

The best customer experience

Corporate Plan
2026–2031



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Too many people in England don't have a good, affordable home, which sits at the heart of many of the challenges we face as communities and as a country. As a social purpose organisation, SNG works to change that
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Our vision and purpose

Our vision is thriving communities over generations.

Success for us isn't just about what we do now. It's about the success of communities we work in for decades to come.

To make that vision a reality, our purpose is to provide good, affordable homes; the foundation for a better life.

Having a good, affordable, home is the foundation of a good life. Too many people in England don't have that home. That sits at the heart of many of the challenges we face as communities and as a country. As a social purpose organisation, SNG works change that.

Thriving communities over generations



SNG at a glance

86,000 homes

202,000+ customers

15 localities enabling local connection and accountability for services

168 metrics in the Homes and Place Standard used to assess every one of our new homes and co-created with customers

300,000 repairs in our customers' homes completed each year

92 Local authorities

22,500 new homes planned over ten years to our Homes and Place Standard

Our approach: 2026–2031

Focused ambition to embed the best customer experience

Over the next five years we will deliver a step change in our customers' experience so that **it is the best of any social housing provider into, throughout, and beyond the 2030s.**

By aligning our effort towards this clear north star we will deliver our social purpose to provide good, affordable homes; the foundation of a better life and build towards our vision of thriving communities over generations.

How we reach this goal isn't fixed – we will keep adapting based on what customers tell us and as opportunities emerge.

We are being bold throughout this plan, making positive choices to invest in 22,500 homes over the next ten years, develop new technology, and be significantly more efficient so we can build financial strength to keep making those choices.



The context

The world is changing quickly. Five years ago, the final COVID lockdown was lifting, the war in Ukraine hadn't begun, and ChatGPT was still in development.

Over the next five years we anticipate continued disruption and change, driven by:

- Rapid advances in technology, including AI
- Ongoing economic pressure and limited resource for housing associations
- Rising customer expectations as consumer technology evolves
- Increasing regulatory demands

Together, these create both unprecedented challenge and unprecedented opportunity.

The resources available to us are limited, so we are focussing on what will make the biggest difference to customers' experience.



Focus areas underpinned by resilient foundations

We have identified three areas that build on each other to have the greatest impact on customer experience over the coming five years:

- Starting from **Homes and Place** – raising the overall standard of our homes using our Homes and Place Standard
- Through embedding **Proactive maintenance** – using data and the latest technology to try to prevent issues before they arise and fixing them faster if they do
- To an **End-to-end digitalised experience** – simple, connected digital services for our customers and so our people have the digital tools to deliver a service that minimises the time customers have to think about us so they can get on with their lives.

We can be ambitious in these areas because they build on our sector-leading Homes and Place and Better Together approaches (page 27) for the standards of our homes and customer experience.

