

Social Justice Strategy Transforming Lives 2025-2030



Introduction

An affordable, safe and secure home is the foundation for a successful life and strong economy. Social housing can have a transformational impact on people's lives, but we know that too many of our customers face entrenched and structural inequalities which often means they are surviving rather than thriving.

Empowering customers to live well in their homes is key to a successful life. By providing a good quality housing management service with a wide range of 'here when you need us' complementary services, we help create successful tenancies and prevent homelessness. By doing what we do, we promote social justice. It is in our DNA.

This is an important priority for us. Nearly 90% of our homes are in the top 30% of the poorest neighbourhoods in England, and 46% are in the top 10%. This is much higher than the national social housing average, where 57.8% of homes are in the top 30% and 24% are in the top 10% (Indices of Multiple Deprivation data).

The challenges that our customers experience cannot be overestimated. Not having money for life's necessities like food, heating and clothing is stressful, and can negatively impact mental and physical health.

The Royal Quarter, Wolverhampton

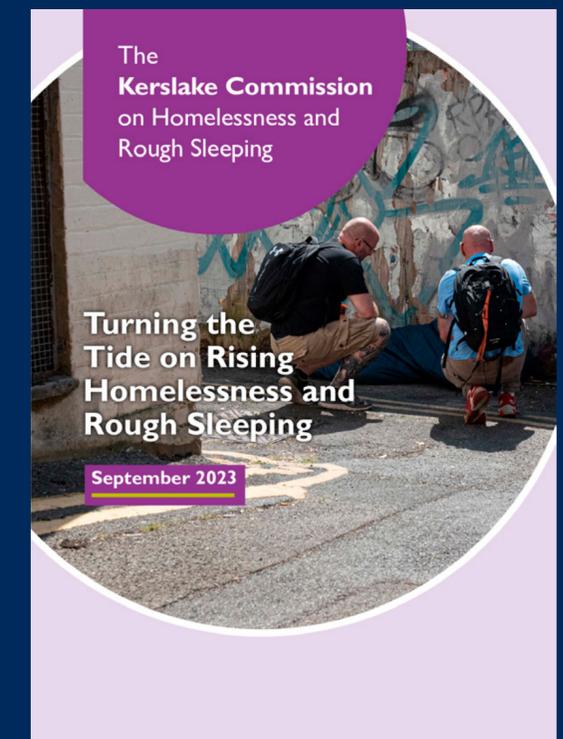
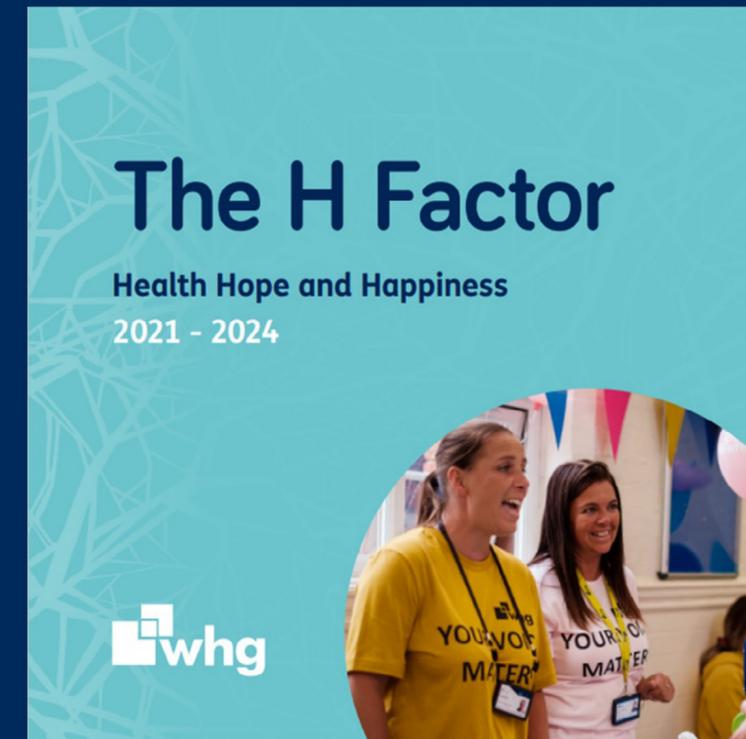
Alongside our partners, we have transformed The Royal Quarter. This is a prime example of how our work transforms lives, bringing much needed homes and jobs to local people. There can be no better example of how we help to build social justice. When finished, we will have created 357 additional homes and transformed the area, paving the way for the City of Wolverhampton Council's new gateway to the city centre.



