



NORTH STAR

Creating homes, building futures

FIVE YEAR STRATEGY

Leading & growing to 2031





SECTION ONE

INTRODUCTION



This strategy builds on the progress made in Leading and Growing to 2026 over the last three years. It is important that we continue to push to deliver more and better for our existing customers and those on the housing waiting lists. Despite the challenging operating environment, it is important to be ambitious.

We may not be one of the larger housing associations but we have a proud history of punching above our weight – national recognition, awards, high performance levels, customer service, our culture and a strong reputation. We need to capitalise on this and ensure we continue to deliver outcomes for our customers and strive to do more for the communities where we operate in the next five years.

Social housing is high on the agenda for the government, regional mayors and local authorities. The case has been made for social housing - the impact it can have and the difference it can make for individuals and communities.

Vision

Creating Homes, Building Futures

Social Purpose

We care about the people and the communities that we serve. We work, in collaboration with others, to create stable, secure, trusting and supportive environments where people feel they belong.

Values

Creative: We create environments to enable people, places and communities to thrive. We believe many things are possible and that our energy brings about exciting change.

Connected: We are connected to the world we live in. Therefore, we are relevant, informed and knowledgeable. We develop strong relationships that are based on integrity and trust.

Courageous: We challenge ourselves and others. We experiment, pioneer and we dare to be different.

Culture

Our focus on relationships is a key element of our culture and our culture helps keep North Star strong. We were the first organisation in the sector to be awarded Investors In People Platinum in 2017 and have won national awards in 2022 and 2024. Our culture also drives our customer focus and high standards of customer service and we have the Servicemark accreditation from the Institute of Customer Service (March 2026).

Co-creation

Co-creation is at the heart of our strategy and over the last 12 months we have engaged with over 100 customers, more than 90 staff and the Board to create Leading and Growing to 2031.

The strategy has considered the insight and feedback from customers that we receive on a daily basis – this comes from complaints, compliments, service requests, phone calls, face to face and the range of Your Voice meetings that take place across a year. These many thousands of touchpoints provide key insight that has helped inform the development of the strategy.



SECTION TWO

OPERATING CONTEXT





This strategy has been developed over the last 12 months and during that time there has been a significant change in the operating environment. We have set out the context for each pillar of our new strategy. This helps ensure the objectives are relevant, achievable, realistic and ambitious.

Despite being a key government priority with several positive policy announcements in 2025, it remains a challenging operating environment for the social housing sector. Global events – principally conflicts in the Middle East and Ukraine – US policy and the subsequent political fallout, and the rise of nationalism across the world all have consequences for the United Kingdom. Closer to home, the UK economy has continued to falter and the lack of growth has seen government finances at a national and local level constrained or, in some cases, cut.

These international and national factors do have an impact on our customers, North Star and the North East. The cost-of-living crisis never really abated for many, and at the time of writing in April 2026, there are fears of inflation rising along with interest rates. As in recent years, North Star will need to act to help customers cope with the cost of living pressures whilst managing the impact these factors will have on the organisation.

There were a number of policy announcements in 2025 – the positives of a 10 year rent settlement of CPI+1% and the £39 billion Social and Affordable Homes Programme were countered by Awaab's Law, the Competency and Conduct Standard, Decent Homes Standard 2 and Minimum Energy Efficiency Standards. Consumer regulation has been in place for over two years and the Regulator of Social Housing will start reviewing the economic standards in 2026.

Locally, there are devolved mayors in the North East and Teesside with the sector responding by establishing Housing Partnerships to collaborate with local authorities and partners on housing matters. It is clear we need to work in new ways to tackle the complex issues we face in society. North Star is a member of the North East and Tees Valley Housing Partnerships.

We need to continue to be agile and flexible to react as the operating environment changes over the next five years. It will at times be challenging but our history shows us we can rise to meet these challenges.



SECTION THREE

LEADING & GROWING TO 2031



Our strategy has been created around four pillars – Customers, Homes, People and Foundations. We have created ambition statements for Leading and Growing to 2031 and each of the four pillars. These will be our ‘North Star’ during the next five years, ensuring everything we do is aligned with these statements.

Leading and Growing to 2031 Ambition Statement:

“Within 5 years we will be recognised as the most trusted landlord within our region, known for safe, welcoming homes, exceptional services and deep-rooted partnerships that strengthen communities.”

