In the 1930s, Frances Gray House and St Hubert's House were opened by the then Duchess of York, who later became the Queen Mother. Prince George, the Duke of Kent opened Lennox House in Hackney in the 1930s. During the Second World War, Hackney Council rented part of Lennox House to store air raid precaution equipment and used it as a decontamination centre. Lennox House was later reopened by Prince Edward, the Duke of Kent. Another historical building is Queen Adelaide's Dispensary. It first opened in 1850 to combat cholera and was rebuilt on Pollard Row/Ivimey Street in 1866 by architects William Ward Lee and Caesar A. Long.

Known as Gateway since 2008, we have grown through new developments, acquisitions and mergers. There must be few who could rival the number of local community based associations which forms Gateway today. They include Bethnal Green Housing Association, Stepney Housing Trust, Isle of Dogs Housing Society, Victoria Park Housing Association, Victoria Park Home Ownership, Bethnal Green and East London Housing Association, Oxford House Housing Association, Bethnal Green and Victoria Park Housing Association and Labo Housing Association.

We have strong roots in the East End and that will continue. Our primary area of operation is Tower Hamlets. We also have homes in neighbouring Hackney and Newham. We provide:

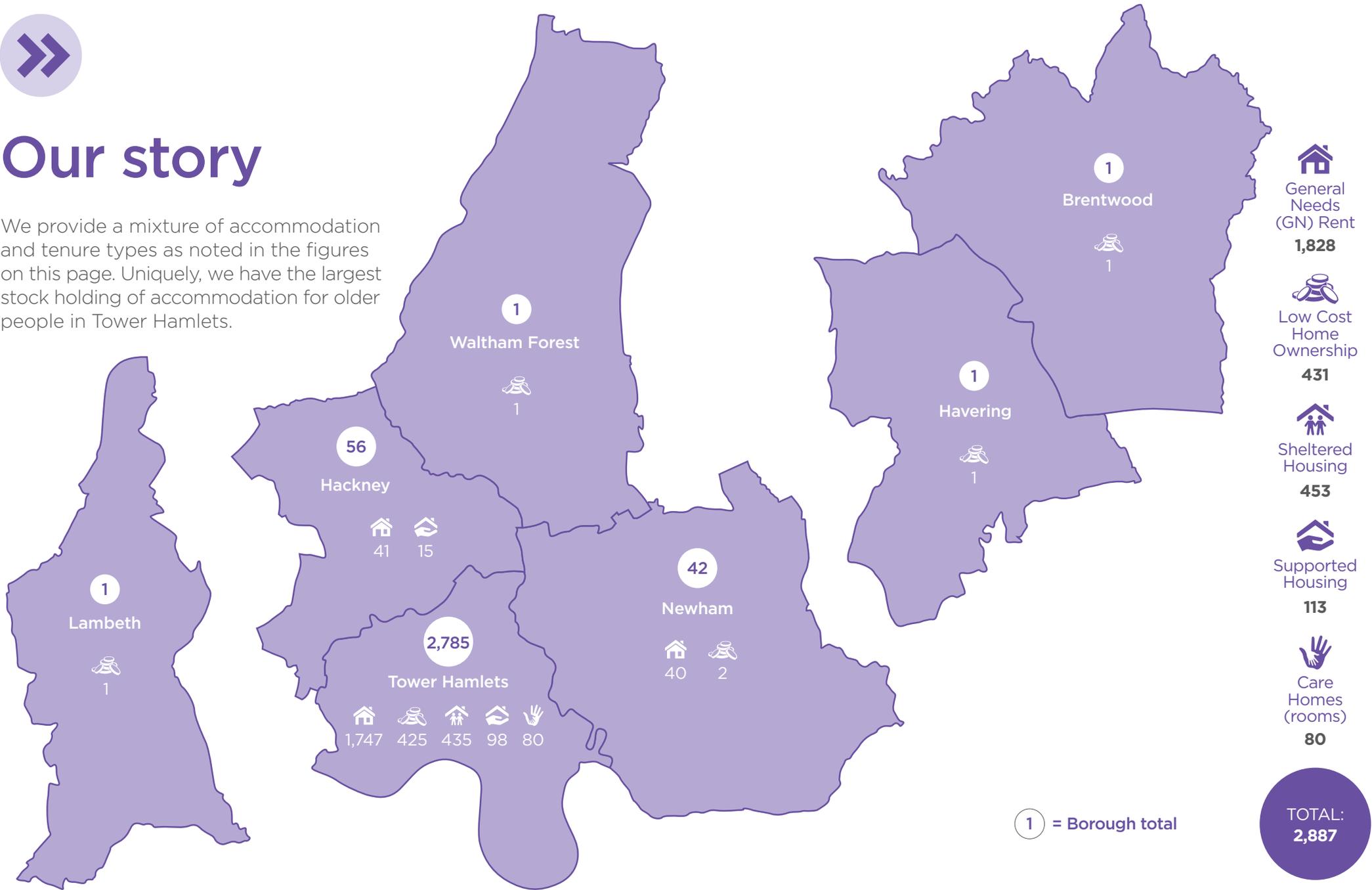
- Homes for rent for people in the greatest housing need
- Housing with support or care
- Low cost shared ownership for people with lower incomes
- Housing for market sale to provide subsidy to fund homes for lower income households
- Support for local people to reduce income deprivation, fuel poverty and social isolation