It is no surprise that across our operating area, healthy life expectancy can vary by as much as 10 years between more affluent areas and poorer areas. This is not fair or equitable and we are committed to playing our part to address this, through the work we do and our network of partners. Through this strategy, we will focus our efforts on tackling economic inequality, strengthening our communities, investing in our homes to build social justice and having a strong and influential voice.

Our capital and revenue resources are finite and there's a limit to what we can do, so our commitment is to make the most of what we have, for the benefit of our customers. The key to success is partnership working; the scale of the challenge requires the dedication and commitment of all our stakeholders, working together to align resources and agree shared strategic priorities.

Recognising the funding pressures across the system, it is important that we are clear on the boundaries of our work. Our income comes predominantly from the rents that we receive and we use this to invest in our homes, providing new homes and providing good quality landlord services.



Where there is clear alignment between our activities and those of our partners and funding is provided, we will consider expanding the reach of our of services across our communities, but we cannot step into the gap left by others if services that we do not provide are withdrawn. Where this happens, we will use our voice strategically with partners to highlight the impact of these decisions on our customers and communities.

We will continue to be an active partner, investing our time and resources maintaining and strengthening our existing partnerships, but we will also work to expand our partnerships and identify new partners who could support the delivery of this strategy.

This strategy builds on the success of our H Factor strategy, through which we received both national and local recognition as a sector-leader in the field of health and housing.

Our partners:

- Homes England
- West Midlands Combined Authority
- West Midlands Housing Association Partnership
- Health and Housing Forum
- Black Country Integrated Care Board
- Walsall College
- Walsall Together Partnership
- Black Country Health and Housing Strategic Forum
- Walsall Economic Board
- Black Country Chamber of Commerce
- Department for Work and Pensions
- Communities that Work



What is social justice?

Social justice refers to the fair and equitable distribution of resources, opportunities and rights within a society, ensuring that all individuals, regardless of their socio-economic status, have access to the basic needs for a dignified life.

In a race, not all athletes are equal. Some might have a really good training regime, have eaten well, have had the full support of their friends and family and the resources to support themselves. They probably came from a stable home that's warm and well maintained; a sanctuary at the end of a hard day's training.

Not everyone would have had these advantages. For some, the journey just to get to the track would have been much harder. However, this should not mean that they are any less likely to be successful, they just might need different types of support.

Through all our work – not just the elements contained within this strategy – we hope to level the playing field as much as we can.

Social justice to us means being the best we can be, so our customers can be the best they can be.



Operating environment – why social justice matters to us

26.1% of the working age population in the West Midlands Combined Authority area aren't in work, compared to 21.3% nationally.

38% of children living in poverty in the West Midlands. In Walsall this is even higher with 43.3% of children living in poverty.

There is a chronic shortage of affordable housing which means that the demand for social housing far outstrips the supply.

112,000 people are on social housing waiting lists across the West Midlands.

12,600 children in the West Midlands are living in temporary accommodation.

We have 22,000 homes accommodating c.55,000 residents, across the West Midlands, operating across 22 local authorities.

We started life in Walsall, where most of our homes are and is the place that anchors us.

Youth unemployment is a profound issue alongside qualification attainment. Approximately 30% of young people in the West Midlands achieve less than 5 GCSEs, putting them at a disadvantage in getting onto the career ladder.