Our ambition statements for the four pillars are set out below:



Customers

We are leaders in delivering excellent customer service through customer-led approaches, right-first time services, zero tolerance for racism, action on child poverty, and bold, place-based community solutions.



Homes

We continue to invest in and deliver more high-quality, affordable, and supported homes; ensuring that both existing and new homes are safe, warm, and decent, that are shaped by our customers and our environmental ambitions.



People

North Star is a vibrant and inclusive organisation where people, personal development, leadership and culture continue to drive strong performance, innovation and wellbeing.



Foundations

We have strong foundations, financially, in governance, data management and cyber security that enable efficient delivery, innovation and social value for customers.

Although our focus will be on the customer, the links and co-dependencies across the pillars mean that we need to deliver on all four to achieve the ambitions in Leading and Growing to 2031.



SECTION FOUR

CUSTOMERS



There continue to be a range of issues impacting the people and communities of the North East. A number of these factors have worsened since 2022 when our last strategic vision was developed.

- **Economic Strain:** High unemployment (up to 30% in places like Middlesbrough), low wages, and above-average Universal Credit claims reflect widespread financial hardship.
- **Child Poverty:** Around 31% of children in the North East live in relative poverty, limiting their educational and development opportunities. Teesside's 70 electoral wards show not only a high level of child poverty across many of the region's areas, but the sheer inequality between wards that are just a couple of miles apart from each other. Projections state that levels are expected to soar by the end of 2030 without significant state intervention. The publication of the government's strategy is imminent.
- **Health Inequalities:** Poor health is more common, with rising cases of preventable conditions linked to inadequate housing and nutrition.
- **Housing Pressure:** Housing quality is poor, and the shortage of affordable homes is worsening.

- **Education Gaps:** A lack of vocational pathways contributes to high numbers of young people not in education, employment, or training (NEET).
- **Food Insecurity:** Many families struggle to afford nutritious food due to ongoing economic pressures.
- **Limited Healthcare Access:** Deprived areas face significant barriers to timely and adequate healthcare.
- **Rural Barriers:** In rural parts, poor transport, housing access, and broadband infrastructure limit economic growth.

These challenges reinforce cycles of poverty and highlight the urgent need for targeted, multi-sector interventions.

The UK has witnessed a notable shift in mainstream politics, marked by the emergence of Reform and episodes of civil unrest. In late July and early August 2024, England and Northern Ireland experienced significant riots. These events marked the most substantial civil unrest in England since 2011 and greatly affected the TS1 area of Middlesbrough impacting North Star customers, staff and properties.



Customer satisfaction nationally has strengthened. The January 2026 UK Customer Satisfaction Index (UKCSI) stands at 78.2, an increase of 2.1 points year on year, and the highest level recorded since July 2022. Against this improving national backdrop, North Star's latest UKCSI score of 81.6 places us 4.3 points above the UK all-sector average of 77.3. In a context where customer expectations are rising, particularly around care, complaint handling and personalised service, maintaining a score well above the national index demonstrates continued strength in our customer-centred approach and performance relative to wider UK trends. In addition, the Housing Ombudsman and Housemark publications highlight that reliability, being treated with respect and being kept informed are key drivers of customer satisfaction.

The sharp focus on North Star's service delivery and customer satisfaction continues. In addition to Institute of Customer Service survey, we measure this in several ways: satisfaction with the last service delivered, satisfaction levels linked to customer perception, and themes arising from complaints. Satisfaction levels remain top quartile across all Tenant Satisfaction Measures (TSMs). We measure ourselves against others in the sector but also focus on whether our performance is improving. To deliver the services that our customers want we must: continue to listen to their views and act upon them, provide a home that is well maintained through a responsive, right first time repairs service, ensure homes are safe and manage complaints effectively. The new tenant engagement structure and developing relationship with Board will ensure that the voice of the customer will be increasingly heard, and influence decisions in the Boardroom.





COMMUNITY CONNECTIONS

Located where need is greatest, reach customers who are often missed, build sustained participation, and contribute to stronger, more connected communities.

Delivered by:

- Taking services out to communities
- Developing place-based solutions
- Partnerships that maximise impact
- Maximised impact by utilising community strengths
- Bigger community bids and collaboration with charities
- A focus on communities thriving, not just surviving

Key assurance: Activity carried out and impact measurement.

