

Season 1 Episode 1 Transcript

You're listening to On the Air, a brand new podcast brought to you by Stonewater. Join us, as throughout this series, we'll be getting to the heart of what matters in the social housing industry today – from essential questions about shared ownership to celebrating community projects for veterans. Join Anisha Patel and her co-host, Sara-Anne Mills-Bricknell, and a whole host of industry figures, colleagues and customers for some lively and informative conversation about what matters most in housing in 2020. This is On the Air, a Stonewater podcast.

Sara: Hello and welcome to the first ever Stonewater podcast. My name is Sara.

Anisha: And I'm Anisha. We're really excited about producing our first On The Air episode and there's loads of really exciting things happening at the organisation right now. And today we're going to be focusing on a few of them.

Sara: Yes, for anyone that isn't plugged into our social channels at the moment or currently in our office eating cake, Stonewater is celebrating its fifth birthday this month.

Anisha: Five years since the merger of Jephson and Raglan to become Stonewater. Incredible!

Sara: I agree. However, given that we both haven't been here with Stonewater for all of that time, we've got a couple of guests with us in the studio with us today. So, today we're going to be joined by David Blower, our corporate services director; Clare Bray, who works on our development team, and Dean Ballard from our customer insight team. Welcome everyone!

Clare: Hi.

Dean: Hiya.

David: Hello.

Sara: So, from an outsider's perspective, Stonewater celebrating its fifth birthday is a great achievement. But for you, what has been the most defining moment for Stonewater during the last five years?

Dean: Wow. I think firstly, I just can't believe it's five years. It's just amazing. As an organization, we tend not to look back, we tend to look forward. So, actually, we've almost forgotten that it was five years. Having been here from the very start, from the very early discussions right the way before the merger ever happened, we've achieved more than we ever set out to achieve.

When we were created, we set out our vision for everyone to have the opportunity to have a place to call home. And what we tried to do was bring two organizations together that were subtly different and had different strengths, and actually wanted to harness the strengths of both. And I feel we've done that. We built over 3,000 new homes – over 3,000 more families can call a Stonewater home their home – and that's hugely powerful. It's the sort of thing that gets me out of bed every morning and thinking that not only have we done that, but we've made massive inroads into our

digital services, MyHome online, helping our customers access our services when it's convenient for them.

But also, we recognize that some people can feel that they can't access our services. So, we've done a massive outreach programme to customers just to help them become more digitally aware. And that's had benefits not just for us as a business, but the social benefits: you hear from customers who have got relatives and grandchildren on the other side of the world, and they're able to talk and Facetime with their grandchildren; people who would only have been on the phone can actually see their grandchildren growing up. That's hugely, hugely beneficial for them and their lives – their grandchildren are part of their grandparents' lives. It just makes you feel so proud of our organization.

Sara: And Clare, do you have anything to add to that?

Clare: For me, personally, it's a completely different place to work than what it was five years ago. When we first started, I actually worked for Marches, who were a subsidiary of Jephson, and our annual development programme was 100 units a year. We're currently on 1,500 a year.

Sara: That's quite a jump!

Clare: Quite a jump! But I love it. It's great. We're doing so many different types of development schemes now as well. And it's just so far from our little organization that we used to be. For me, personally, it's been great.

David: But what I think one of the things that we've done, which I think is a testament to the great colleagues that we have, is – although we are a large organization in our industry – we haven't in any way forgotten the individual, and very much the developments that we have are focused on individual's needs. But also, inside, as an organization, we have an enormous programme around equality, diversity and inclusion that's about recognizing us as individuals and the individual skills, talents and experience that we bring, and how we can all work together. So, we seem to have struck that balance of being large and being able to do fun things as big organizations can, but also being intimate and caring and focused on actual individual needs.