The West Midlands holds some of the most deprived neighbourhoods in the country. 49% of neighbourhoods are in the 20% most deprived neighbourhoods of the Index of Multiple Deprivation.

The West Midlands has the highest proportion of the working age population with no qualifications amongst all English regions, while skills shortages are also especially stark.

Links to Our 2030 plan

Our 2030 plan was launched in 2024, setting out our ambition to:

“Provide safe and secure homes and deliver high-quality services. Our communities will be empowered to thrive, and we will always do the best for our customers”

In recent years there have been many challenges for both our business and our customers, from the global pandemic, to financial insecurity and political instability. These challenges have hit everyone, but not equally so. Communities that have greater financial resilience for example, good quality homes and secure jobs which pay well and have career advancement opportunities have weathered the storm better than others. Across our operating areas in the Midlands, it was a struggle for many before the pandemic and the subsequent financial turmoil hit. These challenges have made everyday life much harder for many people, including for our customers.

Our 2030 plan outlines our focus on being a responsible landlord, building sustainable places where people can thrive. To deliver against this, the plan is underpinned by six transformational programmes, one of which is related to social justice.

This Social Justice Strategy outlines the actions that we will take between now and 2030 to support the delivery of our plan.

Transformational programmes in Our 2030 plan



Data-driven
decisions



Forward-thinking
services



Social justice –
transforming lives



Sustainable
futures



Making
places



Work & workplace
of the future

Social justice and our values

Trustworthy



You can rely on us. We are honest in everything we do.

We are committed to being a trusted voice for our customers, ensuring their perspectives and lived-experience shape policies that impact their lives. Our reliability, honesty and trust builds confidence in the communities we serve, making us a credible advocate for economic and social change.

Respectful



Valuing people and treating everyone with empathy and fairness.

In developing partnerships and collaborating with experts, we value the diverse perspectives of all stakeholders. We approach every relationship with respect, fostering environments where differences are acknowledged and celebrated, building trust and cohesion in the pursuit of stronger communities.

Accountable



Taking responsibility for our actions and owning the delivery of our promises.

We take responsibility for the role we play in advancing social justice. Whether advocating for a policy change or greater investment in social housing, we hold ourselves accountable for our customers, partners and the communities we serve, ensuring that our actions lead to measurable, positive outcomes.

Collaborative



Achieving great things by working together.

By working together with our partners and experts, we leverage collective expertise to tackle complex challenges. We believe that collaboration is key to driving social change, helping us create more resilient and empowered communities.

Excellent



Striving to be the best and delivering the best outcomes for customers and the organisation.

We strive for excellence in everything we do, from influencing policy to championing economic justice. Our commitment to high standards ensures that our advocacy and partnerships are impactful, efficient and focussed on creating lasting social value.

Strategic goal

“Build homes and thriving communities by addressing social inequalities, championing customer needs, and leveraging strategic partnerships.”

Our aims

Tackle economic inequality

Strengthen communities and create opportunities

Investment in our current homes will help build social justice

Have a strong and influential voice

Guiding principles

Customer voice	We will advocate on behalf of our customers and communities and continue to build trust with our customers, engaging them in this work and using their feedback to influence our focus in this area.
Anchor institution	We recognise the important role we play in our communities and will use the strength of our partnerships to attract and secure additional investment for them.
Lived experience and authenticity	We will use the superpower of customers’ lived experience and stories to influence key leaders, strategy and policy makers, advocates and funders to join us on our journey towards social justice.
Data driven	We will use our data to evidence the positive impact that we have.

Consultation

This strategy has been produced following consultation and engagement with our customers, colleagues, strategic partners and other key stakeholders. We have also used feedback from our 2024 Black Country Health and Housing Conference and other relevant events, to influence the development of this strategy.

Some quotes and feedback from our consultation:

Customer voice needs to be at the heart of this strategy.

Focus on those things that directly affect your customers (tackling poverty/employment opportunities/redistribution of resources and the prevention agenda).