ACTION ON CHILD POVERTY

Families are more financially stable, homes are warmer and healthier, children have better access to opportunity, and customers tell us the support they receive makes a real difference.

Delivered by:

- A clear offer
- A collaborative approach
- Partnerships that maximise impact

Key assurance: Activity carried out and impact measurement.

CUSTOMERS

TO 2031

“We are leaders in delivering excellent customer service through customer led approaches, right-first-time services, zero tolerance for racism, action on child poverty, and bold, place-based community solutions”.

DELIVERING EXCELLENT CUSTOMER SERVICE

We are leaders in delivering excellent customer services.

Delivered by:

- Technology supported analysis, service design and support
- Right first time/seamless services
- Services that adapt to individual need
- Fair and fast complaints handling
- Transparent reporting and decision making
- Flexible, tailored, supportive and equitable services

Key Assurance: Top 10% national customer satisfaction among landlords with 4,000 - 6,000 homes, with year-on-year improvement across all core measures.

ZERO TOLERANCE FOR RACISM

Clear standards, confident reporting, consistent action and visible learning, creating a culture where racism is challenged and not tolerated.

Delivered by:

- A collaborative approach
- Partnerships that maximise impact
- A supported, supportive and educated staff team
- Clarity about who we are and what we stand for

Key assurance: Signatory of, and ongoing compliance with, the North East Anti Racism Coalition pledge.

CUSTOMER LED

Services and decisions are made with our customers, not for them.

Delivered by:

- Embedded customer voices that influence decision making at Board level
- Developed, trained, involved customers
- Co-design as a given
- Customer-centric culture at Board/Leadership level

Key assurance: No Voice, No Decision – 100% of relevant strategic and service decisions demonstrate customer influence.





SECTION FIVE

HOMES



The demand for social housing in the North of England is even more acute, with over 500k households on social housing waiting lists. This is a 13% year on year increase from 2023. The number of households forced to live in temporary accommodation is rising, with 14,000 children in the region living in such accommodation.

Older people in the North are much more likely than those in the South to be living in substandard housing — including homes that are non-decent, unsafe, cold or inaccessible. Poor housing increases health risks and places extra strain on the NHS and social services. There is a significant shortage of homes designed or adapted for older people. Without these, many older people remain in homes that no longer support independent living.

Whilst the government has committed to ambitious targets of building 1.5m new homes, this will be challenging, given continued cost increases affecting scheme viability and navigating the complexities of the planning system, the costly introduction Biodiversity Net Gain, and a limited pool of good Small, Medium Enterprises (SME) contractors in the North East.

To increase the new housing supply, government has launched the new Social and Affordable Homes Programme (SAHP) for grant subsidy, confirmed the introduction of rent convergence, and given greater flexibilities for councils to encourage housing building. The focus on the Devolution agenda via the Combined Authorities to accelerate housing to align with economic growth is progressing at a pace and North Star has a seat at the table at the both the North East Housing Partnership and Tees Valley Housing Partnership to drive the agenda.

The attention on new housing is welcomed by the sector; however, this needs to be balanced with the need for housing associations to deliver on other regulatory requirements, twinned with the challenge of needing to provide replacement housing and regenerate communities.

The death of 2-year-old Awaab Ishak due to damp and mould in his home in Rochdale has been seismic in how the sector addresses poor quality housing and responds in a timely manner to issues in customers' homes. The introduction of Awaab's law in October 2025 mandates us to deal with damp and mould within tight timescales and there are plans for Awaab's law to be extended to cover other Housing Health and Safety Rating System (HHSRS) area during 2026 and 2027. This has led to increases in staff and contractor resources, cost increases, tighter performance monitoring and regulatory scrutiny.

Accurate and timely stock condition data remains a priority to facilitate targeted investment work, providing assurance around Decent Homes Standards, property compliance responsibilities and brings into focus strategies to meet government's Energy Performance Certificate (EPC) C targets to all homes by the end of 2030.

The announcement of the new Decent Homes Standard and revised Minimum Energy Efficiency Standards (MEES) by government in January 2026 will help raise the condition and amenity of homes for customers. However, it will bring challenges regarding affordability, skills and contractor scarcity and organisations having to address competing priorities. Managing and delivering on all requirements will be increasingly challenging and has become a strategic risk and focus of Boards and the Regulator.



