



Nincha

Nottingham Community Almshouse Charity

Corporate Plan

2025-2030



**Preserving legacies of the past;
providing homes for the future.**



We are NCAC

We are Nottingham Community Almshouse Charity, part of the NCHA group of companies, providing homes, care and support throughout the East Midlands.

Almshouses sit well within the NCHA family of companies. They are the oldest form of social housing and have an important role to play in providing homes for people on low incomes. Sometimes they have some very specific requirements – such as providing homes for the widows of men who worked in the mining industry, or for people with a connection to a certain area.

Nottingham Community Almshouse Charity was formed on 1 April 2008 by combining seven individual charities into one Charity. Nottingham Almshouse Charity, Ada Mary Best Homes, Lambley Almshouses, Henry Brown Homes and Julien Cahn Homes were subsequently added into the Charity. During 2019/20 two further Charities were added, Warner's Almshouses on 1 June 2019 and Harworth Miners Bungalows on 20 December 2019. During 2021/22 an additional two Charities were added, William Crane Trust on 1 April 2021 and Nottingham Annuity Charity on 20 August 2021.

In 2023 the Blyth Cottages Charity merged with NCAC giving the Charity a total of 160 homes.



NCHA's role



NCHA has been providing support to almshouse charities for more than 25 years. Through the NCAC charity, NCHA offers services to other almshouse charities such as housing management, maintenance, and development, usually by taking on sole corporate trusteeship of a charity.

Our mission

To provide high quality, low cost housing in communities around the East Midlands and to support, where possible, the future of almshouse charities across the region.



Our CLEAR Values

Our values describe who we are, how we work and what people can expect from us

Caring

We care about what we do and the way we do it

Learning

We learn, improve and change to deliver great services

Enthusiastic

We are engaged and motivated to make a difference

Accountable

We are answerable for what we do and don't do

Resilient

We are ready to respond to opportunities and challenges

Our challenges

All charities face challenges and we have worked to identify those areas where, without careful planning, we could be vulnerable. Knowing the risks we face helps us put things into place to minimise the danger of them having an impact on us. We have these risks articulated in our strategic risk register, which is overseen by the NCHA Board.

Inadequate compliance

The rules and regulations which govern our work must be adhered to, both to meet our own high standards and to meet the expectations of the Charity Commission.

Financial viability and investment

Almshouses are people's homes, and it's vital that we invest in them to the satisfaction of residents and prospective beneficiaries and to meet our own decent homes standard, which includes thermal comfort. NCAC almshouses are projected to be the most expensive to maintain within NCHA's portfolio of stock. They also have the lowest income to support investment. Additionally, nearly all NCAC homes pose a problem for retrofitting in respect of thermal comfort.

Property maintenance

Many of the almshouses are listed or in conservation areas. We must ensure that we are maintaining the buildings to the standards required including using specialist contractors to preserve the original fabric of the building as far as

possible. This is a particular challenge as the buildings themselves tend to be older properties, which can have complicated maintenance needs.

Lack of diligence

Before we take on trusteeship of new almshouses, we need to fully assess their condition, evaluate their financial viability and undertake due diligence checks. Mistakes could hamper our ability to meet the decent homes standard and impact negatively upon NCAC's resources.

Overly restrictive criteria

We need to keep the criteria for beneficiaries under review so that they remain current and relevant. Where criteria is too narrow, it can be difficult to find new residents to move into vacant almshouses.

Our

guiding principles

We've made five key commitments to help us deliver our plan:



We will maintain our commitment to house people in need

We will do this by providing a decent home for people who meet the qualifying criteria for our almshouses. These criteria are determined by the Charity Commission Schemes.



We will protect our financial viability

We will generate surpluses each year, and reinvest the money to help us meet our goals.



We will focus on our customers' needs

We'll make sure our plans and decisions are informed by the wishes of our beneficiaries through appropriate consultation and by ensuring access to NCHA customer involvement and support offers. We will seek feedback from beneficiaries to help us improve our services.



We will invest in our assets

We will ensure appropriate investment in our almshouses to meet our assessment of a decent home with adequate thermal comfort. We will renovate and replace almshouses where possible and necessary, making use of our development, technical and architectural expertise.



We will increase our value for money performance

We will achieve value for money in the delivery of our services and add demonstrable social value. We will support other Almshouse Charities to merge with NCAC if it improves our value for money position and meet our due diligence checks.



improved places

NCAC has a mix of housing types, from historic homes and listed buildings, to more modern bungalows and houses. Only a quarter of NCAC homes have a thermal comfort rating of EPC C. Some beneficiaries have told us that they find their home hard to keep warm. NCAC have made an application to the Social Housing Decarbonisation Fund 'Wave 3' and aim to commence a programme of retrofit work to improve the energy performance of homes. Not all homes will be able to have retrofit works for reasons of space, listed building status and cost prohibition, however our ambition is to make improvements to the best possible thermal comfort level achievable within these constraints. Alongside this investment we will continue with a program of planned improvements to individual homes and overall improvements to our repairs services in line with our corporate plans at NCHA.