Being authentic and using your customers' lived experience to demonstrate the positive impact of your work is powerful and transformative.

Support the work of others – voluntary and community organisations – who are working in your communities.

You have established your reputation as a leader in health and housing, continue to build on this.

You can't do everything, have a clear focus and build strong partnerships.

Strategic aim 1 – We will tackle economic inequality

We will take a proactive approach in tackling economic inequalities within our communities.

This includes identifying and mitigating barriers that prevent equitable access to resources and opportunities. We will create bold and innovative initiatives that tackle economic inequality in our communities that local partners engage with and support.

Our initiatives will be guided by data and customer feedback to ensure they are impactful and responsive to the needs of our communities.

Key activity

1. Support customers with debt and money advice, secure financial gains for our customers and prevent evictions.
2. Use our data to assess the impact of our interventions and share with others where we can demonstrate that we have made a positive difference; promote our work with customers, stakeholders and funders.
3. Poverty proofing – we will make sure that we are easy to do business with and that customers are not disadvantaged through the delivery of our services. For example, we will avoid the need for customers to contact us more than once about the same issue as we will have prioritised first point of contact resolution.
4. Work closely with our People Team regarding work experience, apprenticeship and volunteering opportunities. Support customers through our Employment and Skills Team to support them to prepare for any opportunities.
5. Work with Lloyds Bank to roll out a programme of financial and digital literacy for customers across all of our geography.
6. Expand our Work4 programme by partnering with local businesses, educational institutions and government agencies, increasing the employment opportunities available for our customers.
7. Upscale our Kindness Matters programme building on the opportunities within a circular economy to provide items which meet customers' basic needs.

Strategic aim 2 – We will strengthen our communities and create opportunities

We are committed to making a difference in the communities where our customers live.

We do not operate in a vacuum and understand public, private and voluntary sectors need to work together to tackle structural inequalities.

We will work collaboratively with partners to agree shared strategic priorities, align resources and create opportunities that enable our customers and communities to thrive.

Key activity

1. Secure 100% match funding for Stronger Communities initiatives (£2.5m over the life of the strategy).
2. Continue to develop our relationship with key research institutions, such as universities, to build an evidence base demonstrating the impact of our work.
3. Collaborating with health and public health partners, we will implement a range of initiatives aimed at reducing health inequalities within our communities.
4. Design and implement a new programme of activity under the banner Life Matters, You Matter.
5. Review and upscale our social prescribing programme, using income secured externally, focusing upon issues which have a strong link to tenancy sustainment including self-neglect and hoarding.
6. Consider the structures in place to deliver our Stronger Communities activities.
7. Understand the limits of our role and expertise and only bid for funding when it is aligned to our business needs and priorities.
8. Building on the strength of other organisations, specifically local voluntary and community sector partners, we will build relationships with and invest in the work of others where they are the experts in their field.

Strategic aim 3 – Investment in our current homes will help to build social justice

We invest millions of pounds each year maintaining and improving our homes. This investment has benefits beyond our homes, creating job and training opportunities for local people.

Through our investment customers' homes are warmer and more comfortable to live in. By ensuring our homes are well maintained we counter the negative stereotypes often portrayed about social housing.

We are committed to ensuring that our investment decisions create the maximum benefit – we will consider both the property needs, as well as the needs of our customers and communities in designing our investment delivery programmes.

Key activity

1. Use our SHAPE tool to heat-map our stock condition data against wider demographic data.
2. Use the above to create a place-based strategic property investment model, with a clear process for decision making.
3. Identify opportunities to maximise the impact of our investment. For example, our energy efficiency investment programme begins in an area where thermal comfort is lowest and financial hardship is the greatest.
4. Key suppliers and other third-parties invest in our homes and communities through their own social value contributions or by making a direct contribution to our social value fund.
5. Creating employment and training opportunities through our investment programme, in partnership with our contractors and suppliers.