The primary beneficiaries of our support and care services are older people. We also own several buildings that we lease to other organisations providing support for people with a diverse range of needs.



Our story

We provide a mixture of accommodation and tenure types as noted in the figures on this page. Uniquely, we have the largest stock holding of accommodation for older people in Tower Hamlets.





» Vision

Our vision is to support local communities to thrive.

» Culture

BOLD ASPIRATIONAL
INTELLIGENT DYNAMIC
VALUE DRIVEN IMPACTFUL
FRESH POSITIVE
FORWARD THINKING
OUTCOME FOCUSED

» Values

- To give our best to customers at all times
- To value, recognise and reward staff for doing a great job
- To act with integrity in all our dealings

» Mission

Our mission is to provide great housing, support and care for people in East London.

» Strategic Priorities

By 2020 we aim to:

1. Deliver a consistently great service where 'one call solves it all' and 'one click does the trick'
2. Be the local market leader for contemporary and high quality models of housing, support and care for older people
3. Build 500 new homes, expanding into the East London sub-region
4. Make 5000 lives better
5. Have a great team of people, making Gateway a great place to work
6. Remain financially strong and business efficient

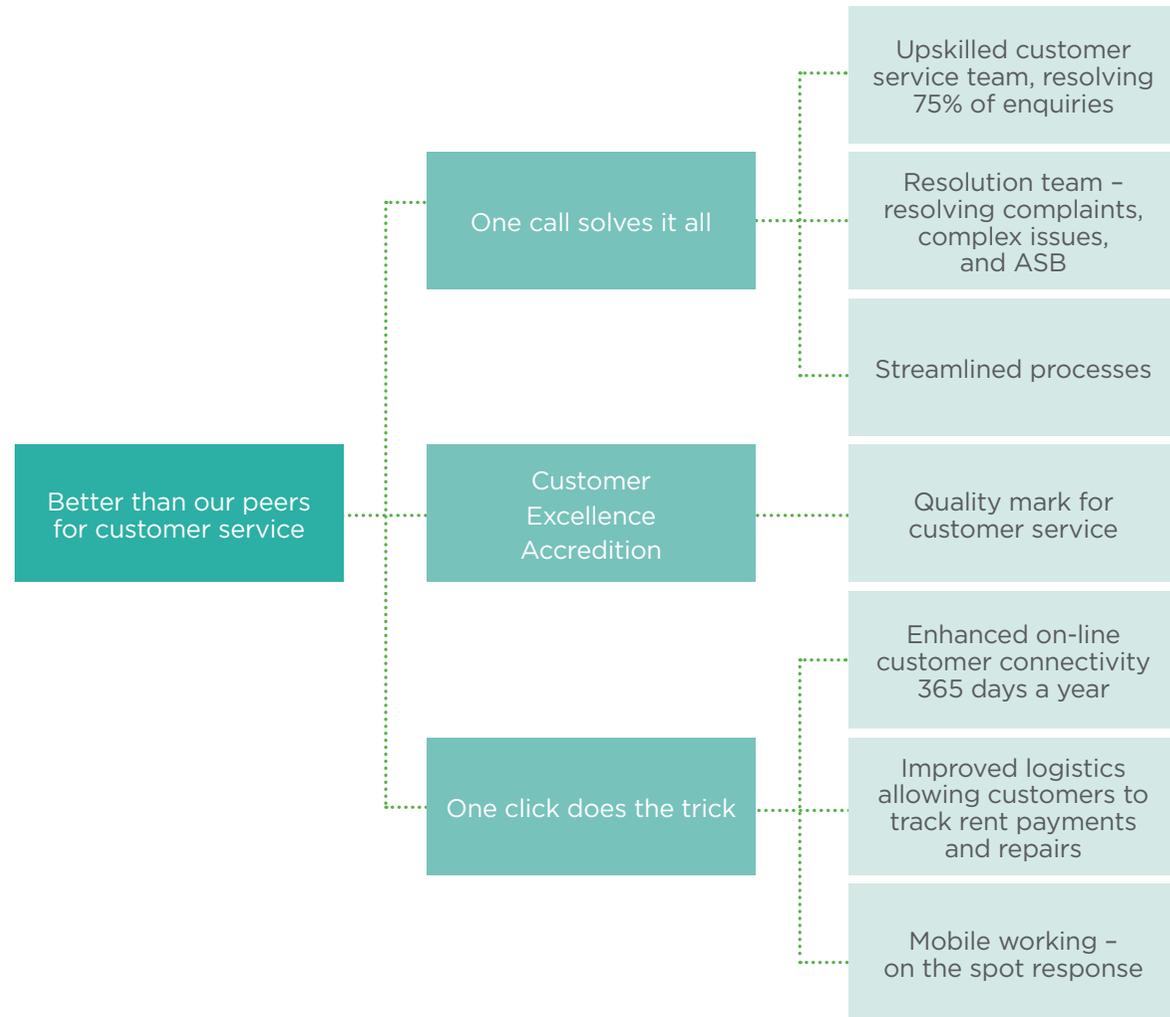


