



# We create places people are proud to call home

**OUR PLAN FOR HOMES, SERVICES AND COMMUNITIES**

2026-2030



  
**Housing  
Plus Group**



# Our plan for the future

**BUILDING ON A STRONG START**

# Executive overview

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When we brought our organisations together, we did so with a clear ambition.

## “We create places people are proud to call home”

Over the past year, we have taken important steps towards making that ambition a reality. We have brought together people and services, and started to shape one organisation with a shared purpose. At times, much of this work has been happening behind the scenes - aligning how we operate, creating clearer ways of working, and building the foundations we need for the future.

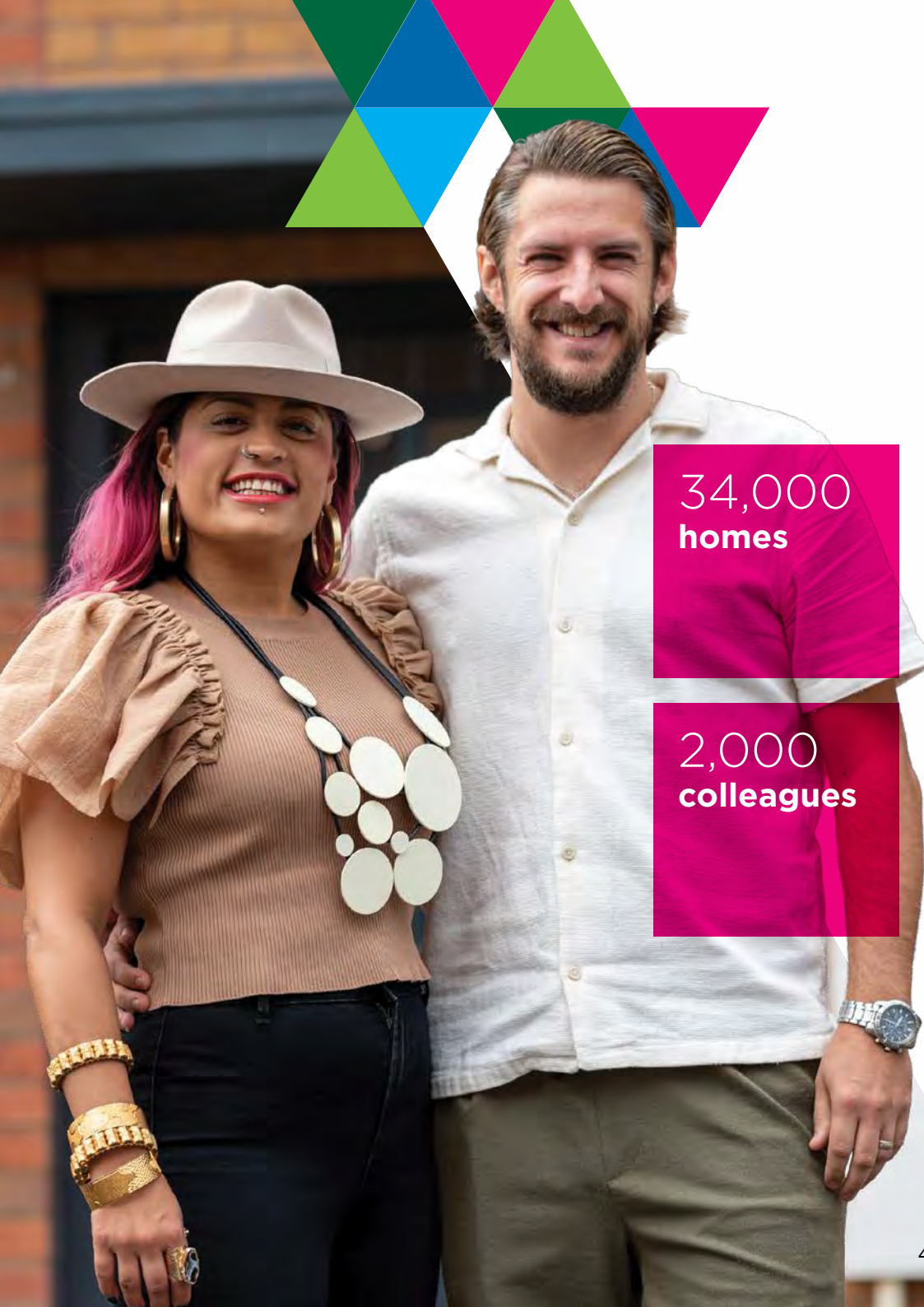
Customers have been clear about what they expect from us. They want a home that feels safe and comfortable. They want services that are easy to use and reliable. And they want to feel part of a community. That clarity has shaped the way we work and it continues to guide what we do next.