Across the UK there are over 2.7m households in fuel poverty, which is due to escalate with increasing rises in energy costs planned in 2026 and 2027. Our data has improved with a five-year cycle of stock condition surveys in place; however, more targeted surveys are required to better plan energy improvement works that maximise external grant funding through the government's Warm Homes Plan and prioritise affordable warmth for our customers experiencing fuel poverty.

Regulation continues to tighten and new legalisation is emerging, whether it be through the new Heat Network Regulations, Building Safety or property standards in general. Like the rest of the sector, repair volumes continue to rise, along with tenants' expectations on standards for maintenance services.

Providing an efficient and high-quality repairs service for our tenants through partnerships with contractors remains a key priority for North Star; requiring continued intensive management and oversight. We know that the repairs experience is the biggest driver for customer satisfaction and developing trust with landlords. Tailoring the maintenance services to the needs of our customer base requires focus moving forward.





NEW HOMES

An increase of at least 300 homes, with ambitions for 400 homes, that strengthen access to housing across our communities.

Delivered by:

- Developing and acquiring over 300 new homes and increasing supported housing provision

Key assurance: Homes built per year.

GREEN

We will reduce our carbon footprint, and all existing properties will meet Level EPC C or above- improving comfort, affordability and sustainability.

Delivered by:

- Developing an Environmental Strategy
- Measuring our carbon footprint and activities
- Investing in our homes to meet EPC and new MEES standards
- Capturing customers insight with the improvements and affordability of homes
- Procurement of contractors to include assessment of environmental credentials

Key assurance: Carbon footprint reduction, higher EPC/SAP ratings on properties, impact measured for customers and measuring impact through procurement activity.

HOMES

TO 2031

“We continue to invest in and deliver more high-quality, affordable, and supported homes; ensuring that both existing and new homes are safe, warm, and decent, that are shaped by our customers and our environmental ambitions”

DESIGN STANDARDS

A clear new home standard embedded, with new homes designed to achieve high energy efficiency levels and reflecting our future-ready ambition.

Delivered by:

- Developing a Framework setting out our required design standards for newbuild properties.
- Enhancing the standards of approved pipeline schemes where possible

Key assurance: Enhanced standards, including higher EPC or Standard Assessment Procedures (SAP) ratings for new homes.

EXCELLENT MAINTENANCE SERVICES

We will have a leading-edge repairs service, reflecting the needs of our customer base, with data informing investment decisions, with an aim for top quartile performance.

Delivered by:

- Researching and implementing new models
- Focusing on right first-time activities
- Predictive analytics and property MOTs
- Handyman and Adaptation services

Key assurance: Activity carried out and measured including improvements made from customer insight and feedback.

SAFE HOMES

All homes remain fully compliant with statutory safety requirements, providing assurance that residents are safe in their homes.

Delivered by:

- Compliance with DHS requirements and investing in homes
- Planning for the new legislation (Awaab's law roll out, DHS2, Heat Networks)
- Capturing customer insight

Key assurance: Performance reporting and investment in homes; TP05 (satisfaction home is safe).





SECTION SIX

PEOPLE



North Star has undergone a significant period of change and appointments to strengthen the struts of the organisation, including new CEO, new Executive Director of Finance Business Support and the creation of five new Director roles. There remain challenges in the market with labour and skills shortages in specialist areas such as surveying and data.

The CIPD (Chartered Institute of Personnel and Development) have undertaken extensive research about the future of work over the next five years (People Profession 2030 report) and have highlighted five key trends which will influence people practices. These include:

Evolving Organisational Models and Agility

Organisations must become more agile and future proofed, with an emphasis on developing adaptive skills and horizon scanning.

Digital and Technological Transformation

Rapid technological advancements (AI) will reshape work and HR must upskill in digital capabilities, data analytics, and ethical use.

Changing Demographics and Inclusive Practices

Growth of EDI and anti-racism, increased need for individualised, inclusive people management.

Diversifying Employment Relationships

Various work arrangements (hybrid, four day week, freelance) with emphasis on good-quality employment relationships across all formats.

Sustainability, Purpose and Responsible Business

Requirement for values-led, socially responsible practices throughout the employee lifecycle.





