



Encha

Our

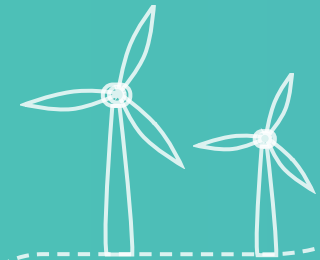
# Growth and Sustainability

Strategy 2026 - 2031

Our ambition: **Growth and sustainability**



**We're committed to tackling the housing crisis and protecting our planet by designing and building homes that are sustainable, energy efficient and ready for the future strategy**



**In recent years, we've strengthened our growth and sustainability work through clear, noticeable progress.**

Delivering the Strategic Partnership 2 programme has expanded our development capacity, while achieving EPC C in over 92% of homes shows our commitment to improving environmental performance. Our growing use of geographical information systems (GIS) is sharpening decisions about where we should build and operate, ensuring growth or renewal happens in the right places. At the same time, improved post handover customer care systems are helping us maintain quality and satisfaction in the homes we build.

Over the life of this strategy we'll need to navigate several emerging challenges. Uncertainty around future energy efficiency legislation beyond 2030 makes long term investment planning more difficult, while accelerating climate change increases the urgency of climate resilient homes and operations. At the same time, rising build and land costs are putting pressure on development viability, and hard to treat properties remain a significant obstacle to meeting 2030 energy targets.

Securing the future of our in house architectural service in an increasingly competitive market is essential to protecting design quality, maintaining our sustainability ambitions, and supporting efficient delivery across our pipeline.

Despite these challenges, we have some exciting prospects ahead. The opportunity of long term Strategic Partnership funding until 2036 gives us the stability to plan and invest with confidence. Working with agencies on climate resilience funding helps us protect our homes and reduce future risks, and consolidating our operating area will streamline services and improve efficiency.

Together, these areas create a strong foundation for sustainable growth.

### **On pages 6-19**

you'll see the seven areas we're going to focus on to turn our ambition into action and bring this strategy to life. The measures within them are based on our aim to be a high performing housing association, working to deliver the ambitions set out within our Group Corporate Plan.



**Allan Fisher**

Director of Development and Sustainability



# Our guiding principles for **our growth and sustainability**

Doing the right thing for our  
people, planet and resources

What matters most to us is making a meaningful difference for people and the planet. We are committed to protecting the environment, using our resources wisely, and creating positive change in the communities we serve. Our Group Corporate Plan, Our Ambitions, and our core strategies all contribute to these priorities.

Our Growth and Sustainability Strategy shows how we put these three principles into practice - environmental sustainability, value for money, and social impact - in the way we invest in, manage, and shape our homes and neighbourhoods.



## Environmental Sustainability

We embed environmental sustainability into every stage of new development and stock investment to minimise our environmental footprint and protect the planet for future generations. This means designing and constructing new homes that meet high energy efficiency and low carbon standards, using sustainable materials wherever possible, and integrating renewable technologies to reduce long term emissions.



## Value for Money

We apply value for money at every stage of our growth and sustainability ambitions. This means making responsible, evidence based decisions about where and how we build new homes, and investing wisely in renewing our existing stock so it remains safe, comfortable, and affordable for the long term. By balancing value for money with social purpose and environmental responsibility, we ensure that every pound we spend delivers the greatest possible benefit for our customers, our neighbourhoods, and our organisation.



## Social Impact











Our approach to growth and sustainability is grounded in creating meaningful social impact for the people and communities we serve. As we build new homes and renew our existing stock, we focus on improving wellbeing, strengthening neighbourhoods, and supporting long term community cohesion. This means designing homes that are safe, affordable, and accessible, investing in places where people can thrive, and making decisions that deliver positive outcomes beyond the physical fabric of our buildings.

A man in a blue checkered shirt is talking to a woman in a teal shirt. The man is looking towards the woman and has a slight smile. The woman is partially visible on the right side of the frame. The background is a blurred indoor setting. There are decorative geometric shapes in the top right corner.

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## Future ready designs

**We'll work with our experts and customers to shape how we design homes - creating places and communities that meet changing needs and reflect what matters most.**














Action	Delivery date	Measurement	ES	VFM	SI
<b>1a.</b> Review and refine the Sustainable Places Standard to ensure it reflects insights and feedback from customers in new homes	2027	Revised Sustainable Places Standard published			
<b>1b.</b> Implement a structured post-occupancy survey process to generate insights that shape neighbourhood management and ensure design choices support effective housing management	2027	100% of households will be asked to complete new-home survey			
<b>1c.</b> Assess the feasibility of integrating M4(2) building regulations (wheelchair accessibility) into new-build developments	2028	Deliver 5% of new homes to M4(2) standard			
<b>1d.</b> Embed the needs of diverse communities into future home design standards, informed by robust customer insight and engagement	2027	Revise the Sustainable Places Standard to include needs of diverse communities			
<b>1e.</b> Develop and deliver clear guidance and support to help colleagues and customers understand and operate new home technologies	2027	Bespoke, accessible Home User Guides for all new homes			

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## Sustainable places

**Our new homes will minimise our impact and be built to withstand future climate change issues, whilst meeting the Future Homes Standard.**