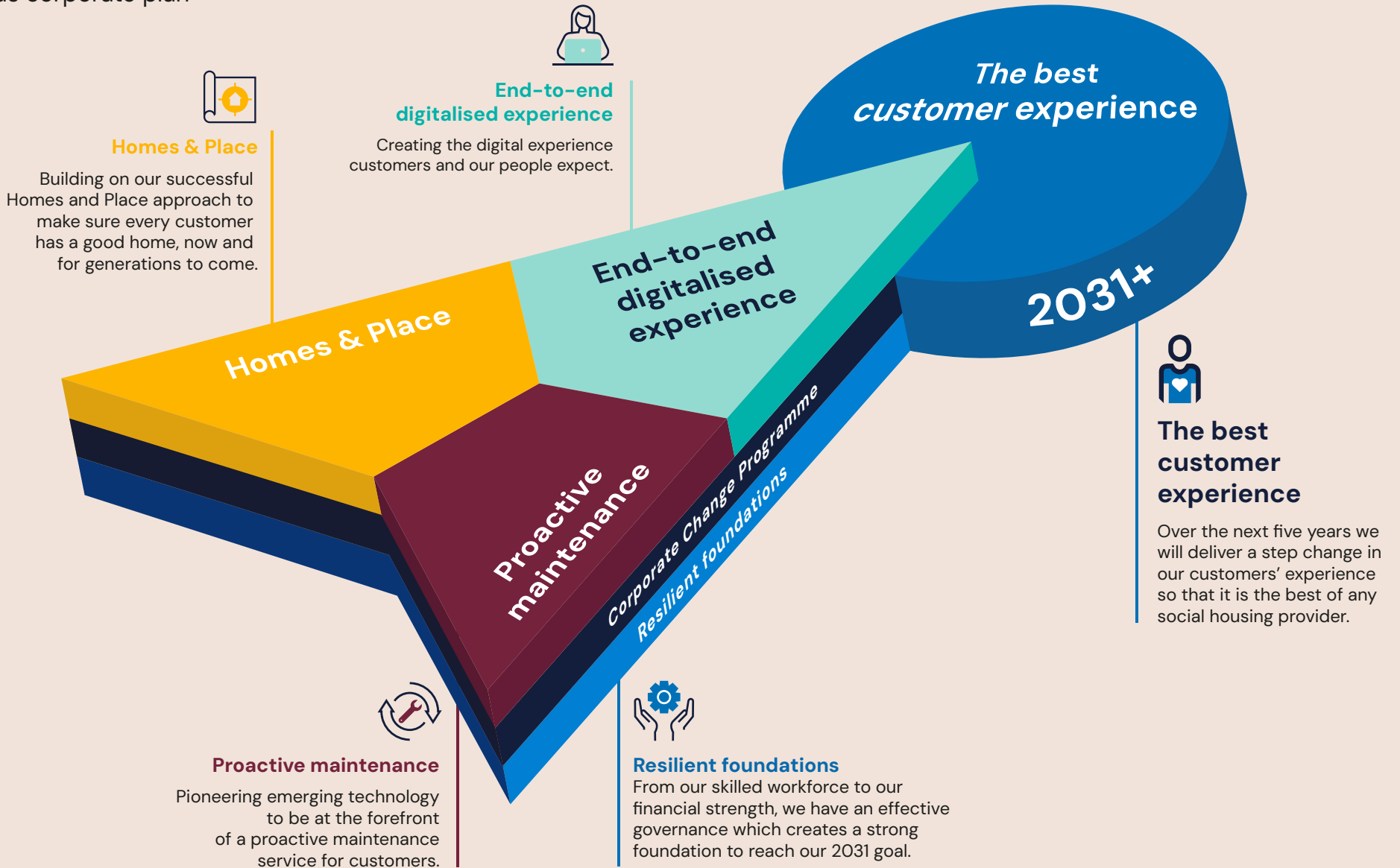
This ambition can only be delivered through **Resilient foundations** – including financial strength, effective governance, and empowering our skilled and motivated people to deliver for customers.

Alongside our work, our SNG Community Foundation will continue as a charity working with partners to empower our customers to grow their strengths through employment opportunities, improving health and wellbeing, and community building. You can find out more about the SNG Community Foundation on page 28.



Our strategy 2026–2031

A clear, focused,
ambitious corporate plan



Delivery

This is an ambitious plan. To succeed, we must transform, building on our strengths and the successes of the last three years. In some places this transformation will be radical.

A robust Corporate Programme will drive this transformation so we can achieve our goal and deliver the best experience for our customers.



Our customers

Our customers having the best experience is our north star throughout this strategy

It is through their experience of the home we provide they have the foundation for a better life.

We've shaped this plan by using what customers tell us, alongside insight from our Customer Influence Panel and the expertise of our people, to anticipate what our customers want to see, say and feel about their home and our service by 2031.



Our customers aren't static – they continually change. People move in and out of our homes, and those who stay with us change throughout their lives.

More than 202,000 people live in our homes, each with unique experiences and needs, and we design our homes and services to be inclusive, accessible, and responsive to that diversity.

Our customers have busy lives, and at the same time, many of them are experiencing more challenges. Around half of social renters are on the lowest incomes, and many continue to feel the impact of the cost-of-living crisis. For our customers, their home should not be a worry. It should be safe, affordable to run, and in a pleasant place with good community access to services and opportunities for work.