In the Institute of Customer Service report 'Engaging the Workforce of Tomorrow' the key trends that influenced employee experiences at work and how they feel about their organisation and job were digitalisation, hybrid working, expectations about inclusivity and well-being and changing customer behaviours. There have also been reports from Investors in People highlighting that staff are experiencing more change and pressure in their workplace and 86% of HR leaders were concerned about change fatigue. The report recognised the importance of co-creation in designing and implementing change. North Star needs to be able to respond to these themes and challenges to sure we can retain and recruit staff.

Equality, Diversity and Inclusion (EDI) remains a key focus for organisations and more extreme views on diversity and inclusion are emerging in society and politics. EDI covers a wide range of themes including race, gender, sex, disability and age with neurodiversity emerging as a new area in recent years. North Star will strengthen inclusive practices across governance, recruitment and organisational development using annual demographics and other data insights to support a high performing culture. North Star are taking a stance and in early 2026 signed up to become an anti-racist organisation sending a clear message to customers and staff on this topic.

There is more focus on the wellbeing of staff and especially around mental health. This is relevant in the housing sector with front line staff operating in extremely challenging conditions dealing with poverty and deprivation. Employee health and wellbeing was also highlighted in a World Economic Forum report as important in talent attraction.

Organisations are continuing to adopt different approaches to hybrid working with some now asking staff to return to the office for five days a week. The ability to work from home is one of a number of terms and conditions that is seen as a differentiator by candidates. Other terms and conditions such as a nine day fortnight, paid carer's leave and the day off for your birthday are becoming more commonplace.

We are moving to an era of multi-generational working with up to five different generations working alongside each other. The needs and ways of working for each generation are very different and organisations need to make sure they understand how to get the best from the different generations.

PEOPLE

TO 2031

“North Star is a vibrant and inclusive organisation where people, personal development, leadership and culture continue to drive strong performance, innovation and wellbeing.”



LEADERSHIP & TALENT MANAGEMENT

Succession planning linked with talent management where we ‘grow our own’ and strong leadership behaviours are consistently role-modelled at every level.

Delivered by:

- Personal and professional development as a cornerstone of culture and retention, inspirational management and leadership across the organisation, psychological safety, trust and inclusivity
- Career progression and internal mobility, growth within, staff advancement, clearer developmental pathways, multigenerational succession planning
- Leadership, all managers role modelling the culture, improved onboarding, mentoring from experienced staff

Key Assurance: Internal First approach; Investors In People survey scores; Institute of Customer Service survey.

EMPLOYER OF CHOICE

A competitive and compelling employment offer that evolves with life stages and supports wellbeing, leading to high levels of retention and successful recruitment.

Delivered by:

- Develop a range of flexible working patterns tailored to life stages, preferences and skills (examples of 4-day week, 9-day fortnight, hybrid/remote options)
- Continue to support physical, emotional and financial health in the workplace; explore support for staff and their families
- Continue to enhance our employment offer, progress workplace of tomorrow, continue to achieve Investors in People (IIP) Platinum

Key Assurance: Investors In People Platinum.

PERSONAL DEVELOPMENT

A professional, qualified, diverse staff team where development is continuous and inclusive.

- Personal growth, focus on individuals' development beyond substantive role, professional standards, experimenting with innovative ways to project manage, work across teams and develop a "call out" to staff for their experience/expertise in supporting cross functional projects
- Enhance approach to EDI and anti-racism, continue to increase workforce demographics across all strands of diversity

Key Assurance: People data (including EDI data) encompassing professionalisation standards, recruitment, retention, progression, and cross-functional project outcomes.

CULTURE

Our culture has evolved to meet the changing needs of staff and customers with AI and new ways of working fully integrated.

- Collaboration and connectedness, more inter-team collaboration, volunteering, storytelling, social days, develop human library, day in the life of, appreciation of others roles
- Activity across other people objectives will impact this objective

Key Assurance: Delivery of other People Elements will ensure the culture remains strong.





SECTION SEVEN

FOUNDATIONS



There continues to be a mix of financial pressures and increasing regulatory expectations on the sector. Inflation remains above the Bank of England's 2% target and interest rates have remained higher for longer than forecast.

Demand for maintenance services driven by a range of factors – customer expectations, staff vigilance, damp and mould, compliance requirements - has led to higher costs. The sector average Earnings Before Interest, Tax, Depreciation and Amortisation Major Repairs Included (EBITDA MRI) metric has been under 100% for the last 24 months and the majority of the sector is now rated as V2 with more mergers of medium size organisations taking place. Record levels of investment in existing stock, coupled with above inflationary pressures in the construction industry and increasing interest rates (relative from 2021) have posed significant financial challenges.