A consistently great service

We aim to achieve 90% customer satisfaction

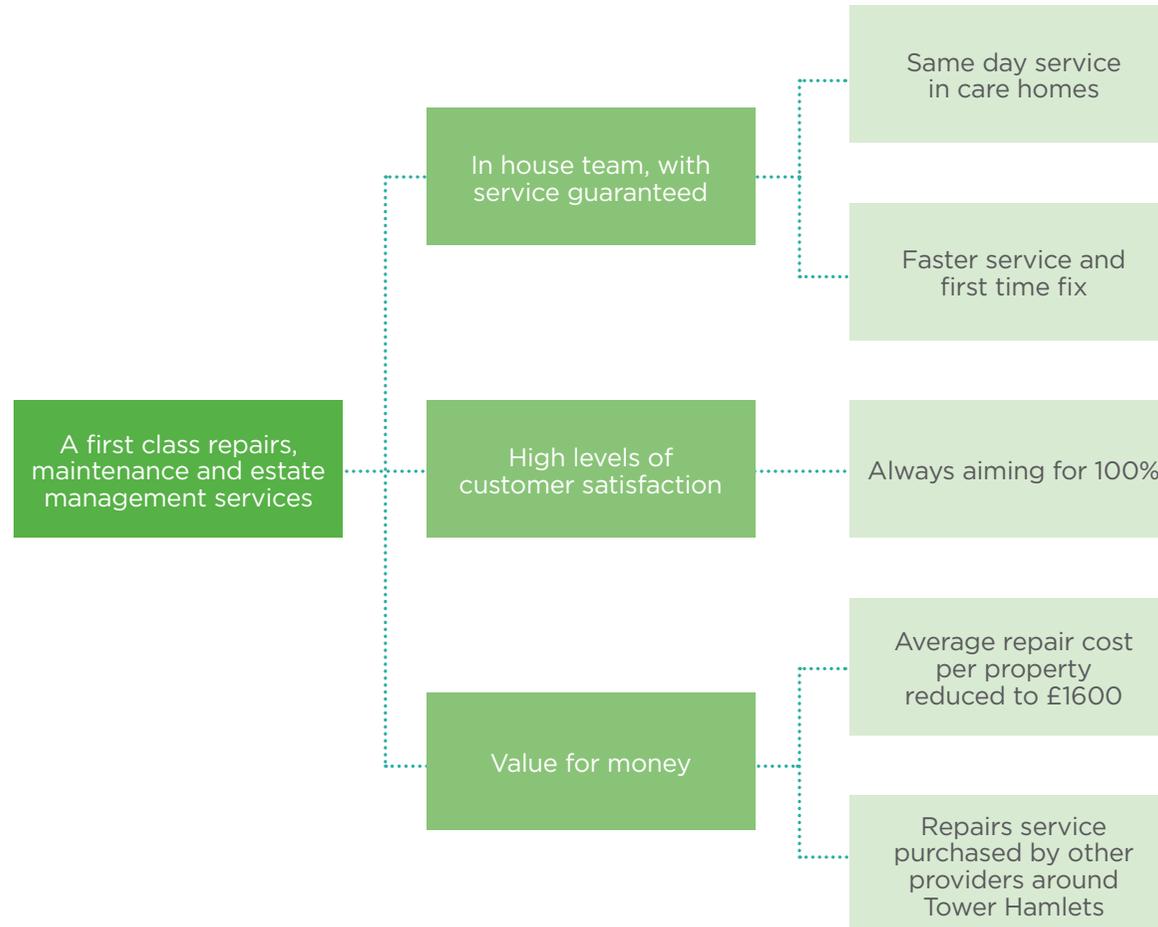
Gateway adheres to the consumer standards set by the social housing regulator. At the heart of this is hearing and responding to our residents' voice. We operate a system of co-regulation with a Resident Scrutiny Panel that undertakes 'deep dive' reviews of key service areas. We have worked with the Resident Scrutiny Panel to set out a service offer that meets their priorities. Key priorities are excellent customer service and a flexible and responsive repairs and maintenance service.

Residents increasingly expect a 24/7 and 365 days per year service. We will use modern technology to deliver a responsive and efficient service that is fit for the digital age. We also plan to introduce a reward card using customer insight to thank residents who are great customers, excellent neighbours, and make a positive difference in their communities.





A consistently great service





Support and care

Gateway is the largest provider of sheltered housing in Tower Hamlets. We also own 25% of the registered care home provision. Gateway aims to be an exemplar of high quality accommodation based support and care services.

We will initially focus on achieving this in Tower Hamlets and subsequently extend our offer into the East London sub-region.

The older population in Tower Hamlets is lower than the London average but is set to grow by 22% over the next 10 years. The tenure balance amongst older people in the borough is quite different from the pattern in England as a whole. More are renting from social landlords than owning their own home.

In 2013 we published the report, '*Widening the Spectrum of Retirement Housing in Tower Hamlets*'. The report highlighted the lack of options for older people with no leasehold retirement housing developed in the borough. It also highlighted that there was not a sufficient pull factor to encourage

older people to downsize from their larger homes. We anticipate that older people will have higher expectations in the future for their standard of living and the opportunity for choice.

Along with this is the personalisation agenda which puts individuals in the driving seat for their support and care. The Care Act 2014 came into force in April 2015. It gives people the right to choose a care home if they need one and to pay towards the cost if it exceeds the amount the local authority will pay. It requires care providers to offer 'person centred' care, giving the right support and care to allow people to do the things they want. It requires that services work together better to ensure the well-being of the individual needing support and care.