Our overall customer population is changing as individuals change. It is ageing, with nearly a quarter now over 65. As more customers move into later life, we expect to see increasing need for support, including aged-related conditions such as dementia and loneliness. This reflects a wider trend, with 61% of social rented households including someone with a long-term disability, up from 54% in 2019.



Demand for social housing continues to grow. Because of the long-standing national shortage of homes, and how they are allocated, many of our new customers need more support than the wider population. We are seeing more customers with additional needs – and we must be ready to support them.

Expectations are changing too. In a digitalised world, customers are used to simple, personalised, and seamless interactions with the organisations they deal with – and they expect the same from us. As technology revolutionizes how people live, these expectations will continue to evolve.

To keep giving our customers the best experience how we deliver our homes and services must continue to change in a way they have never had to before..

We need to provide great homes that work for customers day to day, reduce the need for repairs that disrupt their lives by preventing issues early, and make it easy to interact with us when needed. Most importantly, we need to deliver a service that is so simple and reliable that customers don't have to think about us – they can just get on with their lives.



25% of our customer population is over 65

50% of social renters are in the lowest income quintile

64% of social rented households have at least one household member with a long-term disability

Our people

Our 3,500 colleagues are central to delivering the best customer experience and their role is everywhere within this plan

This plan is built on giving them the skills, tools and support they need to succeed in a more digital world, alongside a clear culture of accountability, continuous improvement and care for our customers.

By investing in our people, we're building the capability and confidence needed to deliver consistently great service.



Focus area: Homes and Place

Our aim:

Building on our successful Homes and Place approach to make sure every customer has a good home, now and for generations to come

Good, affordable, homes are the foundation for a better life. Raising the overall standard of our homes means customers experience fewer disruptions, and lower running costs – which matters even more during the cost-of-living crisis.

Our Homes and Place approach, co-created with customers and supported by our Homes and Place Standard (see page 26), is the most successful and advanced long-term asset management approach used by any social housing provider. It helps us make better decisions about where to invest, improve standards, and reduce the need for reactive repairs – creating a more consistent and reliable experience for customers. It also looks beyond the individual home making sure places are well connected and pleasant to live in so our customers can thrive in successful communities.

We will continue to invest in good homes for generations of customers, including delivering new homes at sector-leading scale, playing a significant role in addressing the housing crisis. Alongside our retrofit programmes, this means more of our 2031 customers will live in high-quality, energy-efficient homes, and we can replace homes that can no longer meet our standards so don't work for customers.

This prepares the ground for everything that follows – better homes mean fewer repairs, lower costs, and a better overall experience for customers.

What SNG customers will say, see and feel by 2031



I love where I live.

I feel part

of my neighbourhood.

I know when SNG is going to

invest in my home

to make it a better place to live in.

My home is

warm and energy efficient

which keeps my costs down and is good for the environment.

I have a home that is in

good condition

and safe to live in.

My new home is amazing – it is so

well designed,

easy to use and cost effective to run.



Vision: Thriving communities over generations



Purpose: We provide good affordable homes; the foundation for a better life



North Star: Our customers' experience will be the best of any social housing provider into, throughout, and beyond the 2030s



Homes and Place

Proactive maintenance

End-to-end digitalised experience

Our objectives:

- Continue a sector-leading development programme that raises the overall standard of the homes we provide
- Make Homes and Place Standard non-negotiable – invest, retrofit or replace
- Create a Single Asset View as the trusted source of all asset data
- Prioritise long-term quality over short-term fixes
- Invest in a way that delivers the best outcomes for customers and reduces risk

Measurable outcomes – how we'll know we're successful:

- ♥ **North Star: % overall customer satisfaction**
- ♥ **% of customers satisfied with the quality of their home**
 - Average Homes & Place Score for new homes
 - % of existing assets rated good or very good against our Asset Grading Model
 - % of stock aged less than 30 years



Resilient foundations: Empowering skilled and motivated people | Rebuilding financial strength | Effective governance

Focus area: Proactive maintenance

Our aim:

Pioneer emerging technology to be at the forefront of a proactive maintenance service for customers

Proactive maintenance means staying ahead of potential problems so that customers lives aren't disrupted.

