

# **ARAWAK WALTON HOUSING ASSOCIATION CORPORATE PLAN 2025 – 2030**

**"Promoting Diversity, Supporting Communities"**



## Our Mission

With its roots in the African Caribbean community, Arawak Walton champions the provision of quality affordable homes in sustainable multi-cultural neighbourhoods.

## Our Values

### **1. We value people.**

We shall listen and respond to the needs of all people involved with Arawak Walton.

### **2. We aim high.**

We shall improve the quality of our services.

### **3. We are proud of our roots.**

We provide homes, not houses and support and promote our communities whenever we can.

### **4. We move with the times.**

We stay alert to changing circumstances and respond to them with imagination and innovation.

### **5. We rely on teamwork.**

We look for partners and alliances to help us achieve our aims both inside and outside the Association.

### **6. We are keen financial managers.**

We need financial strength and effective financial management to underpin and expand our work; we use our resources to add value and release potential.

### **7. We are open and accountable.**

We provide user-friendly information about our performance as a housing association.



## 1. Executive Summary

Arawak Walton Housing Association is a leading Black and Minority Ethnic (BME) housing provider with over 35 years of experience delivering affordable homes in Greater Manchester. Rooted in the African-Caribbean community, our mission is to champion quality, affordable housing and foster sustainable, multicultural neighbourhoods. We currently manage over 1,200 homes, including supported housing for refugees and asylum seekers through our partnership with the Boaz Trust.

The continued need for BME-led housing associations like Arawak Walton is well evidenced. A 2022 report by the Human City Institute found that BME households are twice as likely to live in substandard housing and face longer waiting times for social housing. The Better Social Housing Review (2022) concluded that people from minority ethnic backgrounds are significantly more likely to live in poor-quality homes and often feel ignored by their landlords. Additionally, research by BMENational and the National Housing Federation has highlighted underrepresentation of BME leaders across housing governance and executive teams, which contributes to a lack of culturally competent service delivery. Further findings from Inside Housing (2023) and Shelter (2022) reinforce that BME tenants are more likely to experience overcrowding, fuel poverty, and discrimination in tenancy management. These studies indicate a structural disadvantage that persists within mainstream provision. As a specialist provider, Arawak Walton is uniquely positioned to address these needs with tailored, community-rooted approaches that mainstream organisations can struggle to replicate.

Despite external pressures, including systemic inequality and economic instability, we remain committed to our communities. This Corporate Plan sets out how we will deliver our priorities, remain financially viable, and continue to grow moderately while maintaining high standards of customer service and compliance.

This corporate plan and associated objectives inherently involve exposure to strategic risks. To address this, the Association has a robust risk management framework in place. This framework ensures that the Board conducts regular reviews of the key strategic risks and evaluates the Association's risk appetite in relation to any decisions made throughout the duration of the plan.



## 2. Strategic Themes

### 2.1 Homes and Growth

- Invest in our existing homes to ensure health and safety compliance, comfort, and long-term sustainability. We will continually assess the efficiency and effectiveness of our asset investment decisions to ensure value for money and maximise the long-term impact of our investments. This includes planned maintenance, and component replacements such as kitchens and bathrooms to ensure our homes continue to meet the Decent Homes Standard.
- Maintain and expand our housing portfolio by acquiring around 10 homes per year through stock transfers, new build or open-market purchases, focusing on high-demand areas for BME Communities. As part of this, we will explore opportunities in new neighbourhoods where demand exists, assess the viability of growth in non-traditional BME settlement areas, and review how these decisions align with our mission. All development and acquisition activity will be subject to rigorous appraisal, ensuring value for money and alignment with our mission and community needs.
- Commit to sustainability goals, ensuring our properties reach EPC level C by 2030 and aligning investment with Greater Manchester's target of becoming carbon neutral by 2038.
- Develop strategic partnerships with organisations such as Manchester City Council and other housing providers to support growth and neighbourhood regeneration, making better use of our unique strengths as a BME-led association.



## 2.2 Customers and Communities

- Improve tenant satisfaction by knowing our tenants and delivering a tailored personalised service, responsive repairs, and culturally sensitive services, maintaining high ratings in Tenant Satisfaction Measures (TSMs).
- Support community cohesion and integration by knowing our neighbourhoods and partners, working with local schools, health providers, and community organisations. We will also support community events that promote belonging and connection.
- Enhance service access, improve tenant experience and service efficiency by blending digital innovation (e.g. online portals) with traditional in-person service options for diverse tenant needs, ensuring staff are engaged in delivering these improvements.
- Recognise and challenge racism, particularly in areas where BME residents are underrepresented. We will assess the changing demographics of Manchester's communities to ensure our services stay relevant.
- Strengthen our understanding of tenant needs, improve staff visibility at schemes, and develop stronger partnerships in local areas to support residents more holistically.
- Recruit staff from within our neighbourhoods and among our tenant base where possible, reflecting our communities and creating local opportunities.