This plan builds directly on the progress we have made so far. It brings together four areas of focus that run through everything we do: doing more for residents and communities, creating a great place to work, building resilience and capacity, and playing a leading role in the places we serve.

I am proud of what we have achieved so far since coming together as Housing Plus Group. But more importantly, I am optimistic about what comes next. We now have the foundations in place to move forward with confidence - continuing to build an organisation that supports people, strengthens communities, and creates lasting impact across our regions.



Wayne Gethings  
**Group Chief Executive,  
Housing Plus Group**



34,000  
homes

2,000  
colleagues

## Our story

Housing Plus Group is one of the largest housing providers in the West Midlands, with homes and communities across Shropshire, Staffordshire and Telford & Wrekin.

We are a strong organisation with 34,000 homes and 2,000 colleagues. We provide a wide range of housing, neighbourhood management, and care and support services to tens of thousands of customers, working across a mix of towns, rural areas and growing communities.

In 2025 we established our purpose; **we create places people are proud to call home**, and our behaviours; own it, improve it, live it.

### OWN IT

#### Make it happen

- We take responsibility, and get it done
- We solve problems, not pass them on



### IMPROVE IT

#### Move things forward

- We find ways to make things better
- We learn and adapt



### LIVE IT

#### Show understanding and compassion

- We build strong relationships based on honesty and trust
- We listen and support



We have a greater capacity to support customers and communities, both now and in the future. We are in the process of aligning teams, simplifying how we operate, and starting to bring systems and services together. Much of this work has happened behind the scenes, but it plays an important role in ensuring we can deliver great services.

# Our plan for the future

## Building on a strong start

Our direction is shaped around four areas:

- Doing more for residents and communities
- Creating a great place to work
- Building resilience and capacity
- Playing a leading role in our places



**Doing more for residents and communities**



**Creating a great place to work**



**Building resilience and capacity**



**Playing a leading role in our places**



**DOING MORE FOR**

**RESIDENTS**

**AND COMMUNITIES**

## Doing more for residents and communities

### We want to own it - and get it right first time

Our focus is on making everyday interactions feel simpler, more reliable and easier to navigate - whether that's arranging a repair, getting advice, or understanding what is happening.

We will continue to shape services supported by better insight, stronger communication and consistent delivery.

At the same time, we will continue to invest in communities - supporting people with advice, local hubs and practical help.

### Getting the right support at the right time

For Tony, things became difficult gradually. After being forced to stop working due to ill health, he found himself choosing between essential costs.



“It was a decision between paying bills or heating and eating.”

After reaching out, he was supported by an adviser who helped him access benefits he didn't realise he was entitled to, including Housing Benefit and Pension Credit. Within weeks, his situation had improved.

“It was an eye opener... I wish I'd got help sooner.”

## Key outcomes to 2030

**Deliver great homes and services, driven by what matters to our customers, and be a top quartile consumer-focused landlord.**

Provide services and drive service improvements that are co-created with our customers, informed by a robust data set covering both existing and future customers.

Hold the highest levels of consumer standard gradings and top quartile Tenant Satisfaction Measures (TSM).

Ensure 100% statutory compliance measures across all our homes and buildings.

Make proactive decisions based on a robust stock condition data set.

Provide homes that achieve the highest possible energy efficiency while reducing costs for customers.