By innovating to better use data, and the latest smart technology, including Artificial Intelligence, we will target investment where it prevents problems and reduces the need for repairs.

This will help us deliver the simple, reliable and personalised experience set out in our Better Together customer experience strategy (see page 27).

If responsive repairs are needed, investment in transformed systems means we will deliver a faster, more reliable service. In most cases this will be the next week – with the right information and tools to fix things first time. This builds on our progress in 2025/26, where focused action reduced average repair times by 11 days.

We will continue to improve both the experience for customers and how efficiently we use our resources. Over time, fewer reactive repairs will mean we can invest more in improving and building homes, further reducing the number of repairs needed.

What SNG customers will say, see and feel by 2031



SNG lets me know

when repairs are needed

to my home, before I even contact them.

My home doesn't need many repairs each year, but if it does, SNG carries them out

quickly and always on their first visit

I can count on them to turn up on time.



Proactive maintenance

Vision: Thriving communities over generations



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Homes and Place

Proactive maintenance

End-to-end digitalised experience

Our objectives:

- Deliver right-first-time repairs
- Shift to a preventative service model (pilot tools, test, then scale, increase workforce capability and contractor performance)
- Use data and technology such as sensors and AI to identify issues early
- Connect asset, repairs and compliance systems
- Improve workforce planning and scheduling using technology
- Embed actionable and measurable insight and continuous improvement

Measurable outcomes – how we'll know we're successful:

- ♥ **North Star: % overall customer satisfaction**
- ♥ **% of customers satisfied that SNG provides a well-maintained home [TSM-TPO4]**
 - % reduction in responsive repairs requests
 - % of customers satisfied with overall repairs service over last 12 months [TSM-TPO2]
 - Average working days to complete repairs



Resilient foundations: Empowering skilled and motivated people | Rebuilding financial strength | Effective governance

Focus area: End-to-end digitalised experience

Our aim:

Create the end-to-end digital experience customers and our people expect

Customers increasingly expect simple, personalised and seamless digital services. By the 2030s our customers will expect a transformation in their interactions through a digitalised end-to-end experience for what will be a digitalised decade.

We are investing in technology, systems and our people to be at the cutting edge of delivering that experience – putting easy resolution to most requests at their fingertips.

Connected data and systems will enable us to use the emerging possibilities of AI to give our people the digital tools to deliver faster and better responses, so our customers will have to contact us less. We will also have the information we need to understand individual needs and provide more personalised and inclusive services.

Meeting the expectations of the people who want to deal with us digitally will free up our people to focus on customers who need more support – ensuring help is always there when it matters most.

Ultimately, we aim to deliver a service that is so straightforward and reliable that customers don't have to think about us – they can get on with building their lives.

What SNG customers will say, see and feel by 2031



When I really need it – there is always

a person to speak to

I hardly ever have to spend time calling SNG –

using their portal is so easy

I can raise, track, amend and give feedback on any query I have.

SNG keep me up to date on anything I contact them about through

my channel of choice

I don't need to use the telephone ever to chase them.

SNG do what they say they will do and always

deliver on their promises

When they get things wrong, SNG really listens to me and

puts things right quickly



Vision: Thriving communities over generations



Purpose: We provide good affordable homes; the foundation for a better life



North Star: Our customers' experience will be the best of any social housing provider into, throughout, and beyond the 2030s



Homes and Place

Proactive maintenance

End-to-end digitalised experience

Our objectives:

- Adopt a digital-first, human-backed approach so customers default to digital for an easier, faster, service, freeing capacity to focus on those who need to talk with us
- Design simple end-to-end digital journeys
- Implement a single, connected customer platform
- Use AI and automation to improve service
- Enable more personalised and proactive communication
- Provide real-time updates and transparency

Measurable outcomes – how we'll know we're successful:

- ♥ **North Star: % overall customer satisfaction**
- ♥ **% of customers satisfied that SNG is easy to deal with**
- ♥ **% of customers who agree with the statement "I trust SNG"**
 - % reduction in complaints received
 - % of key customer journeys completed on digital channels



Resilient foundations: Empowering skilled and motivated people | Rebuilding financial strength | Effective governance

Resilient foundations

Our aim:

**To deliver our ambition
by continuing to maintain
resilient foundations, in a
changing and challenging
environment**

Delivering this plan depends on strong foundations – from financial strength and governance to the empowerment and motivation of our people.