Our improved places 2025 - 2030			
Area	Current	2027 target	2030 target
Thermal comfort	A thermal comfort plan has been devised for each scheme. SHDC funding applied for as follows: Bid submitted to move 39 EPC E/F homes to EPC D and 25 homes from EPC D to C.	Schedule of works agreed and commenced for retrofit works with a 'worst first' approach.	Improve to best possible thermal comfort a minimum of 37 properties based on an average of £15k per home using £279k worth of Wave 3 grant.
Repairs services	In 2025 we undertook a satisfaction survey based on the methodology for the Tenant's Satisfaction Survey. This told us that 59% of beneficiaries were very or fairly satisfied with their repairs service. This is significantly below NCHA's repair satisfaction overall.	80% satisfaction with repairs and maintenance. 80% satisfaction with time taken to complete most recent repair. 80% satisfaction that the home is well maintained.	Maintain 80% satisfaction with repairs and maintenance. Maintain 80% satisfaction with time taken to complete most recent repair. Maintain 80% satisfaction that the home is well maintained.

Planned investment

	Kitchens (number p.a)	Bathrooms (number p.a)
Year 1-5	5	4
Year 6-10	12	6

Ground Maintenance

Our improved places 2025 - 2030			
Area	Current	2027 target	2030 target
Communal areas	In 2025 we undertook a satisfaction survey based on the methodology for the Tenant's Satisfaction Survey. This told us that 46% of beneficiaries were very or fairly satisfied with the communal areas being clean and well maintained.	Undertake consultation with beneficiaries to establish service standards and specification for communal areas, within the cost envelope. 80% satisfaction with communal areas being clean and tidy.	Maintain 80% satisfaction with communal areas being clean and tidy.



We will continue with a program of planned improvements to individual homes and overall improvements to our repairs services.



77% of NCAC beneficiaries are satisfied with their overall service

Our customers



NCAC beneficiaries enjoy living in some of our most beautiful homes in communities of older people. Our recent survey told us that 77% of NCAC beneficiaries are satisfied with their overall services, however there are clear areas for improvement, particularly in relation to repairs, management of communal spaces and complaints which we need to address. We have commenced an annual programme of surveys to our customers based on the Regulator of Social Housing, Tenant Satisfaction Measures. The feedback will enable us to target improvement work and compare performance with that of NCHA customers overall.

Our customers 2025 - 2030			
Area	Current	2027 target	2030 target
Landlord services	<p>In 2025 we undertook a satisfaction survey based on the methodology for the Tenant's Satisfaction Survey. This told us that 84% felt that NCHA treats them fairly and with respect.</p> <p>37% of beneficiaries are satisfied with NCHA's approach to complaint handling.</p>	<p>86% feel that NCHA treats them fairly and with respect.</p> <p>50% of beneficiaries are satisfied with NCHA's approach to complaint handling.</p>	<p>Maintain 86% feel that NCHA treats them fairly and with respect.</p> <p>Maintain 50% of beneficiaries are satisfied with NCHA's approach to complaint handling.</p>
Customer engagement	<p>The full menu of NCHA involvement opportunities is open to NCAC beneficiaries.</p> <p>72% of beneficiaries are satisfied that NCHA keeps them informed about things that matter to them.</p>	<p>Celebrate 20 years of NCAC with an agreed programme of events, celebrating the legacy and beneficiaries.</p>	<p>86% of beneficiaries are satisfied that NCHA keeps them informed about things that matter to them.</p>

Social impact	'Happy at Home' project piloted and now being rolled out to all customers over 75 who will benefit from a visit from a Community Coordinator with a structured assessment of beneficiary need and home condition. Initial feedback from both colleagues and customers is very positive. Full evaluation due for completion summer 2025.	Completion of data collection beneficiary needs or vulnerabilities data to inform any service adjustments.	
Affordability	Almhouse arrears are typically higher than NCHA general housing customers. NCAC Customer Accounts team is available to support NCAC customers including access to the NCHA Community Support Team and specialist debt advice service	Complete analysis of arrears performance and develop 'Almhouse affordability plan' linked to new overall lettings plan for historic homes.	Deliver Almshouse affordability plan with a corresponding improvement in arrears.

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Everyone is very nice on the phone and the people that come out are very nice
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Our business




NCAC has ambitious targets to improve homes to make them fit for current and future beneficiaries and to contribute to wider environmental sustainability objectives for NCHA. NCAC homes are projected to be the most expensive within the NCHA portfolio to maintain and come with restrictions in terms of the overall maintenance charges to beneficiaries to be balanced alongside the long term affordability of living in an NCAC home.