The 2025 Global Accounts published by the Regulator of Social Housing (RSH) outlined total spend on repairs and maintenance for the sector had exceeded £10bn, and that in absolute terms this value reflects a 75% increase on pre-pandemic levels reported in 2020. The sectors' ability to absorb downside risk has been reduced in recent years as result of the financial pressures experienced as outlined in the 2025 Sector Risk Profile. This has left some providers with the competing priorities as they look to maintain their existing properties whilst also developing new supply to fix the Housing Crisis. Whilst the levels of spend have been challenging for the sector's financial performance, it reflects a continued focus on investment in the quality, safety and energy efficiency of our properties. By benchmarking with peers both regionally and nationally, we know that whilst our performance remains strong, our own experience of increased costs is consistent with the challenges faced by the wider sector in recent years.

The ambition of the government to build 1.5 million new homes has seen for an additional £39bn worth of Affordable Homes Grant and a new 10-year CPI+1% rent settlement agreement which will benefit the sector. However, some of this benefit is being eroded

by the additional investment requirements on the sector such as Decent Homes II, Future Homes Standard, Minimum Energy Efficiency Standards (MEES), Awaab's Law and other regulatory and legislative requirements. Recent government policy has been well received by the sector, which has also included welfare changes that will support our customers during the continued cost-of-living crisis.

There is a renewed focus from the RSH on the Value for Money (VFM) provided by the sector – ensuring we are effective and efficient will help make the case for continued support from the government into the future. The increasing demands on the sector – build more homes, invest in existing, Awaab's law – mean that Boards must prioritise and make difficult decisions. Strong and effective governance remains critical to keeping North Star strong now and in the future as we prepare to respond to a pending review of the Economic Standards by the Regulator. At the 2025 National Housing Federation and Chartered Institute of Housing Summit the CEO of the RSH, Fiona MacGregor said:

“Governance underpins everything, including on the consumer side of things. And without good governance, good risk management, informed by accurate data, you're not going to run a good service. And so, governance remains hugely, hugely important...”

Boards are expected to be closer to the key issues – damp and mould, complaints, compliance, stock investment – and make sure they hear and respond to the voice of the customer. The challenge for Board is ensuring their focus remains strategic whilst understanding operational detail and challenges. There is more data and insight than ever for Boards to consider – Tenant Satisfaction Measures, transactional satisfaction data, Equality, Diversity and Inclusion (EDI) data as well as the traditional finance and performance data. Board assurance on data quality is vital, as it is the stronghold of effective governance to navigate the requirements of new legislation impacting the sector.





A key enabler in ensuring the foundations of the organisation remain strong is the effective use of technology and data. Technology & Data in the sector is impacted by an ever-increasing pace of change in digitisation and the development of generative Artificial Intelligence (AI) tools. Regulatory reform has challenged the sector to strengthen its approach towards Data Standards and Data Governance. This is a key area for the RSH Inspection and is critical to ensure we understand our customers and properties. There are now data teams in many organisations, and the sector has adopted a much more structured approach to storing, maintaining and using data. Organisations are starting to look at how AI might be used to gain insight from the data about customers and services.

The six-year tenure has created more change at Board level and made Board member recruitment and succession planning critical. A key element of the consumer standards is ensuring that customer insights and feedback are heard by Boards. There are a range of different governance arrangements to ensure the customer voice reaches Boards and influences decisions. This includes joint Board and customer committees; tenant Board members and new tenant groups being created.

Innovation continues to be central to navigating the challenges experienced by the sector – both to drive efficiencies and ensure staff can deliver front line services and to offer new services to customers. Evolving technologies are being used to improve

engagement with customers and promote a shift from conventional channels of communication. This shift creates opportunities for our services to become more personalised for customers, making us more efficient in our service delivery. Even with this shift, we need to ensure we don't lose sight of customers who can't access services digitally.

Artificial intelligence has evolved significantly in the last three years – Co-pilot, ChatGPT and a host of AI software are readily available and impacting all aspects of life. Cybersecurity remains a key priority, and the range of threats changes on an almost daily basis, with many now using AI to target staff and organisations. There continue to be incidents in the sector that impact data, creating significant disruption to services for customers and costing organisations hundreds of thousands of pounds.