We are working in a complex environment, with ongoing economic pressure and regulatory change. To respond to this, we will take a disciplined and transparent approach to delivery – managing risk, building the right capability, and ensuring we have the systems and processes to support long-term success.

This means rebuilding and maintaining financial resilience, strengthening governance and assurance, and continuing to invest in our people so they are equipped and supported to deliver for customers.

These foundations enable everything else – ensuring we can deliver our ambitions at pace, with consistency and confidence.

Resilient foundations

Our objectives

- Maintain financial strength, including adherence to our EBITDA-MRI Golden Rule
- Create a great place to work with an inclusive culture, strong wellbeing, and effective workforce planning
- Build capability and embed a culture of accountability and continuous improvement
- Identify, manage and reduce risks, with clear ownership, controls, and assurance
- Maintain readiness for future change, including potential mergers
- Simplify and standardise systems and processes to improve efficiency, control, and scalability

Measurable outcomes – how we'll know we're successful:

- Colleague engagement score
- % voluntary turnover
- Average days lost to sickness
- Lost time injury frequency
- Cyber Hygiene Overall Score
- EBITDA-MRI Interest Cover (%)
- Gearing (debt to asset ratio)
- Operating Margin (Core business)
- Investment and Development return on capital employed



Building on success

This Corporate Plan builds on the strong foundations we've already put in place – our sector-leading approaches to providing good homes and places, and to customer experience: Homes and Place Standard and Better Together