Support and care

120

new high quality homes



We plan to:

- Expand our new 'aspirational brand' of housing provision for over 55s built to HAPPI design standards
- Expand our offer of leasehold retirement housing
- Redevelop an existing sheltered scheme to incorporate 20 high quality dementia care suites

Invest

to improve existing Sheltered and Care Homes



We plan to:

- Enhance the design and amenities at both our care homes
- Enhance 4 sheltered schemes giving a contemporary and aspirational feel to shared spaces

Care & Support

+ Standard



We plan to:

- Build a continuous pathway of support and care for residents with low to high support needs
- Develop and implement a new "Care +" standard in registered homes
- Enhance local dementia care services
- Develop flexible 'hub and spoke' support models, extending support to older people in general needs housing
- Carry out annual visits to ensure the warmth, safety and well-being of older people in general needs housing



Growth

Over the next 20 years, 1 million households are expected to form in London, yet there is a shortfall of over 700,000 homes. House prices are 14 times the mean annual London salary.



The policy framework has shifted away from Government led capital subsidy to innovative loan guarantee funding vehicles. To aid housing delivery it has become essential to maximise returns. With new supply failing to keep up with demand, the housing shortage looks set to continue. Fewer affordable homes are being built for low income households. To counter this, our objective is two-fold.

500 new homes

250 high quality and sustainable homes from our own land bank/asset base

200 new homes delivered through section 106

50 new homes in neighbouring London boroughs

1. Our primary purpose is to build as many affordable homes as our capacity allows for low income households. This includes specialist provision for older people
2. We will maximise our return on our assets so far as it is necessary to fulfil our primary purpose

£34m cross subsidy from sales

£21m generated from market sales and first tranche shared ownership

£2.5m subsidy from targeted disposals

£10.5m subsidy from 'stair-casing' receipts, leasehold extensions and other sales activity



Making 5000 lives better

Residents in East London are significantly worse off than the average Londoner. Snapshot data captured in May 2014 revealed that over 30% of households in East London are claiming 'in work' Housing Benefit.

Those out of work face further reductions in welfare benefit spending.

Digital technology has affected virtually every aspect of UK life. Some 92% of UK adults now own a mobile phone and 76% of households have broadband. Research by 'Race On-Line' suggests that half of the 8.7m UK adults who

have never been on-line live in social housing. Getting someone on-line can save them an average of £560 a year and has benefits for education, employment and retirement. With Universal Credit set to be rolled out on-line it has become critical that we support residents with digital connectivity.

% of Housing Benefit claimants in employment May 2014

Barking & Dagenham	Hackney	Havering	Newham	Redbridge	Tower Hamlets	Waltham Forest
30.9%	30.6%	26.7%	38.1%	40.6%	30.9%	34.1%



Making 5000 lives better

The above factors have led us to develop a strategy to 'make 5000 lives better'. This includes:



500

People skilled and trained in digital technology and job readiness



3500

Local people's lives improved by funding 100 tenant and community groups to make lives better in their community

150

People skilled, trained and into jobs



800

People digitally connected by 'wiring up' 200 households



50

Apprentices recruited into sustainable career pathways in housing



Great people, great place to work

Our people are our greatest asset and the drivers of the change we want to bring about. We will continue to develop a culture of service excellence, giving our best to customers at all times.

We are committed to rewarding staff for doing a great job. We also encourage staff to give back to the community.

Fair pay

- Top to bottom pay with a 10:1 ratio
- Market tested salaries every 3 years to remain competitive
- Performance bonus
- Committed to paying the London Living Wage

Good employer

- Aiming to be a Times Top 100 Best Not for Profit Company
- Investors in People Bronze Award - aiming for Gold

Giving back

- Support a Charity of the Year
- Two days paid leave to volunteer in the local community





Financially strong, business efficient

Gateway launches this strategy with a V1 financial viability rating from the social housing regulator.