Strategic aim 4 – We will have a strong and influential voice

We will advocate and champion the needs of our customers by actively participating in national and local policy discussions. By using our platform, we aim to influence change that benefits our communities, ensuring that the voices of our customers are heard. Our focus will be on the following areas:

- Social justice; economic and health inequalities/ homelessness/housing need & tenancy sustainment.
- Investment in existing homes.
- Provision of new affordable housing, including renewal, regeneration and sustainability.
- Long-term financial settlement for the sector.

Key activity

1. Build a strong regional voice by working together with relevant partners.
2. Amplify our customers' voices to underpin our message, with customers' stories used to bring their messages to life.
3. Work with our national membership organisations including the Chartered Institute of Housing (CIH), National Housing Federation (NHF), Communities that Work, HACT and PlaceShapers to influence government.
4. Support our customers to engage in wider networks, such as TPAS/NHF, building their confidence and participation in policy discussions.
5. Actively contribute to local and national government consultation opportunities that are relevant to our business and our customers.
6. Commission research to provide a strong evidence base for our work, working in partnership with universities and think tanks.
7. Create and publish thought pieces and hold round-table discussions with invited experts and policy makers on issues we are seeking to influence.
8. Develop external affairs and stakeholder management strategy and targeted engagement plans.
9. Challenge and change negative perception of social housing by demonstrating that the provision of good quality safe and secure housing is the cornerstone of a successful life.

Success measures

- Match funding is secured for our Stronger Communities work (£2.5m over the life of the strategy).
 - 1,000 customers gain meaningful employment through expanded Work4 initiatives and partnerships with local businesses.
 - 1,000 customers will achieve a minimum of a level one qualification which moves them nearer to employment.
 - Our Money Advice Service will secure at least £25m in financial gains for our customers and will open 10,000 case files for customers needing money advice.
- We can demonstrate through our own evidence base and through research with partners the positive impact of our interventions and wider work.
 - 1,000 customers from across our geography have participated in financial and digital literacy training delivered in partnership with Lloyds Bank.
 - Poverty proofing has been embedded across services.
 - Life Matters, You Matter – 5,000 customers are engaged in meaningful activity to create equitable access to services which build mental and social capital.
- We have considered the structures in place to deliver our Stronger Communities activities, ensuring they are fit for purpose and improve our ability to deliver effectively.
 - Our work has been cited as best practice nationally and regionally.
 - We will maintain our front runner status within Ritterwald’s ‘Social’ pillar.

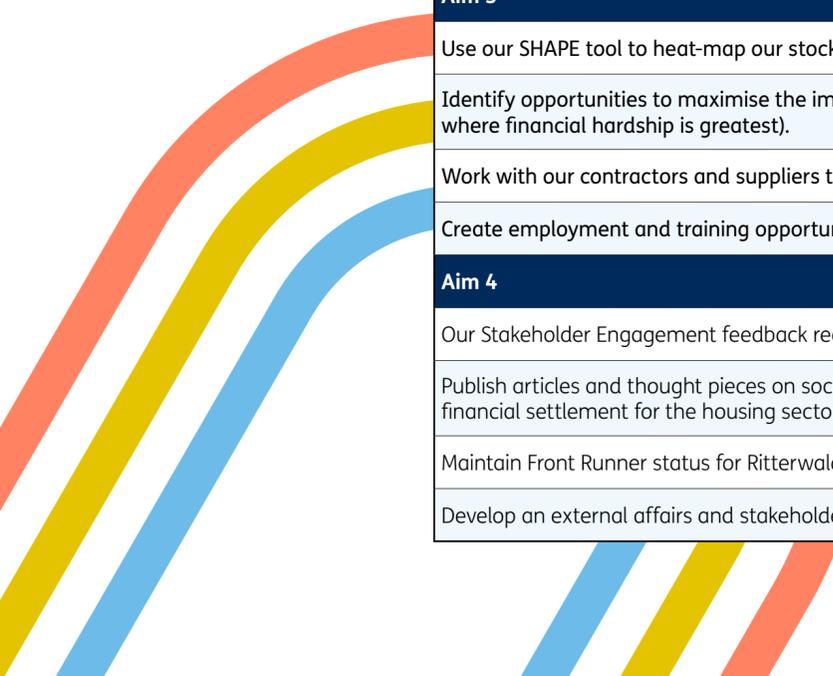
In total we expect to have achieved c.19,000* contacts with our customers over the life of this strategy