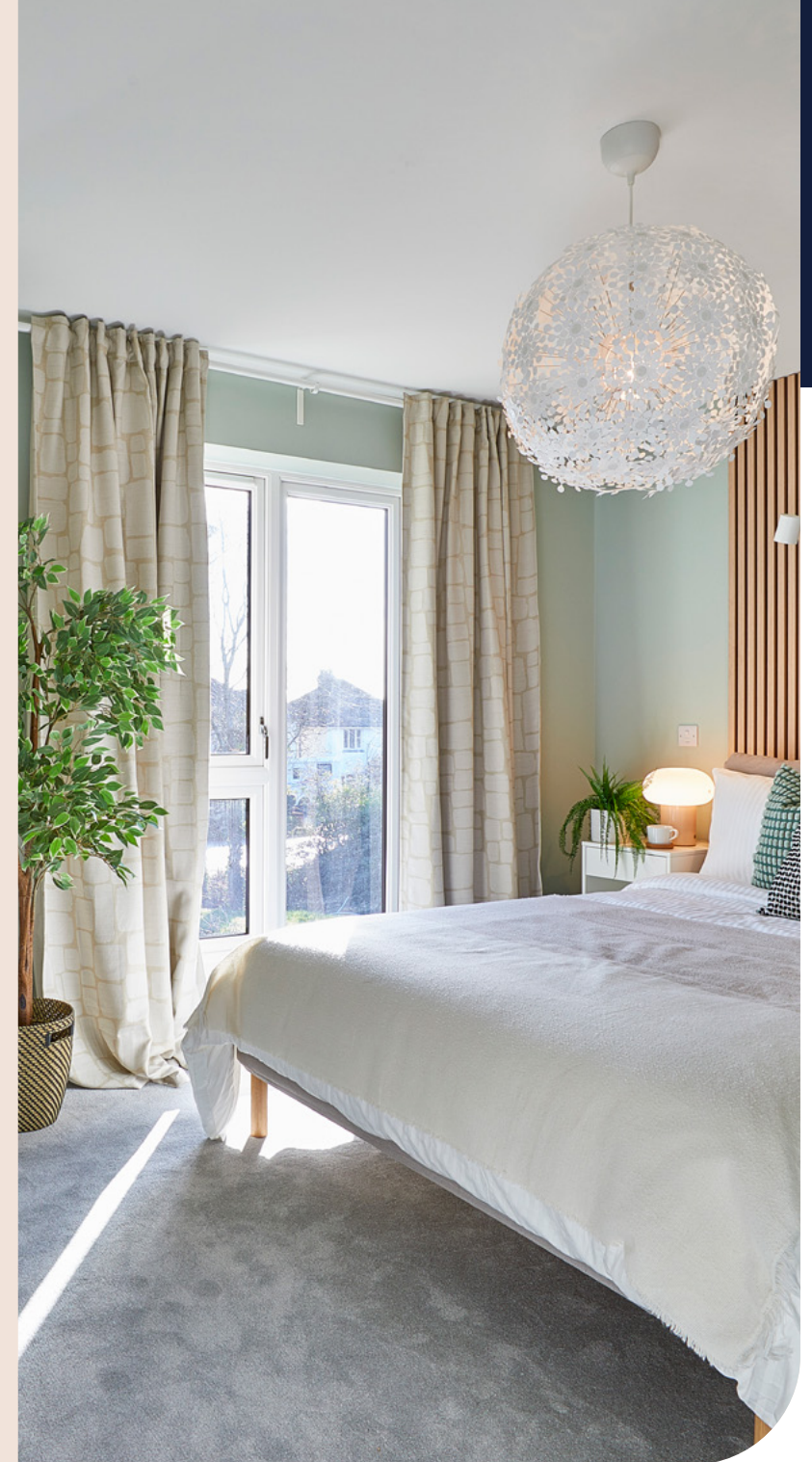


Homes and Place

Our Homes and Place approach, shaped with customers, takes a long-term and holistic view of the homes and places we provide. It is the most advanced and successful long-term asset management approach in the sector, setting standards that go beyond regulatory requirements.

This means we invest in the right homes, at the right time, and to the right standard – so our customers have good, affordable homes that support their lives today, while helping communities thrive over generations.

You can find out more about our Homes and Place approach [here](#).



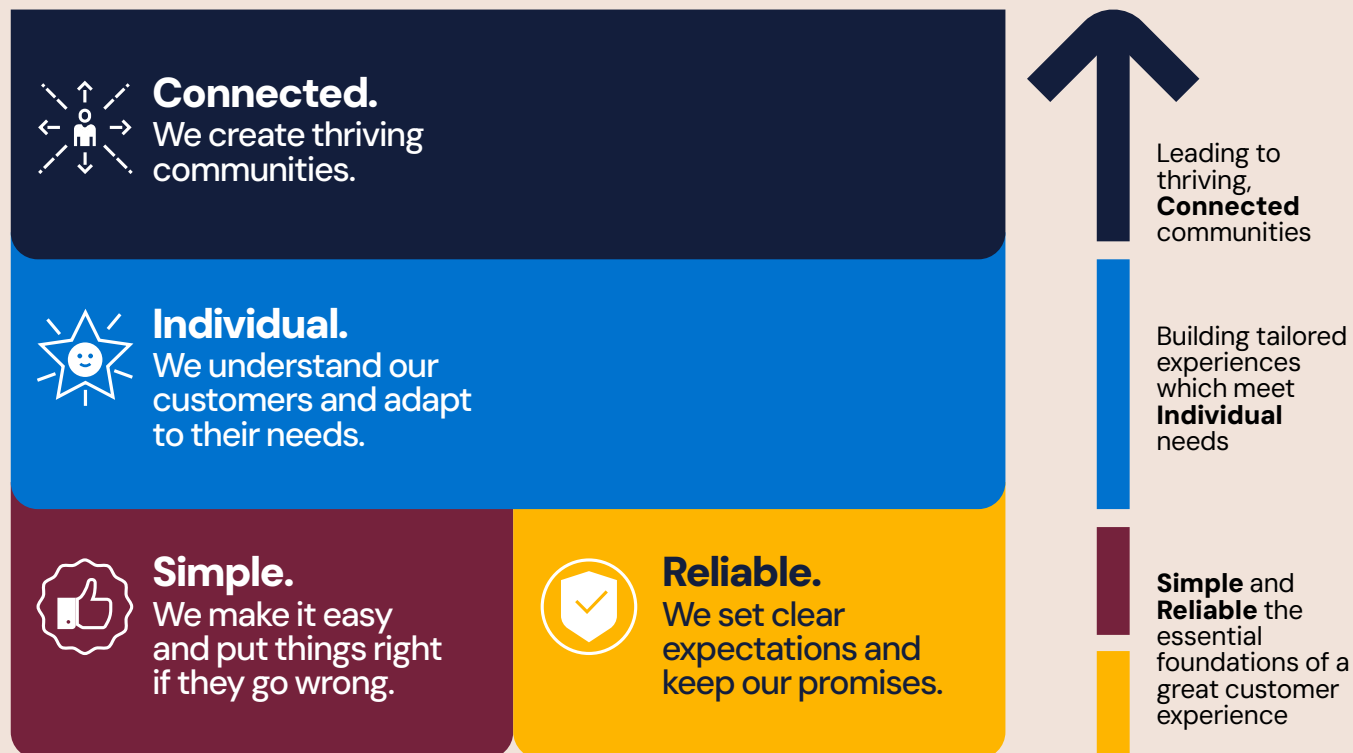
Better Together Customer Experience Strategy