Dean: That is both internally and for colleagues, but also for customers. As a large organization, I think it's amazing how Stonewater hasn't forgotten the customer in all of this. And the customer remains central to why we're here. Everything we do, it's about providing a great customer experience and, as David said, giving everybody the opportunity to have a place to call home. And we demonstrate that through a variety of activities to have our customers involved in shaping our services and holding us to account. We are one of the few organizations that retained a scrutiny panel for the whole of the last five years.

A lot of housing associations, when the one percent rent hit, decided to disband their scrutiny panels as a way of saving money. But Stonewater was very clear that customer involvement and co-creation of services was key to why we're here. And we retained the panel and it goes from strength to strength and is seen as a bastion of good practice within the sector. And we regularly have other housing providers or local authorities coming to talk to us to understand how we set it up and how it works and how it has remained so functional.

Anisha: Can you tell us a bit more about that: how it was set up, how it works and their impact on...

Dean: Yeah, of course. So, following the merger, we relaunched the scrutiny panel, making sure that there were residents involved from each of the three legacy organizations – so there was Jephson, Raglan and Marches, the subsidiary. It was made up of 12 residents who were selected following a rigorous set of training and interviews, and campaigns to make sure that we got the right people with the right skills that were going to give good, sound advice and can commit the time that we needed so that they could get as much out of it as we could as an organization.

The principle around scrutiny is to allow us to co-create so it gives us that opportunity to bounce ideas off a group of actively involved customers as well as them challenging us when things are not quite right or things don't work from that customer perspective. It allows us to really check in with our customers. And, as I said at the start: that's why we're here. So, we need to make sure that the things we do meet the needs and aspirations of our customers now and in the future.

Currently our scrutiny panel, five years later, we have 10 involved residents and two of our ex-scrutiny panel members have been moved on to our customer experience committee, which is part of our governance structures as an organization. So, they act as a clear link between our governance and our customers. And they sit on both the scrutiny panel and the customer experience committee, sharing the knowledge and experience that they've built up over that time.

Anisha: Well, it's very clear that the ethos of customers at the heart is really integrated into – actually – the way that we work here, and it's great hearing everyone's thoughts on your achievements. I think we've painted quite a good picture of what Stonewater does, but what character traits do you think that Stonewater has adopted from its legacy?

David: One part of the organization was very progressive and always pushing forward. One of the other legacy organizations was very good at follow-through, delivery, risk management. And I feel that the Stonewater we are now actually does combine those two. I think anybody that sits in Stonewater couldn't possibly challenge that we aren't ambitious. We're always punching above our weight. We always want to be better and we're never satisfied with quite what we've achieved; we've always wanted to achieve something else.

But also, behind all of that, it isn't just pushing forward with no substance behind us. Behind that is a very well thought through, very well considered, a very well risk-managed approach so that we're keeping our customers safe, we're keeping our colleagues safe, and we're also keeping the business sustainable for the long term, both financially and also environmentally. So, I do feel that we've harnessed both of those attributes of the legacy businesses.

Sara: Would you agree that, because for me to take the best of something from two different organizations, to me that sounds really ideal, really utopian, if you will. To actually blend them together, to me, sounds actually really hard because the customer has been the sole focus or the main focus for the organization, that it's been an easier umbrella, if you will, to put everything under.

David: One of the things that we've kept absolutely central is our vision that everyone has the opportunity to have a place to call home. And the key words for me

are 'everyone', 'opportunity', 'home' – that has been something that has been there right the way through, from the very, very early discussions that we were having about the merger, right the way through the integration period. So, it's been around: how can we continue to provide that opportunity? Because we know that home is a foundation of our lives and for all of us, if ever we considered our home was a threat, that would just shake the sheer foundations of us.

So, all of us are so passionate about making sure that we are providing safe, secure homes for as many people as possible.