## 2.3 People and Culture

- Refresh our People Strategy, with a focus on recruitment, retention, EDI, and improving staff wellbeing.
- Improve the onboarding experience for new starters, with clearer induction processes and expectations.
- Invest in staff development through CPD, coaching, and succession planning, ensuring our people grow with the organisation.
- Continue fostering a strong staff voice and inclusive internal culture through regular communications, engagement and feedback.



## 2.4 Financial Sustainability

- Retain strong regulatory compliance, holding G1 for governance and V2, with a view to moving to V1 for financial viability, and managing our operations prudently within the Regulator of Social Housing's Consumer Standards.
- Secure funding to support investment and growth, including an expanded facility with Triodos Bank in 2025/26, and leverage our equity position to maintain a strong borrowing capacity.
- Operate within a robust value for money framework, controlling costs, improving procurement, and maximising the social impact of every pound spent. We will benchmark our costs and services to identify improvement opportunities and enhance operational efficiency.
- In support of our growth ambitions, we will review our geographical footprint, assess the feasibility of expanding into new neighbourhoods, and use data and partnerships to guide these decisions prudently.



### 3. Operating Context

#### Internal

- High housing demand among BME communities continues to put pressure on waiting lists and allocations, especially for family homes.
- Inflation and cost pressures affect both operational budgets and tenants' ability to manage rent and utilities, increasing rent arrears risk. Further cuts to welfare benefits announced by the government in the 2025 Spring Statement is likely to have a much more adverse impact on BME communities.
- Staffing resilience is key; we've introduced new roles and team structures to address tenant engagement, compliance and succession.

#### External

- Disproportionate impact of housing inequality on BME residents persists, with continued underinvestment in diverse neighbourhoods.
- Policy and regulatory changes, including the Social Housing Regulation Act and Awaab's Law, heightened expectations for tenant voice, repairs standards, and responsiveness.
- Climate and sustainability mandates require significant investment to meet energy efficiency targets, especially in our older pre-1919 terraced properties.



## 4. Governance, Risk and Assurance

- Strong and diverse Board meets NHF Code of Governance (2020) requirements, with a mix of professional expertise and lived experience.
- Tenant Experience Committee created in 2025 to provide assurance that tenant voice directly informs strategy and service improvement.
- Integrated risk management ensures risks are regularly reviewed, mitigations are in place, and scenario planning supports business continuity.
- Stress-tested financial planning incorporates inflation, rent caps, interest rate fluctuations and unexpected financial pressures.



## 5. Looking Ahead: 2025 – 2030

### We are committed to:

- Remaining a strong, independent BME-led association that speaks up for communities underrepresented in the housing system.
- Deepening partnerships with Greater Manchester's local authorities' health providers, housing providers, and voluntary organisations to meet shared goals.
- Playing our part as an anchor institution, helping to stabilise and regenerate neighbourhoods, promote inclusion, and support tenant wellbeing.
- Influencing regional and national policy, contributing through BMENational, National Housing Federation and other forums to address structural inequalities.

**Our five-year strategy balances ambition with responsibility. We will continue to grow modestly, invest wisely, engage meaningfully, and advocate boldly for fairer, more inclusive housing.**



## What Arawak Walton Will Look Like by 2030

By the end of this five-year Corporate Plan, Arawak Walton Housing Association will be a stronger, more resilient, and more visible champion for Black and Minority Ethnic (BME) communities in Greater Manchester. We will remain proudly independent and BME-led, staying true to our roots in the African-Caribbean community. Our identity as a culturally competent, community-rooted housing association will be even more evident in the services we provide, the leadership we demonstrate, and the partnerships we build.

We will have grown moderately and sustainably—adding around 50 new homes in areas of high demand for BME communities—bringing our total portfolio to over 1,230 homes. Crucially, this growth will not compromise our close relationship with tenants, which remains at the heart of everything we do. Our properties will be well-maintained, meet the Decent Homes Standard, and all homes will either meet or be on a clear pathway to achieving EPC level C as part of our commitment to sustainability and the regional net-zero carbon agenda.

Our tenants will see and feel the difference. Services will be more responsive, more personalised, and more accessible—both digitally and in person. We will retain our reputation for high satisfaction by proactively seeking tenant feedback, listening carefully, and acting on what they tell us. We will embed efficiency and effectiveness across all service areas, supported by data-led decision-making and performance management. Our work with schools, voluntary groups and local health providers will help create stronger, more inclusive communities.

Internally, we will be a confident, values-driven organisation with a diverse, skilled, and motivated workforce. We will have embedded inclusive leadership, strengthened succession planning, and invested in the development of our people. Staff will feel engaged, supported, and proud to be part of a purpose-driven organisation that reflects the communities it serves.

We will remain well governed and financially sound, supported by effective treasury management, strong risk controls, and new facilities secured. We will continue to demonstrate value for money, balancing social impact with financial prudence.

Finally, Arawak Walton will be more influential. Through active participation in BMENational, Greater Manchester housing networks, and national forums such as the National Housing Federation, we will use our voice to advocate for equity in housing, challenging systemic disadvantage. We will be recognised as a vital anchor institution—small in size but significant in impact—making a measurable difference in people's lives.