Our Better Together approach sets out how we deliver a consistent high-quality customer experience. Built with customers, it focuses on making every interaction Simple, Reliable, Individual and Connected.

It gives us a clear framework for how customers experience our services – from how easy it is to get things done, to how confident they feel that we will do what we say.

By applying these principles consistently, we can deliver a more joined-up and predictable experience for customers, whether they are accessing services digitally or speaking to us directly. It also helps us focus our effort where it matters most – making everyday interactions easier while ensuring the right support is there when it's needed.

Find out more about Better Together [here](#).



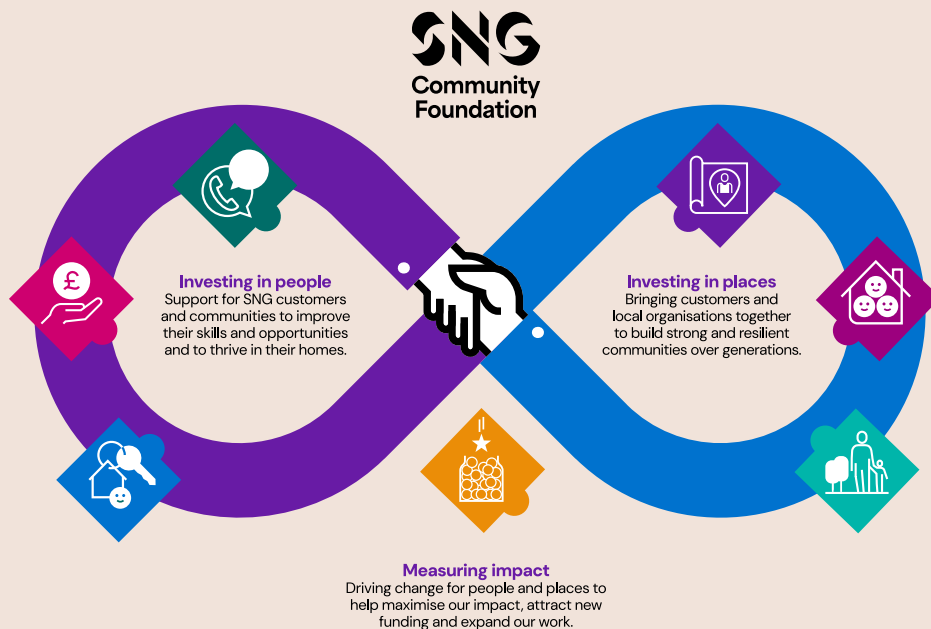
SNG Community Foundation

The SNG Community Foundation exists to grow the strengths of people and places. Our ambition is to create over £1bn of social value over the next decade by investing in people and places.

We invest in people by helping customers build skills, access opportunities, and improve their wellbeing – supporting them to thrive.

We invest in places by bringing customers and local partners together to build strong, connected communities over generations.

We also focus on measuring and growing our impact – using insight to strengthen what we do, attract additional funding, and extend our reach so we can support more people and places.





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Sovereign Network Group is charitable.
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