## Delivery

A clear path forward, ensuring steady progress

Phase 1: 2025-2026	Phase 2: 2026-2028	Phase 3: 2028-2030
<b>Aligning systems, services and people</b>	<b>Building momentum</b>	<b>Operating at scale and delivering long-term impact</b>
Improve customer satisfaction with complaints and anti-social behaviour (ASB) handling so our performance is at least in line with the sector average.	Provide a customer-centred complaints service that is accountable, compliant, and uses learning to drive service improvements, enhancing customer experience by June 2027.	Build 3,500 additional new homes by 2031.
Develop and introduce a customer demand-led repairs model that increases satisfaction by 5% and reduces repairs backlog.	Develop and deliver a cohesive approach to communities, ASB, and neighbourhood environments that improves customer satisfaction and TSM results by December 2028.	Deliver 300 additional kitchens and 300 additional bathrooms from 2028-2030.
Reduce the time properties remain empty to at least the sector average.	Invest an additional £1.5 million from December 2027 in initiatives such as money advice, tackling loneliness, and local service delivery through regional community hubs.	Implement a customer demand-led repairs service that delivers what customers want, when they want it, as efficiently as possible, within five years of the merger.
Develop both Development and Asset Management strategies for the whole Group.	Prepare for regulatory inspection of Consumer Standards, with a clear ambition to achieve a C1 rating through excellent customer outcomes.	Provide safe, secure homes and environments that exceed statutory standards, driven by a compliance-first approach and future-ready requirements.
Expand employment and apprenticeship opportunities across our customer base.	Align customer and property data to improve service personalisation.	
Strengthen debt, financial crisis and energy support to cover more of our customer base.	Enhance responsiveness and transparency in customer engagement, supported by a new Customer Involvement Strategy.	
Deliver measurable Environmental, Social and Governance (ESG) impact aligned with benchmark performance.		

**CREATING**

**A GREAT PLACE**

**TO WORK**



## Creating a great place to work

### One organisation with a shared purpose

Everything we do depends on our people.

We have a shared set of behaviours and a clear sense of purpose.

This means supporting people to grow, providing opportunities, and creating an environment where people feel confident in their role.

When people feel supported, it shows in the service they provide.

### From first step to a career

Madison Evans was working in a fast food restaurant before joining Housing Plus Group.

Today, she is training as a Clerk of Works, inspecting development sites and supporting the delivery of new homes.

“I like being out on site... it’s great knowing you’ve been part of that process.”

Her apprenticeship is helping her build a long-term career - while contributing to the homes being built across the region.



## Key outcomes to 2030

Be a vibrant, inclusive employer of choice that attracts, develops, values, and retains talent.

Deliver a unified Group culture of:  
Own it | Improve it | Live it.

Implement a Leadership Development Framework.

Have a clear Succession and Talent Management Framework.

Prepare staff for housing professional standards.

Achieve compliance with the Institute of Customer Service Standards for service excellence.

Be recognised as a great place to work nationally.

## Delivery

A clear path forward, ensuring steady progress

Phase 1: 2025-2026	Phase 2: 2026-2028	Phase 3: 2028-2030
<p><b>Aligning systems, services and people</b></p> <p>Develop and implement our shared behaviours, culture, vision, and development plan.</p> <p>Deliver an effective programme of leadership and change communications to embed a “one organisation” ethos.</p> <p>Establish a compelling employee value proposition and fit for the future terms and conditions to attract and retain talent.</p> <p>Support the integration of colleagues into the Executive and Senior Leadership Teams.</p> <p>Develop and deliver a new Housing Plus operating model and define a clear timeline for forward assimilation.</p> <p>Develop and implement workforce plans and staffing structures that deliver resilience and active succession planning, alongside accelerated apprenticeships, career pathways, and specialist roles.</p>	<p><b>Building momentum</b></p> <p>Our leaders will lead by example, consistently modelling our behaviours while clearly communicating the benefits of the merger, our Corporate Plan, and how every employee contributes to creating value.</p> <p>Finalise the organisational restructure and embed the new operating model, minimising redundancies while enabling required structural transformation.</p> <p>Develop a Group:</p> <ul style="list-style-type: none"> <li>• People and Organisational Development Strategy</li> <li>• Equality, Diversity and Inclusion Strategy</li> <li>• Pension Strategy</li> </ul> <p>Develop Group people policies.</p> <p>Promote learning and development to grow our own talent and have an inclusive, adaptable workforce.</p>	<p><b>Operating at scale and delivering long-term impact</b></p> <p>Design and initiate work aligned to the Institute of Customer Service Quality Mark, with a view to formal assessment in summer 2028.</p> <p>Develop a learning and development offer for all employees that drives continuous improvement and builds the skills required to meet future needs.</p>



# Building resilience and capacity

## Strong foundations for the future

We are continuing to strengthen how we work by simplifying systems, improving how we use data, and ensuring we deliver consistently excellent services.