Dean: It hasn't been easy or a smooth ride over time, and a lot of hard work has gone into building the culture that is Stonewater. And actually, as David said, taking the best bits of the legacy organizations, but being clear to create a new culture that is Stonewater. And we're not ex-Raglan or ex-Jephson. Now, everybody here is very clear as to what Stonewater is, what we're about and why we do the work we do for our customers and for our colleagues.

Sara: So, you don't have a 'side-off' in the office (!).

[Laughter]

Dean: I think I've been here just over two years and I can count on one hand the times I've heard 'it was better when it was...' or 'I'm ex-this' or 'ex-that'. Those conversations have disappeared. People are firmly behind the vision that is Stonewater and making that sustainable for the future.

Clare: For us at Marches, it was a massive change because we are such a small little company and simple things like working from home rather than in an office – trying to get your head around that at the beginning. I can't imagine working any other way now.

Sara: I mentioned already about the ambitious development plans and how previously the aim was 100 houses and now you're looking at 1,500. Can you explain why Stonewater is in the position to be able to set such ambitious tasks, because I personally wouldn't be able to do that.

Dean: It's those economies of scale isn't it. Being a large organization has allowed us to build the partnerships with Homes England and to leverage more funding into such a large organization, which has meant that the development pipeline can grow significantly.

Clare: But it's also about... we are very lucky. We got allocated the largest partnership within Guinness Homes, which is also allowing us to do another 4,500 homes over five years.

David: What we've been focused on was always around combining financial strengths so we have one of the strongest credit ratings in the industry. When you've got financial strength, that gives you choice and it gives you buying power. But also, alongside that, that would be no good if we didn't deliver.

So, Clare is within the development team, a hugely strong team with a whole range of skills and qualities, so we have a track record of delivery and that's then enabled us to work in partnership with Guinness to create one of the largest strategic partnership there is with Homes England. That combined financial strength has then enabled us to set forward a programme that is truly ambitious.

I think as well – just coming back to the customer – it's not just about growth for growth's sake, it's around very much about creating homes and communities where people want to live. So, one of the things that we're really focused on is creating great places to live. When we're looking at an individual scheme we want to know, actually, how are we creating community here? How are we enabling people to build great lives from the homes that we're producing? Because it's that legacy that we wanted to get, that sustainability that we wanted to create as well.

Sara: So, I can imagine when you work in partnership with other organisations like local authorities and stuff, being able to invest and build in that community, I feel, would kind of take that initial pressure off.

When you're doing your design and build schemes, how is that different? How are you able to connect with the community? What kinds of things do you do?

Clare: Lots of consultations with your local authorities and the local parishes. You know, we go out there and we talk to them, find out what they want, what they don't want. But relationships, really good relationships with stakeholders, does help a lot – especially in rural sites. There's a massive need in rural areas but, unfortunately, sometimes they are lower values in the area and it's sometimes really hard to develop in these areas. But good communication with your stakeholders and you get things done.

David: I wonder, Dean, if it's also listening to our customers as well to understand what our customers need – if that's something that also forms part of that as well.

Dean: It does. And bringing the insight of what our customers want, what they need, into the organisation forms a key part of the role my team undertakes in bringing that voice of the customer in and making sure that we listen to it as an organisation, and we capture a huge amount of customer feedback through our surveys, through complaints, who calls into our contact centre. And we shake that into a coherent message, so we are constantly listening and challenging ourselves to be better and to make sure that we are delivering services and properties in communities that meet the needs of our customers, their families – now and in the future.

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Anisha: If we were to make a scrapbook about the last five years of Stonewater, what would be the key things for you? What are the proudest things that you could take away?

Clare: For me, 3,000 homes in five years.

Anisha: Yeah, that's a great achievement.

Clare: A massive achievement – 3,000 brand new homes for all those families.

Sara: And is that across England?

Clare: That's across the whole of Stonewater, in all the patches.

Dean: We operate in around 150 different local authorities, so we are a big, national dispersed organisation, so that impact is felt far and wide.