The regulator has announced that it expects to issue an increased number of V2 ratings as the social housing sector is operating in a riskier operating environment. All associations, including Gateway, are taking on more debt and are more exposed to open market sales.

To drive efficiency, good use of technology has increased in importance. Research undertaken by Halton Housing found that a face to face transaction costs £15 on average compared to just £0.10 for an on-line transaction.

There are four key components to remaining financially strong and maintaining our business efficiency. Against them we set out to achieve the following:

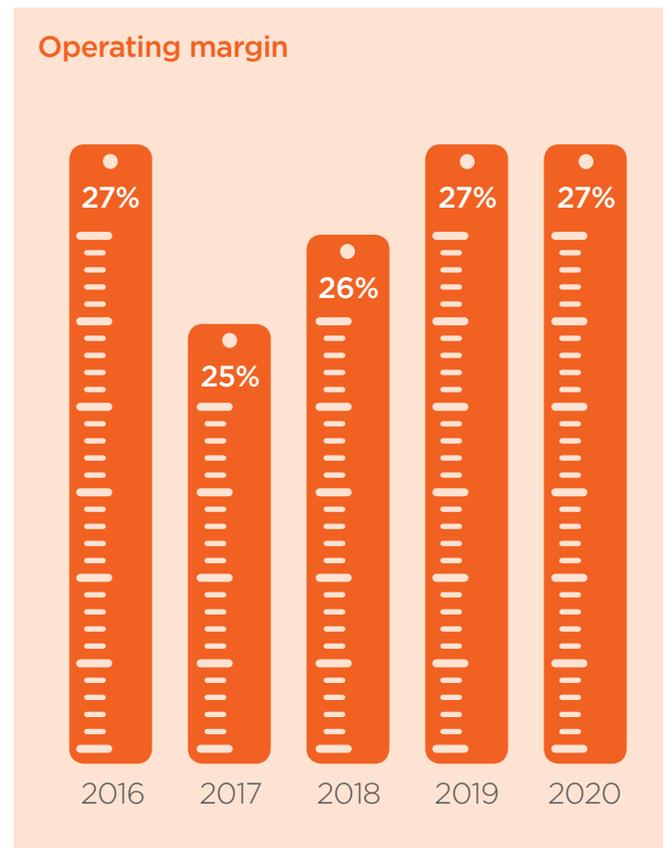
<p>Efficiency</p> <p>£2.5m efficiency savings over 5 years.</p>	<p>Enhanced capacity</p> <p>Out perform the business plan to get operating margin at or above 30%.</p> <p>£70m new funding at competitive rates.</p>	<p>Risk appetite</p> <p>Remain within stress testing fence.</p> <p>Ongoing stress testing to ensure timely mitigating actions are taken to manage exposures that appear.</p>	<p>Technology</p> <p>Enhanced mobile technology and move across to electronic data management.</p>
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Financially strong, business efficient

We are building up our assets and liabilities register and have a robust model for stress testing our business plans.

Though we project the business to grow by 20% over the next 5 years, with cautious assumptions we remain comfortably within loan covenant limits.