This includes moving towards a single view of customers and services, and building financial strength to invest for the long term.

This work allows us to respond more effectively and deliver at scale.

**BUILDING**

**RESILIENCE**

**AND CAPACITY**

## Affordable homes for local people

The Ley in Telford and Wrekin is a regeneration scheme, replacing five outdated bungalows with 16 high-quality, energy-efficient affordable homes, including a specialist accessible property.



It will boost the supply of modern housing in Telford while helping reduce residents' energy costs. The scheme also supports local jobs, apprenticeships and supply chains, alongside wider community investment.

It demonstrates our commitment to sustainability and creating strong, thriving neighbourhoods.

## Key outcomes to 2030

**Build a strong, flexible business with extra capacity that appeals to investors and can better handle financial pressures.**

Maintain strong governance and financial resilience (G1/V2), with a clear ambition to enhance financial capacity and achieve excellent customer outcomes (G1/V1/C1).

Balance growth with prudent gearing limits.

Deliver merger efficiencies and value for money across the whole organisation.

Create a clear business plan and strong financial strategy that help us achieve our goals.

Develop an integrated operating model that ensures a single version of the truth across the entire organisation.

Operate a simplified Group structure that supports future ambitions and maintains financial resilience.

## Delivery

A clear path forward, ensuring steady progress

Phase 1: 2025-2026	Phase 2: 2026-2028	Phase 3: 2028-2030
<b>Aligning systems, services and people</b>	<b>Building momentum</b>	<b>Operating at scale and delivering long-term impact</b>
Deliver £0.5m in efficiency savings in 2025/26.	Deliver £3.0m in efficiency savings in 2026/27.	Deliver £6.0m in recurring annual efficiency savings from 2027/28 onwards.
Generate an operating surplus (excluding sales) of £45.7m 2025/26.	Generate an operating surplus (excluding sales) of £51.2m in 2026/27 and £65.1m in 2027/28.	Generate an operating surplus (excluding sales) of £67.4m in 2028/29.
Deliver a Social Housing Lettings (SHL) operating margin of 17.8% in 2025/26.	Deliver an SHL operating margin of 16.8% in 2026/27, increasing to 22.1% in 2027/28.	Deliver an SHL operating margin of 22.0% in 2028/29.
Achieve Repairs and Maintenance (R&M) costs equivalent to 42.6% of SHL turnover in 2025/26.	Achieve Management and Maintenance (M&M) costs equivalent to 47.8% of SHL turnover in 2026/27, and 44.0% in 2027/28.	Achieve M&M costs equivalent to 45% of SHL turnover in 2028/29.
Analyse, select and plan the transition from five housing management systems to a single system, providing one version of the truth for customers and staff.	Develop a Treasury Strategy by 31 March 2026 and quantify and realise treasury gains through a refinancing exercise.	Generate additional operating cash flow (excluding sales) of £15m between 2025/26 and 2029/30.
Implement a single housing management system across at least 75% of the organisation, alongside a plan to fully transition all remaining systems into one corporate platform.	Evaluate the timing for consolidating the Group corporate structure into a simplified model, removing duplication.	Deliver a comprehensive evaluation and refresh of strategic goals by December 2030.
Introduce a long-term Technology Strategy.		

**PLAYING**

**A LEADING ROLE**

**IN OUR PLACES**

Housing  
Plus Group

## Playing a leading role in our places

### Shaping communities

We are part of the communities we serve - and play a role in how those places grow, develop and flourish.

Working with partners, we are supporting regeneration, creating new homes and investing in long-term community outcomes.

Our ambition is to grow towards 40,000 homes supporting around 80,000 customers over time.

### Creating communities, not just homes

In Shrewsbury, the William Farr House development is creating a new community for people over 55.

The scheme includes apartments, bungalows and shared spaces designed to support independence and connection.

This reflects a wider approach, not just building homes, but creating places where people can live well and stay connected.



## Key outcomes to 2030

Be an innovative partner of choice for local authorities, funders, Homes England, developers and landowners; a top 40 housing association influencing policy locally, regionally and nationally.