David: I think we build one in every 200 homes in the UK. When we have a national housing crisis, to know that we make that significant contribution is very powerful.

I think one of the things that I would be most proud of is the fact that we were The Sunday Times top 100 employer, we're one of the top 100 best organisations to work for in the UK. And that's something that I'm immensely proud of, because throughout all of that change, throughout all that period, we have really worked very, very closely with our colleagues and we are a great place to work. And that's one of the things that I'm so proud of: that we're building our organisation from our colleagues and from the individual talents and skills that they bring to it.

Anisha: When you do such an important job: build houses for other people and house those people, I think sometimes people forget the people behind that. So, the fact that it is still a great place to work, I completely agree why you'd be proud with that – that is a real achievement.

David: Absolutely. And it's something we're proud of because we really are committed to people bringing 'themselves' to work, and the individuality – as we sit here – we all dress completely differently and we dress how we feel comfortable being at work. And that's the Stonewater way. If we can achieve the sort of ambitions that we have to do in the future, we need the talents and skills and qualities of a whole range of people. That's why we want to be a great place to work: we want we want to attract and retain the very best.

Anisha: Dean, what are your most poignant moments?

Dean: I agree with what David and Clare have said but, underpinning all of that, we haven't lost sight of our customers. We still remain focused. No matter how big we get or what ratings we have for credit and governance, we still focus on the people that live in our properties, in their homes and what their needs and aspirations are and actually giving people that opportunity to have a place to call home. It's not about a property, it's about a home for us. And all of our colleagues are passionate about doing that, which is why we're here. So the size and scale is great, but ultimately it's the customer-focus and the wanting to do the right thing for as many people as possible, which I'm most proud of.

Anisha: I think that's definitely a great moral compass to have as an organization, just wanting to do the right thing. And David, I think you mentioned earlier about us becoming very digital, but then also finding that balance between offering that digital service, but also having that human interaction and customers being able to pick up the phone and speak to someone. And Dean, from the feedback you probably hear from customers, do you think that Stonewater has got that balance right?

Dean: In the most part, yes. We still have challenges. Some customers would like to see us more often, which is fine and we understand that, whereas other customers are far more happy interacting with us as and when it's convenient to them – so that could be in the middle of the night. As we launch more digital services, we see the times that customers need us and that is now 24/7. Customers have to be able to contact us or to do what they need to do when they need to do it.

Clare: We've also done an extended opening now, haven't we?

Dean: Yes.

Clare: We're open 'til eight at night.

Dean: We're open eight 'til eight in our contact centre, we're open on bank holidays, so we're available when our customers need us. We accept that people work, so just being open nine to five Monday to Friday is no longer acceptable. You have to be available when your customers need you.

Sara: So, I guess we're at a point where, five years on from the merger, we've looked back at what Stonewall has achieved. What do you think the future holds?

David: I can assure you we're not losing any of our ambition. So, when I'm starting to look at the achievements, there was clearly a massive housing crisis and affordability crisis with property in the UK. And so, therefore, our vision is still as pertinent and relevant as it was five years ago. And that will probably still be, unfortunately, as relevant in five years' time.

But, running alongside that, there's an increased requirement for us to be more environmental. So actually that's our focus: on our environmental and reducing our carbon footprint, and being a stronger organization so that we can build more properties and create more homes, but we can create sustainable business for tomorrow.

Clare: And, on the back of that, we've signed up to the Community Forest Trust, where for each home that we build currently, we donate £50 to them, which enables them to plant five trees into their forests. So, it's giving something back as well. And we're also looking at in development by doing schemes that aren't reliant on fossil fuels. One will start this year and we'll just learn from the experience of building that scheme and then we can introduce that into further schemes.

Dean: I think Stonewater will continue to be innovative, continue to try and push the boundaries of what we do, try new things. But, as I said, not forgetting who we are and why we're here.