*Some customers may have contact with multiple services, such as money advice/kindness matters etc, therefore it is not expected that this will be 19,000 unique customer contacts.



High level delivery plan

	Links with our other 2030 Transformation Programmes	Year 1 2025/26				Year 2 2026/27				Year 3 27/28				Year 4 2028/29				Year 5 29/30			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Aim 1																					
Money Advice Secures £25m in financial gains for our customers (target £5m pa).	D, F, M, S																				
Programme of digital and financial literacy training is <u>designed and agreed</u> with Lloyds Bank.	D, F, M, S																				
Programme of digital and financial literacy training is <u>rolled out</u> across our geography in partnership with Lloyds Bank.	D, F, M, S																				
Work closely with our People Team regarding work experience, apprenticeship and volunteering opportunities. Support customers through our Employment and Skills Team to get them ready for any opportunities.	M, W																				
Expand Work 4 partnering with local businesses, educational institutions and government agencies.	M, F																				
Identify opportunities for Kindness Matters to be upscaled.	D, F																				
Expand Kindness Matters across diverse locations where we have a concentration of homes.	D, F																				
Aim 2																					
Stronger Communities secures £500k pa (£2.5m in total) in additional investment allowing us to expand our services.	D, F, S, M, W																				
Review and upscale Social Prescribing Service (using income secured externally).	D, F, S, M																				
Design and implement a new programme of activity under the banner You Matter, Life Matters.	D, F, S, M																				
Collaborate with health partners, deliver a range of initiatives.	D, F, S, M																				
Identify opportunities for collaborating with key research institutions, e.g. universities.	D, F																				
Have completed at least two important pieces of research.	D, F																				
Consider the structures in place to deliver our Stronger Communities activities.	D, F																				
Aim 3																					
Use our SHAPE tool to heat-map our stock condition data against wider demographic data.	D, F, S, M																				
Identify opportunities to maximise the impact of our investment (e.g. an investment programme could start in an area where financial hardship is greatest).	D, F, M, S																				
Work with our contractors and suppliers to identify social value opportunities that they can contribute to.	S, M																				
Create employment and training opportunities through our investment programme, in partnership with our contractors and suppliers.	S, M, W																				
Aim 4																					
Our Stakeholder Engagement feedback recognises us as a regional influencer.	F, S, M																				
Publish articles and thought pieces on social justice, investing in existing homes, provision of new homes and the long-term financial settlement for the housing sector.	D, S, M, W																				
Maintain Front Runner status for Ritterwald.	D, F, S																				
Develop an external affairs and stakeholder management strategy.	D																				