Be a partner of choice for local authorities.

Be a leader of regeneration initiatives.

Expand our care and extra care footprint where viable.

Be a housing policy influencer at local, regional and national levels.

Operate at the top 20 national developer scale.

Be a trusted regeneration and care partner across the geography we operate.

Provide up to 40,000 homes to 80,000 customers and help shape what matters for better places in the future.

## Delivery

A clear path forward, ensuring steady progress

### Phase 1: 2025-2026

#### Aligning systems, services and people

Implement a single lettings system across all operating areas to enable greater customer mobility across multiple local authority areas.

Actively shape local government reorganisation across Staffordshire to secure the strongest outcomes for the organisation and its customers.

Play an active part in influencing the West Midlands combined Authority to use devolved funds for the benefit of our customers in the wider West Midlands.

Develop 500 new homes in 2025/26.

### Phase 2: 2026-2028

#### Building momentum

Develop and implement a stakeholder analysis and management plan to ensure Housing Plus Group is considered in all relevant decisions across its operating areas.

Develop 1,000 new homes between 2026/27 and 2027/28.

### Phase 3: 2028-2030

#### Operating at scale and delivering long-term impact

Deliver 1,500 new homes between 2028/29 and 2029/30, contributing to 3,500 homes delivered by March 2031 over the five-year Development Strategy.

# Strategic risk and risk appetite alignment

## Doing more for residents and communities

<b>Merger theme</b> Proposed risk appetite level – minimal
<b>Asset management theme</b> Proposed risk appetite level – cautious
<b>Customer service delivery and engagement theme</b> Proposed risk appetite level – minimal
<b>Development theme</b> Proposed risk appetite level – open
<b>Health and safety theme</b> Proposed risk appetite level – minimal

## Creating a great place to work

<b>Merger theme</b> Proposed risk appetite level – minimal
<b>Health and safety theme</b> Proposed risk appetite level – minimal
<b>Recruitment and retention theme</b> Proposed risk appetite level – open

## Building resilience and capacity

<b>Merger theme</b> Proposed risk appetite level – minimal
<b>Data theme</b> Proposed risk appetite level – cautious
<b>Finance theme</b> Proposed risk appetite level – cautious
<b>ICT/cyber-security theme</b> Proposed risk appetite level – cautious

## Playing a leading role in our places

<b>Merger theme</b> Proposed risk appetite level – minimal
<b>Regulatory theme</b> Proposed risk appetite level – minimal



## What success looks like

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Success will be seen in everyday experiences:

- Services that feel simple and reliable
- Homes that feel safe and comfortable
- Communities that feel stronger
- People who feel supported

Alongside this, we will track progress through measures such as customer satisfaction, service delivery and new homes delivered.

### Governance and oversight

Progress will be officially monitored through our governance framework:

- Quarterly strategic dashboard
- KPI reporting to Group Board
- Committee oversight – Service Performance and Customer Experience Committee
- Audit and Risk Committee
- Finance, Investment and Treasury Committee
- People Remuneration and Nominations Committee
- Integration and Business Transformation Committee
- Governance Improvement Committee.
- HPG Finance Limited Board
- Care Committee

## Looking ahead

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We have made strong progress since coming together. Now we are focused on continuing that journey, building on our foundations and delivering consistently over time.

Everything we do connects back to one ambition:

**“We create places people are proud to call home”**

We will continue to make that a reality.

An annual formal strategy review will be presented to the Board which is aligned with the annual risk appetite review, budget and business plan approvals.

### Measurable success indicators

The Board will monitor:

- Customer led service delivery
- EBITDA-MRI
- Operating margin
- Gearing
- New supply %
- Reinvestment %
- Compliance metrics
- TSM results
- Staff engagement
- Development delivery

