

ncha

Our

Ambitions

NCHA Group Corporate Plan

2026/2031



Group Structure

NCHA Ltd Housing and care provider

Delivering **99%** of the activities of the Group

Nottingham Community Almshouse Charity

Charitable trust owning and managing
160 historic almshouse homes

Pelham Homes Ltd

Commercial subsidiary with the objective of generating
profit to gift aid to NCHA Ltd

**Access
Training Ltd**

Training company
jointly owned by
NCHA Ltd and
Futures Housing
Group

3T Ltd

Holding company for
Access Training Ltd shares

Pelham Waterside 2 LLP

Joint venture company set up to
deliver **34 new homes**

A note from our Chief Executive

Six ambitions – one vision

I'm proud to share our Group Corporate Plan 2026-2031, which sets out six very clear ambitions for the next five years. These ambitions define what we want to achieve, along with how we're going to achieve them. They reflect our determination to make a real difference to people's lives, putting customers at the heart of all that we do.

Our commitment to our vision remains central to what we do: more homes, great services and better lives, which is underpinned by our culture which we describe as "being the best we can be for our customers and colleagues by always listening and striving to improve, in an environment that is supportive, inclusive and wellbeing focused".

Together, we will continue to build on our strengths, embrace opportunities, adapt to changes, and ensure that everything we do helps create better outcomes for the people and communities we serve.

Our mission, vision and values help shape our culture, which is:

“

Being the best we can be for our customers and colleagues by always listening and striving to improve, in an environment that is supportive, inclusive and wellbeing focused.

”

Paul Moat
Chief Executive



Our strategic framework

Our strategic framework that makes sure our activities support one another, and work towards our mission and vision.



Doing the right thing for **our people, planet and resources**

What matters most to us is making a real difference for people and the planet.

We work hard to protect the environment, spend money wisely, and create positive change in our communities.

That's why every ambition in our corporate plan is built on three key principles:
Environmental Sustainability, Social Impact and Value for Money.



**Social Impact –
making a positive
difference in people's
lives and communities**



**Environmental
Sustainability –
protecting the planet
for future generations**



**Value for Money –
using resources wisely
so every pound delivers
maximum benefit**

Ambition 1: **Customers**

“

We want every customer to feel heard. We'll listen carefully to what people tell us, learn from their experiences, and design our services to reflect the diverse needs and preferences of the people we support

”



Knowing our customers

We'll use the right tools, technology and insight to make it easy for every customer to share their views so we truly understand who they are and what they need.

Customer-led services

We'll design person-focused services shaped by what matters most to our customers, and equip our colleagues with the skills and confidence to support people when they need it.

Customer focused-culture

We'll lead a business-wide culture change programme to ensure customer voice is at the heart of every decision we make and the services we design.

Listening to our leaseholders

We'll improve leaseholder satisfaction by designing services that genuinely reflect their tenure and needs, shaped by what our leaseholders tell us.

Demonstrating customer-led change

We'll build strong, transparent processes that clearly show how customer feedback drives service improvements and directly informs our Board's decisions.

Creating safe and thriving communities

We'll create and manage communities where people feel safe, supported and empowered to live comfortable, fulfilling lives.



Ambition 2: Care and support



We'll keep delivering a strong, high-quality Care and Support service. We'll make a real difference in people's lives and be known for excellence, leadership and impact



Regulatory excellence

We'll improve internal quality audits in accordance with risk - keeping the people who rely on us safe.

Specialist practice and expertise

We'll strengthen internal safeguarding and trauma informed expertise to coach teams, build capability, and embed evidence-based approaches that improve outcomes.

Future ready workforce

We'll strengthen recruitment, retention and professional development so skilled and motivated teams embed learning into practice and deliver consistent, high quality support.

Innovative technology solutions

We'll understand the market and use innovative technology solutions to support our customers and their individual needs.

A voice for Care and Support

We'll work with commissioners to shape decisions and strengthen NCHA's influence in care and support across the region. We'll actively promote our services through targeted publicity and engagement.



Ambition 3: Places

“

Our homes will be healthy, comfortable, safe and secure - places where people can thrive. We'll make sure they're well maintained so our customers feel at home

”



Keeping our homes safe

We'll make sure our homes and places are safe, high-quality and well-managed. We'll stay agile as legislation evolves to deliver a strong compliance programme.

Managing healthy places

We'll put sustainability at the heart of our homes, communities and spaces - improving and maintaining them to protect the environment and support our customers' health and wellbeing.

Minimising empty homes

We'll keep empty homes to a minimum - turning them around quickly, getting them to a good standard, and reducing waiting times for the people who need them.

Reducing our environmental impact

We'll reduce our environmental impact by driving efficiencies, reducing waste, and improving how we deliver our services.

Innovative asset management technology

We'll invest in future-ready systems and technology so we can understand and proactively manage our homes to the highest standard.