Sara: Just before we round up, can we just go through now and highlight the top five things? So, we've talked about the achievements and we've gone through some of the special moments for each of you. But if we were to pin five – one for each year – would they be?

Dean: For me, I think the success of our scrutiny panel and the longevity of our scrutiny panel – against the backdrop of others getting rid of theirs – is huge, and it shows the importance of involving customers is still here and isn't going anywhere.

David: Being one of the very best places to work in the UK and being on The Sunday Times top 100 list.

Clare: Being part of the largest strategic partnership from Homes England grants.

Dean: For me, the equality, diversity and inclusion agenda at Stonewater and being able to bring your whole self to work, and accepting of all colleagues, is huge and it gives people that opportunity to do their best for the organisation without fear of people judging what they do or who they are.

David: Being aware of the environmental impact that we have and doing our utmost to minimise that environmental impact.

Sara: So one of those that you mentioned Clare was about the partnership with Homes England. Having that extra funding, has that helped you to widen your portfolio in terms of the services that you're able to offer and the people that you're able to support? Is it just people that are looking for a home or is it people who are up against other difficulties as well?

Clare: Yeah, it's enabled us to look at different tenures on schemes as well. So, I know down in Castle Kerry, we're looking at our first open market rents, you know, which we've never done before. We're looking at the rent-to-buys now, whereas predominantly it used to be just rented or shared ownership properties. So being able to look at different tenures on schemes that we're working on, and that's all thanks to the extra funding and being able to do our own schemes as well.

David: And I think alongside the development is also looking at other initiatives. So, for example, our safe space, one of the very few LGBT domestic refuges in the UK. It's an innovative product; it's hugely needed by the community. Domestic abuse is something which, unfortunately, is getting a bigger voice now. And I'm so pleased that at Stonewater we're playing our part in helping to support any victims, particularly a victim from the LGBT community.

Anisha: I think it says a lot, doesn't it. It goes back to Stonewater wants to do the right thing. And I'm pleased that you mentioned it because we were talking to Andrew King in a few episodes time about the LGBT safe space, so he can tell us a bit more about that as well.

David: It's cradle to grave. We have some of our domestic abuse refuges of women and LGBT members and potentially their families escaping domestic abuse, through to our foyers for younger people through to our rented homes, our general needs homes and shared ownership homes through to our retirement living portfolio. So, we do have a full spectrum of support across the whole of society.

Anisha: So, David, you mentioned cradle to grave and helping across society and you spoke about retirement living. Could you tell us a bit more about how Stonewater supports those individuals?

David: Yes. So, we have a portfolio of retirement living schemes. And what we recognise is to keep those, to futureproof those, to keep those for meeting the needs of current and future customers. We've enlisted a very significant investment across our retirement living portfolio and making those developments real destination places where people do want to aspire to, to move to. But also, alongside that, we've been running digital inclusion exercises and workshops with our customers in these schemes so that they can connect with us for business, but also keep in touch with friends and relatives through a whole range of social media platforms. So again, to be avoiding social isolation, which can sometimes be prevalent as people get older.

Sara: Dean, what's the feedback from retirement living customers on Stonewater's approach?

Dean: Most of our retirement living customers are very happy to live in Stonewater schemes, and they absolutely love the digital inclusion work that we've been doing. In the majority of those schemes, we have things like dementia tables. We recognise that we have an aging population and that we need to change what we do slightly to take that into account because people are living longer. So we cannot just continue

to deliver those same services. It is going down well with customers. It can take a while for them to understand why and what we do, but it is more often than not received very well.

Sara: Thank you very, very much for joining us today and talking about the last five years. And happy birthday again!

[Thank you very much]

If you would like any more information about everything that we've talked about in today's podcast, check the episode description and we'll have all the links so you can find out all the relevant information.

We hope you've enjoyed this episode of Stonewater On The Air. Thanks for listening. We'll be launching a new episode every other Wednesday, so stay tuned for some more great conversations.