## Strategic objectives overview

Doing more for residents and communities	Creating a great place to work	Building resilience and capacity	Playing a leading role in our places
<p><b>Deliver great homes and services, driven by what matters to our customers, and be a top quartile consumer-focused landlord.</b></p>	<p><b>Be a vibrant, inclusive employer of choice that attracts, develops, values, and retains talent.</b></p>	<p><b>Build a strong, flexible business with extra capacity that appeals to investors and can better handle financial pressures.</b></p>	<p><b>Be an innovative partner of choice for local authorities, funders, Homes England, developers and landowners; a top 40 housing association influencing policy locally, regionally and nationally.</b></p>
<p>Provide services and drive service improvements that are co-created with our customers, informed by a robust data set covering both existing and future customers.</p>	<p>Deliver a unified Group culture of: Own it   Improve it   Live it.</p>	<p>Maintain strong governance and financial resilience (G1/V2), with a clear ambition to enhance financial capacity and achieve excellent customer outcomes (G1/V1/C1).</p>	<p>Be a partner of choice for local authorities.</p>
<p>Hold the highest levels of consumer standard gradings and top quartile TSMs.</p>	<p>Implement a Leadership Development Framework.</p>	<p>Balance growth with prudent gearing limits.</p>	<p>Be a leader of regeneration initiatives.</p>
<p>Ensure 100% statutory compliance measures across all our homes and buildings.</p>	<p>Have a clear Succession and Talent Management Framework.</p>	<p>Deliver merger efficiencies and value for money across the whole organisation.</p>	<p>Expand our care and extra care footprint where viable.</p>
<p>Make proactive decisions based on a robust stock condition data set.</p>	<p>Prepare staff for housing professional standards.</p>	<p>Create a clear business plan and strong financial strategy that help us achieve our goals.</p>	<p>Be a housing policy influencer at local, regional and national levels.</p>
<p>Provide homes that achieve the highest possible energy efficiency while reducing costs for customers.</p>	<p>Achieve compliance with the Institute of Customer Service Standards for service excellence.</p>	<p>Develop an integrated operating model that ensures a single version of the truth across the entire organisation.</p>	<p>Operate at the top 20 national developer scale.</p>
<p>Be recognised as a great place to work nationally.</p>	<p>Operate a simplified Group structure that supports future ambitions and maintains financial resilience.</p>	<p>Be a trusted regeneration and care partner across the geography we operate.</p>	<p>Provide up to 40,000 homes to 80,000 customers and help shape what matters for better places in the future.</p>



# Phase 1 overview 2025-2026: Aligning systems, services and people

Doing more for residents and communities	Creating a great place to work	Building resilience and capacity	Playing a leading role in our places
Improve customer satisfaction with complaints and ASB handling so our performance is at least in line with the sector average.	Develop and implement our shared behaviours, culture, vision, and development plan.	Deliver £0.5m in efficiency savings in 2025/26.	Implement a single lettings system across all operating areas to enable greater customer mobility across multiple local authority areas.
Develop and introduce a customer demand-led repairs model that increases satisfaction by 5% and reduces repairs backlog.	Deliver an effective programme of leadership and change communications to embed a “one organisation” ethos.	Generate an operating surplus (excluding sales) of £45.7m 2025/26.	Actively shape local government reorganisation across Staffordshire to secure the strongest outcomes for the organisation and its customers.
Reduce the time properties remain empty to at least the sector average.	Establish a compelling employee value proposition and fit for the future terms and conditions to attract and retain talent.	Deliver an SHL operating margin of 17.8% in 2025/26.	
Develop both Development and Asset Management strategies for the whole Group.	Support the integration of colleagues into the Executive and Senior Leadership Teams.	Achieve R&M costs equivalent to 42.6% of SHL turnover in 2025/26.	Play an active part in influencing the West Midlands Combined Authority to use devolved funds for the benefit of our customers in the wider West Midlands.
Expand employment and apprenticeship opportunities across our customer base.	Develop and deliver a new Housing Plus operating model and define a clear timeline for forward assimilation.	Analyse, select and plan the transition from five housing management systems to a single system, providing one version of the truth for customers and staff.	
Strengthen debt, financial crisis and energy support to cover more of our customer base.	Develop and implement workforce plans and staffing structures that deliver resilience and active succession planning, alongside accelerated apprenticeships, career pathways, and specialist roles.	Implement a single housing management system across at least 75% of the organisation, alongside a plan to fully transition all remaining systems into one corporate platform.	
Deliver measurable ESG impact aligned with benchmark performance.		Introduce a long-term Technology Strategy.	Develop 500 new homes in 2025/26.