Strategic links

Development Strategy	People Strategy	Customer and Communities Strategy	Diversity and Inclusion Strategy	Customer Voice Strategy	Sustainability Strategy	Communications Strategy	Asset Management Strategy
<p>Building new and regenerating and renewing existing homes, helping to meet housing demand, is by far one of the most significant things that we can do to build social justice. Demand for good quality affordable accommodation far outstrips supply. This is creating pressure on local authorities who are now spending over £1billion a year on temporary accommodation. We are committed to continuing to play our part in helping meet housing need, building homes and communities where people want to live, where they can thrive.</p>	<p>We employ over 800 people across a wide range of skills and expertise, providing security and stability to not only our colleagues, but also to their families and wider communities. We are committed to being an employer of choice and have excellent benefits packages for our colleagues, which includes a good pension scheme, leave and sickness entitlements. We provide good quality career opportunities and invest in our workforce, giving our colleagues the skills that they need to be successful. This includes opportunities for promotion and personal development.</p>	<p>We know that if we evict someone or if a tenancy fails for another reason, this is not a success. This will likely lead to homelessness, which would have a devastating impact on the household, children in particular, and it places even more financial pressure on our local authority partners. Being able to support our customers when they get into difficulty with their tenancy helps our customers to remain in their homes. We are proud of our strong track record in sustaining tenancies and remain committed to our ambition not to evict into homelessness.</p>	<p>Social Justice and Diversity and Inclusion go hand-in-hand. You cannot have one without the other. We ensure equal access to our services for all of our customers and we will make reasonable adjustments where necessary to ensure that customers with a protected characteristic are not disadvantaged in any way when accessing our services. We use our data to understand the impact of our services and will make changes where necessary. We complete Equality Impact Assessments when reviewing policies and during service redesigns. We have a wide range of channels of communication, giving our customers a choice; they can interact with us in the way that suits them most.</p>	<p>Listening to our customers, understanding our customer's needs and concerns in relation to their accommodation, is central to this strategy.</p>	<p>It is important for us that we provide homes that are as energy efficient as possible. Not just because of the environmental benefits but also because an energy efficient home is cheaper and easier to heat. Investing in improvements to our buildings, whether this is retrofitting with improved levels of insulation, doubled glazing or a more energy efficient heating systems, all helps to tackle fuel poverty. Our energy efficiency improvements also require new skills and expertise, so we will be investing in a programme of training, which adds social value at every opportunity.</p>	<p>Fundamental to the success of this strategy is our Communications Strategy, through which we will effectively communicate our strategic aims and progress against them to our customers, colleagues and wider stakeholders.</p>	<p>Ensuring that our homes which are well maintained, are economical to run and are thermally efficient means that our homes will be cheaper to run and more affordable for our customers. In today's economically challenging times, this is hugely important and is the foundation of our social justice strategy.</p>

External strategic links

This strategy also supports the delivery of our partners' strategies:	
We Are Walsall 2040	The Council's vision is for Walsall to be 'the most improved borough in the region, a vibrant place where people are proud to live and residents in all neighbourhoods have the same life chances'.
Walsall Together Strategy	Walsall Together aims to better support people and the communities they live in, so they can manage their own health and wellbeing needs, prevent ill health and live happier lives.
Black Country ICB health inequalities strategy	The Black Country Integrated Care Board (ICB) is a member of the local Integrated Care System (ICS) and, working collaboratively with their partners, they are committed to removing the unwarranted variation in access, outcomes and experience and to addressing the wider social and economic factors that cause health inequalities.
WMCA Employment and Skills Strategy 24-27	Employment and Skills Strategy 2024 – 2027 (wmca.org.uk) WMCA's ambition is to develop a more integrated employment and skills ecosystem for the region through which we can stimulate economic growth, deliver better outcomes for residents and businesses, and create healthier thriving communities.
Chartered Institute of Housing (CIH)	Supporting housing professionals to create a future in which everyone has a place to call home. We support and contribute to the CIH's knowledge bank, providing best practice examples of our work, helping other organisations to replicate what we are doing.
National Housing Federation	The NHF is calling for a long-term plan for housing and is leading the programme of change Together with Tenants. This is a sector-wide initiative, with tenants, that aims to strengthen the relationship between residents and social landlords. This Strategy directly supports the aims of the NHF.
Placeshapers	Placeshapers number one aim in their Strategic Plan is to communicate the unique role of place-based housing associations to ensure the sector is understood and valued by politicians and stakeholders. Through the delivery of this strategy, we will be supporting Placeshapers achieve this aim.

Conclusion

Our Social Justice Strategy is designed to address systemic inequalities and empower our customers through targeted advocacy, strategic partnerships, and community-driven initiatives.

By focusing on employment, health, and financial stability, we aim to create thriving, inclusive, and equitable communities where all our customers have the opportunity to succeed.





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