At North Star, social value means the value we bring to our customers and communities, on top of what we do, alongside a good-quality, safe and secure home. In 2026, social value is a central expectation for the sector and as a tool for demonstrating the impacts providers can have in their communities – such as local employment, skills, training, health or other community benefits. By working in partnership with others and embedding social value into key contracts, the sector can maximise outcomes from the resources available.

STRATEGIC OBJECTIVES

FOUNDATIONS

TO 2031

“We have strong foundations, financially, in governance, data management and cyber security that enable efficient delivery, innovation and social value for customers.”

REGULATORY CONFIDENCE

Strong regulatory judgements evidencing we are a well-governed, financially viable and customer-focused organisation inspiring the confidence of key stakeholders.

Delivered by:

- Voice of the Customer (as per Customer pillar)
- Generative and relational Board
- Effective succession planning for Board
- High governance standards

Key Assurance: Regulatory Judgements of G1, V1 & C1 from RSH Annual Stability Check and RSH inspection.

FINANCIAL RESILIENCE

Sustained financial resilience ensuring we are able to provide safe and affordable homes in our communities, deliver value for money (VFM) services to our customers and meet the investment needs of new and existing properties.

Delivered by:

- Maximising our income (alternative funding and grant sources)
- Driving efficiency through innovation and VFM focus delivering outcomes for customers and staff
- Engagement with staff and customers on VFM, who can influence plans and assess outcomes
- Proactive treasury management to maximise borrowing capacity

Key Assurance: A Sector and Peer outperforming Operating Margin >20% & compliance with the Golden Rules.

STRONG DATA GOVERNANCE

People, processes and technology manage data as a strategic asset within the business, ensuring data is both secure and of high quality to enhance data-driven decision making.

Delivered by:

- Robust data governance
- Build data literacy
- Embedded Digital, Data and Technology Strategy
- One version of the truth from Board to front line and customer data

Key Assurance: Data assurance provided to Board on key areas (Customer, repairs and performance).

WORKING IN PARTNERSHIP TO LEVERAGE SOCIAL VALUE

We will maximise social value in our communities from our procurement activity, commercial contracts and working in partnership with others.

Delivered by:

- Leverage social value through procurement from tender to delivery
- Work in partnership to amplify impact in our communities
- Enhanced supply chain collaboration

Key Assurance: Annual Social Value & Environmental, Social and Governance (ESG) Report.

ROBUST CYBER RESILIENCE

We will have strong and effective managed defences that ensure the continuity of services we provide to customers.

Delivered by:

- Robust Business Continuity Frameworks
- Clear ownership and Board oversight
- Cyber training for staff
- Working in partnership with our infrastructure provider

Key Assurance: Cyber Essentials Plus Accreditation (or equivalent).

DRIVE DIGITAL INNOVATION & INCLUSION

We will harness digital technology to modernise & improve services, enhance accessibility and efficiency, and ensure all customers can engage confidently with our digital services.

Delivered by:

- Advance Digital Equity for our customers
- Upskill our staff on the ethical and best practice use of AI
- Drive innovation through Digital Leadership delivering outcomes for customers and staff
- Use Artificial Intelligence to work in new, more efficient and effective ways whilst maintaining our culture

Key Assurance: Case Studies and updates shared with Board.



SECTION EIGHT

CONCLUSION





The four pillars cover a range of areas that will be delivered in the next five years. These objectives will ensure we achieve the ambition statement for each pillar and the overarching ambition statement for Leading and Growing to 2031.

The approach to risk management, financial resilience and Value for Money will be central to the success of this strategy.

We will need to work in new ways – making sure we build on our proud history and focus on customers, but also embracing new technology and innovation to ensure we deliver for our customers. For staff, this will mean integrating AI with our relational culture, focused on relationships and living our values – creative, connected and courageous.

Despite the challenges facing the sector, we want to ensure this strategy is ambitious – we want to maximise North Star's impact on our customers and communities, so maintaining the status quo is not an option. We know that the operating environment will change over the next five years, so we need to remain alert, agile and flexible to the opportunities and challenges that will emerge.

This strategy will help keep North Star strong and means we can do more and better for our customers, with our homes, for our people and with our foundations.



NORTHSTARHG.CO.UK