## Phase 2 overview 2026-2028: Building momentum

Doing more for residents and communities	Creating a great place to work	Building resilience and capacity	Playing a leading role in our places
<p>Provide a customer-centred complaints service that is accountable, compliant, and uses learning to drive service improvements, enhancing customer experience by June 2027.</p>	<p>Our leaders will lead by example, consistently modelling our behaviours while clearly communicating the benefits of the merger, our Corporate Plan, and how every employee contributes to creating value.</p>	<p>Deliver £3.0m in efficiency savings in 2026/27.</p>	<p>Develop and implement a stakeholder analysis and management plan to ensure Housing Plus Group is considered in all relevant decisions across its operating areas.</p>
<p>Develop and deliver a cohesive approach to communities, ASB, and neighbourhood environments that improves customer satisfaction and TSM results by December 2028.</p>	<p>Finalise the organisational restructure and embed the new operating model, minimising redundancies while enabling required structural transformation.</p>	<p>Generate an operating surplus (excluding sales) of £51.2m in 2026/27 and £65.1m in 2027/28.</p>	<p>Develop 1,000 new homes between 2026/27 and 2027/28.</p>
<p>Invest an additional £1.5 million from December 2027 in initiatives such as money advice, tackling loneliness, and local service delivery through regional community hubs.</p>	<p>Develop a Group:</p> <ul style="list-style-type: none"> <li>• People and Organisational Development Strategy</li> <li>• Equality, Diversity and Inclusion Strategy</li> <li>• Pension Strategy</li> </ul>	<p>Deliver an SHL operating margin of 16.8% in 2026/27, increasing to 22.1% in 2027/28.</p>	
<p>Prepare for regulatory inspection of Consumer Standards, with a clear ambition to achieve a C1 rating through excellent customer outcomes.</p>	<p>Develop Group people policies.</p>	<p>Achieve M&amp;M costs equivalent to 47.8% of SHL turnover in 2026/27, and 44.0% in 2027/28.</p>	
<p>Align customer and property data to improve service personalisation.</p>	<p>Promote learning and development to grow our own talent and have an inclusive, adaptable workforce.</p>	<p>Develop a Treasury Strategy by 31 March 2026 and quantify and realise treasury gains through a refinancing exercise.</p>	
<p>Enhance responsiveness and transparency in customer engagement, supported by a new Customer Involvement Strategy.</p>		<p>Evaluate the timing for consolidating the group corporate structure into a simplified model, removing duplication.</p>	

## Phase 3 overview 2028-2030: Operating at scale and delivering long-term impact

Doing more for residents and communities	Creating a great place to work	Building resilience and capacity	Playing a leading role in our places
<p>Build 3,500 additional new homes by 2031.</p>	<p>Design and initiate work aligned to the Institute of Customer Service Quality Mark, with a view to formal assessment in summer 2028.</p>	<p>Deliver £6.0m in recurring annual efficiency savings from 2027/28 onwards.</p>	<p>Develop and implement a stakeholder analysis and management plan to ensure Housing Plus Group is considered in all relevant decisions across its operating areas.</p>
<p>Deliver 300 additional kitchens and 300 additional bathrooms from 2028-2030.</p>	<p>Develop a learning and development offer for all employees that drives continuous improvement and builds the skills required to meet future needs.</p>	<p>Generate an operating surplus (excluding sales) of £67.4m in 2028/29.</p>	<p>Deliver 1,500 new homes between 2028/29 and 2029/30, contributing to 3,500 homes delivered by March 2031 over the five-year Development Strategy.</p>
<p>Implement a customer demand-led repairs service that delivers what customers want, when they want it, as efficiently as possible, within five years of the merger.</p>		<p>Deliver an SHL operating margin of 22.0% in 2028/29.</p>	
<p>Provide safe, secure homes and environments that exceed statutory standards, driven by a compliance-first approach and future-ready requirements.</p>		<p>Achieve M&amp;M costs equivalent to 45% of SHL turnover in 2028/29.</p>	
		<p>Generate additional operating cash flow (excluding sales) of £15m between 2025/26 and 2029/30.</p>	
		<p>Deliver a comprehensive evaluation and refresh of strategic goals by December 2030.</p>	

**We create places  
people are proud to call home**

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The logo features a stylized white outline of a house with three gables above the text.  
**Housing Plus Group**