Action	Delivery date	Measurement	ES	VFM	SI
<b>2a.</b> Analyse and interpret the Future Homes Standard, align it with our organisational standards, and integrate it into our Employer's Requirements for all future developments	2028	Revised Employers Requirements adopted			
<b>2b.</b> Review our EPC A target to ensure full alignment with the Future Homes Standard	2028	Publications of agreed EPC targets and revised Employers Requirements			
<b>2c.</b> Review our EPC A target and fabric first approach to ensure full alignment with the Future Homes Standard	2027	Agree and adopt a climate resilience plan, to be included in Sustainable Places Standard			
<b>2d.</b> Embed our Sustainable Places Standard in our assessment and approval of development opportunities	2027	100% new schemes measured through the Sustainable Places Standard			
<b>2e.</b> Ensure any new gas-heated properties are 'electric-ready'	2028	100% new gas heated homes have a heat electrification plan			

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## Building more homes

**We'll strengthen our role as a leading developer of affordable homes and deliver on our Strategic Partnership with Homes England.**








Action	Delivery date	Measurement	ES	VFM	SI
<b>3a.</b> Strengthen and grow our position as one of the East Midlands' leading provider of affordable homes	2031	2090 new homes built			
<b>3b.</b> Increase the number of homes ready for securitisation to support future borrowing	2027	100% of new homes are 'lender ready'			
<b>3c.</b> Secure funding from Strategic Partnership 3 to support future development	2027	Secure NCHA's largest Homes England grant award to date			
<b>3d.</b> Secure new opportunities and strengthen Pelham Architects' financial performance through business growth	2031	20% increase in external fee income for architectural services			
<b>3e.</b> Review our end-to-end sales management processes to accelerate sales, enhance customer satisfaction and maximise income.	2031	0 sales plots unreserved over six months			

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Homes that work for care and support

**We'll design and deliver housing that meets the needs of care and support customers, with a focus on long-term financial sustainability.**



Action	Delivery date	Measurement	ES	VFM	SI
<b>4a.</b> Identify and assess Care and Support assets that are no longer fit for purpose.	2028	100% of care and support homes have an Asset Optimisation Plan			
<b>4b.</b> Ensure future care and support accommodation meets the specific needs of each service to improve quality, suitability and long term sustainability	2028	Specification designed for each service type			
<b>4c.</b> Develop a pipeline for suitable new-build development opportunities for Care and Support	2031	Number of new homes in line with SP3 settlement targets			







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## Aftercare

**We'll deliver an efficient and high-quality aftercare service that enhances the lives of customers living in our newly built homes.**





Action	Delivery date	Measurement	ES	VFM	SI
<b>5a.</b> Strengthen proactive communication with customers in new homes to manage expectations	2031	85% of defects resolved in line with service level agreement			
<b>5b.</b> Improve responsiveness to complicated aftercare issues to reduce complaints	2027	Reduce % of complaints relating to defects per completed home from 11% to 9%			
<b>5c.</b> Monitor and manage contractor aftercare performance, implementing corrective actions where performance falls below standard	2028	100% of agreed contractor actions completed within 8 weeks of reporting			










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## Our geography

We'll manage our geographical footprint to maximise operational efficiency, and ensure consistently high-quality service delivery across all areas.

A man with short brown hair, wearing a teal long-sleeved shirt, dark trousers, and black work boots, is kneeling in a field of straw. He is smiling and holding a green tool with a black handle. The background shows a fence and trees under a clear sky.

Chris Pryke-Hendy  
Head of Sustainability

Action	Delivery date	Measurement	ES	VFM	SI
<b>6a.</b> Utilise geographical information systems (GIS) to analyse our geographical footprint and identify target areas for operation	2027	Target operating area identified			
<b>6b.</b> Assess opportunities for stock swaps with registered providers to support the consolidation of our operating areas	2027	90% of homes will be within our defined focus area of business			
<b>6c.</b> Understand how climate risk will affect NCHA and plan a roadmap for resilience	2027	Agree and adopt a climate resilience plan			



As NCHA has grown over more than 50 years, our homes have become increasingly dispersed across the East Midlands. Using GIS mapping, we're bringing together many data sources that can help us to really understand our area, develop our target operating area, and make more sustainable decisions about where and how we operate.

This will help us to focus our efforts to deliver great services to customers, while cutting our carbon footprint and increasing our climate resilience.











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## Thoughtful stock renewal

**We'll focus on a proactive and robust renewal process, making sure our homes meet high and modern standards for the people who live in them.**



**Darren Phillips**  
Assistant Director of Finance

Action	Delivery date	Measurement	ES	VFM	SI
<b>7a.</b> Launch Asset Optimisation Group to oversee stock appraisals	2027	Meet stock disposal targets included in NCHA's Business Plan			
<b>7b.</b> Develop an Asset Optimisation Framework that enables future reinvestment decisions	2027	100% of homes have an Asset Optimisation Plan			
<b>7c.</b> Develop processes that help customers and colleagues to take action following asset optimisation evaluation	2028	Processes in place and embedded			



Having a specialist group who review the condition and sustainability of our homes allows us to make smarter decisions and ensures we invest money where it has the biggest impact.

Selling homes that no longer meet the current or future needs of our customers frees up resources to build new energy efficient and sustainable homes - making sure we're looking after our homes in the best possible way for the future.



The delivery of **Our Growth and Sustainability** Strategy is supported by our other core strategies:

- **Our Customers**
- **Our Places**
- **Our People and Business**

➤ [www.ncha.org.uk](http://www.ncha.org.uk)

➤ 0800 013 8555

➤ [info@ncha.org.uk](mailto:info@ncha.org.uk)

An electronic version of this report can be found on our website, [www.ncha.org.uk](http://www.ncha.org.uk).

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

Published 2026.