Key Milestones

	Year 1 (2015/16)	Year 2 (2016/17)	Years 3-5 (2017-2020)
A Consistently Great Service	<ul style="list-style-type: none"> Set up <i>Gateway Homeworks</i> contracting team to carry out responsive repairs 40% of enquiries resolved at first point of contact Channel shift of customers to use 'My Gateway' self serve portal, target 100 accounts 	<ul style="list-style-type: none"> Review business case to bring planned works into <i>Gateway Homeworks</i> 60% of enquiries resolved at first point of contact Satisfaction with customer service improves by 10% 	<ul style="list-style-type: none"> Deliver cyclical and planned works through <i>Gateway Homeworks</i> Review business case to bring gas servicing into <i>Gateway Homeworks</i> Satisfaction with customer service improves year on year by 10% to achieve goal of 90% First time resolution moves to 80% by 2020 through improved contact centre and self service
Support and Care	<ul style="list-style-type: none"> 32 new sheltered home starts (included in growth figures) Complete improvement works at Mandela House and Hugh Platt House sheltered schemes Commence improvement works at Peter Shore Court and Pat Shaw House care homes Carry out 'Winter Warmer' visits to tenants aged 70+ Scope Care+ at Peter Shore Court to benefit 42 customers/rooms Complete action plan in response to Regulation requirements 	<ul style="list-style-type: none"> Identify and plan priority schemes in Bow, commence stakeholder engagement on options for Bethnal Green and Whitechapel (based on stock condition survey and market intelligence) Scope Care+ in one older persons housing scheme as part of re-development programme to offer dementia friendly environment Deliver consistently good quality care service 28 new sheltered home completions (included in growth figures) Complete improvement works at Peter Shaw Court and Pat Shaw House care homes 	<ul style="list-style-type: none"> 60 new sheltered homes starts (included in growth figures) 92 new sheltered home completions (included in growth figures) Deliver 121 improved properties and communal upgrades in 4 existing retirement schemes Deliver Care+ and dementia specialist unit in pilot scheme in Bow Operational costs of care service are in balance with income



Key Milestones

	Year 1 (2015/16)	Year 2 (2016/17)	Years 3-5 (2017-2020)
Growth	<ul style="list-style-type: none"> • 156 new home starts • 60 new home completions • Section 106 contracts exchanged on 88 new homes • Secure £2.1m receipts for stair-casing and resales • Generate £1m from sales of inefficient properties • Market and secure reservations for 25 low cost home ownership, older persons shared ownership and market sale properties 	<ul style="list-style-type: none"> • 148 new home starts • 96 new home completions • Section 106 contracts exchanged on 50 new homes • Complete remodelling of Vic Johnson House sheltered scheme • Secure £2.04m receipts for stair-casing and resales • Market and secure reservations for 57 low cost home ownership, older persons shared ownership and market sale properties 	<ul style="list-style-type: none"> • 196 new home starts • 398 new home completions • Section 106 contracts exchanged on 62 new homes • Secure legal interest, planning permission on site start for a further 50 homes in another East London borough • Secure £2.145m receipts for stair-casing and resales • Generate £1.5m from sales of inefficient properties • Market and secure reservations for 182 low cost home ownership/market sale properties
Making Lives Better	<ul style="list-style-type: none"> • 100 people skilled and trained in digital technology and job readiness • 30 people skilled, trained and in work • 10 people recruited into sustainable career pathways in housing • 700 lives improved through funding local community groups 	<ul style="list-style-type: none"> • 100 people skilled and trained in digital technology and job readiness • 30 people skilled, trained and in work • 10 people recruited into sustainable career pathways in housing • 100 people digitally connected • 700 lives improved through funding local community groups 	<ul style="list-style-type: none"> • 300 people skilled and trained in digital technology and job readiness • 90 people skilled, trained and into jobs • 30 people recruited into sustainable career pathways in housing • 700 people digitally connected • 2100 lives improved through funding local community groups



Key Milestones

	Year 1 (2015/16)	Year 2 (2016/17)	Years 3-5 (2017-2020)
Great People, Great Place to Work	<ul style="list-style-type: none"> • Recognised as Sunday Times Top 100 not for profit company • Introduce graduate intern scheme • Introduce apprenticeship scheme - in care 	<ul style="list-style-type: none"> • Achieve IIP Silver Award • Celebrate 90th anniversary • Introduce apprenticeship scheme - Gateway Homeworks 	<ul style="list-style-type: none"> • Achieve IIP Gold Award • Achieve 3* accreditation - Sunday Times Best Companies
Financially Strong, Business Efficient	<ul style="list-style-type: none"> • Raise £30m short term and £20m long term funding • Make efficiency savings of £500k • Tender Electronic Data Management system 	<ul style="list-style-type: none"> • Raise further £20m long term funding • Make efficiency savings of £500k • Complete mobilisation of Electronic Data Management 	<ul style="list-style-type: none"> • Make efficiency savings of £1.5m



Legal Structure