In order to deliver the home improvement work necessary, NCHA Board have agreed a sustainable business plan for NCAC which sees maintenance contributions rise by CPI+1% until 2030 which is in line with the expected social rent settlement for the same period. To mitigate affordability concerns, an arrears and lettings project will be launched to support current beneficiaries and ensure appropriate future lettings within the current charitable rules but also in considering a change to expand the charity schemes where appropriate.

We are bringing the maintenance contributions we charge in line with the 'Equivalent Fair Rent' obtained every 2 years from the Valuation Office, across all homes. Where maintenance contributions are below this we further increase the amount we charge by up to a maximum of £2.00 per week (£8.69 per month) to bring all charges into line.

Our business 2025 - 2030			
Area	Current	2027 target	2030 target
Lettings management	Each charitable scheme has a criteria for lettings. All schemes are for older people, typically over 65 years, who want to live in a community of older beneficiaries. However, the historic design of many homes makes them less suitable for older people.	Develop a lettings plan for NCAC on a scheme by scheme basis, involving current beneficiaries, to consider broadening the criteria for lettings to new beneficiary groups.	Deliver Almshouse lettings plan, including receiving Charity Commission approval for any changes to specific scheme changes.
Arrears	At week 42 2024/5 arrears were at 3.56% - marginally over the 3.5% target.	Achieve the targets of <3.5% arrears. Develop new target following NCAC affordability project detailed on page 8.	



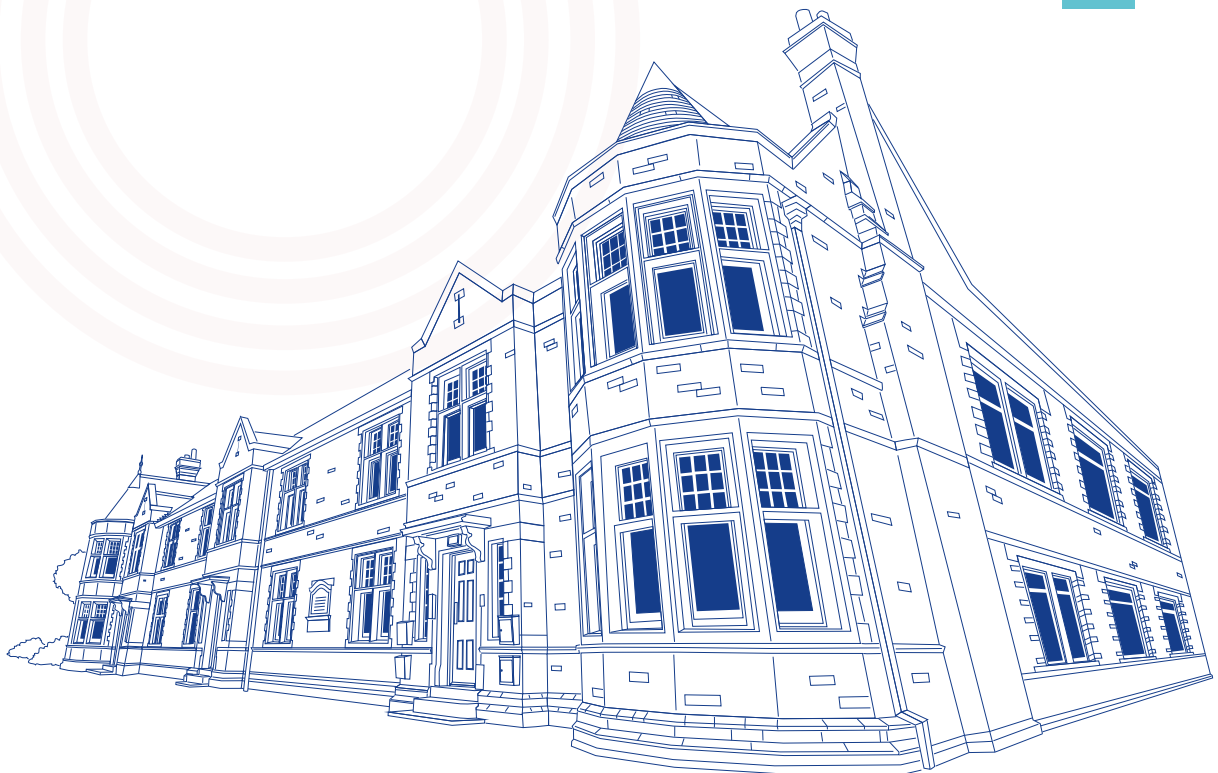
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Delivering the strategy

NCHA Board is the sole corporate trustee of NCAC and responsible for the approval of the NCAC Corporate Plan including the monitoring of its delivery through regular performance reporting.

The NCHA Customer Committee will be consulted on the content of this plan prior to Board approval, and will receive regular performance reports on satisfaction and other customer measures.

**We will maintain
our commitment to
house people in need.**






Albert Ball homes



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An electronic version of this report can be found on our website, www.ncha.org.uk

Nottingham Community Housing Association Limited is a charitable community benefit society, registered with the Financial Conduct Authority under number 7104.

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