Value for money services

We'll manage costs by using materials wisely, improving contractor performance, and boosting productivity across our teams.

Managing the care and support estate

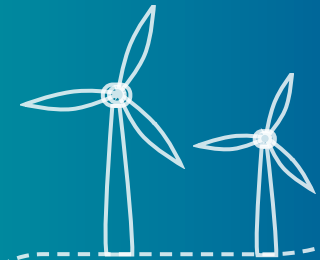
We'll create and deliver a Care and Support Property Standard which guides investment, growth and disposal to meet customer and regulatory requirements.

Ambition 4: **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

”





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.

Sustainable places

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

Building more homes

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

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.

Aftercare

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

Our geography

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

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.

Ambition 5: People

“

All of our colleagues work here because they value what we do and want to make a difference. We'll keep investing in them so they can thrive, develop and help us do even more for our customers

”



Governance

Our Board will reflect the communities we serve. We'll proactively identify the skills we need at this level to navigate change. We'll work collaboratively to ensure decisions are transparent, inclusive, and consistently focused on delivering the best outcomes for our customers.

Employer of choice

We'll respond to the evolving needs of a modern workforce by offering benefits and flexible ways of working that support the health and wellbeing of our people.

A values driven culture

We'll foster a consistent, values based culture by providing clear communication, targeted training, practical guidance, and effective tools to support performance management.

Future talent development

We'll support both the future of our business and our colleagues through talent mapping, succession planning, and targeted development to strengthen organisational capability and future readiness.

Equality, diversity and inclusion

We'll nurture a culture in which diversity is recognised, valued and celebrated. Our teams will represent the communities we serve in order to support the needs of our customers.

Future skills

We'll identify and map future skills requirements for our business, developing targeted plans to close gaps and ensure NCHA can continue delivering high-quality services in a changing world.



Ambition 6: **Business**



We'll meet the highest standards in everything we do, providing excellence in governance and value for money. We'll stay accountable and transparent – making sure every part of our business is future ready, well-run and trusted by the people who rely on us



Drive for excellence

We'll deliver a business wide programme of improvements that supports NCHA in sustaining its G1, V1, C1 ratings, ensuring continued financial strength and governance.

Financial viability

We'll maintain a resilient and forward-looking business plan that secures NCHA's financial strength and enables the delivery of our long-term ambitions. We'll proactively identify and secure new funding streams that offer excellent value for money.

Building a culture of Data Quality

We'll strengthen decision-making and reporting by delivering robust processes, technology and governance to manage our data. We'll review how we manage information to ensure consistency and effectiveness across the organisation.

Productivity and innovation

We'll embrace innovative ways of working - maximising the use of AI - enabling NCHA to remain resilient, agile and equipped to deliver services in an ever changing world.

Business information systems

We'll modernise our core systems to ensure they are fit for the future, supporting innovation, scalability, and the changing needs of our business.

Cyber security

We'll stay ahead of emerging threats by strengthening our cybersecurity and embedding a culture of awareness across NCHA. We'll ensure our people, systems and services remain secure, resilient and trusted.

GDPR

We'll safeguard personal data by embedding GDPR compliance into every aspect of our business, delivering robust systems, continuous monitoring, and a culture of accountability that protects privacy and strengthens trust.

Commercially ambitious

We'll maximise opportunities to generate income from our subsidiary companies and commercial activities in order to maximise gift aid donations to NCHA.

Managing risk

Every business activity carries risk, but we make sure the risks we take are based on good information and well thought out decisions. We identify, assess and manage risks so we can achieve the ambitions that matter most to our customers – like building new homes, delivering great services, and providing better lives.

Risk

By balancing the skills and experience of our colleagues and board members, we can make sure we have the knowledge we need to deliver our plans safely. This means that we will:

- Comply with legislation and regulation
- Meet business plan income targets from all sales
- Sustain and develop the NCHA Care and Support business
- Deliver the agreed Development Programme
- Effectively manage loans and liquidity
- Remain viable by meeting budgetary and financial targets
- Adequately protect our systems and data from malicious attacks, data breaches and hardware failures
- Maintain our data quality, to avoid reporting inaccuracies and inconsistencies
- Respond to customer needs or meet broader customer and stakeholder expectations
- Minimise the risks associated with single large value contracts with effective and robust procurement and contract management
- Manage existing properties and property related data to minimise issues with repairs and maintenance, health and safety, compliance and overall quality of home
- Prepare for extreme weather events to protect our customers, homes, finance and reputation from harm

Our financial forecast



	2026/27 31 March 2027	2027/28 31 March 2028	2028/29 31 March 2029	2029/30 31 March 2030	2030/31 31 March 2031
Scale	£000	£000	£000	£000	£000
Homes	11,530	11,947	12,296	12,643	12,990

Financial Position	£m	£m	£m	£m	£m
Housing Assets (net book value)	984	1048	1124	1205	1288
Borrowing	487	505	511	508	511
Reserves	176	186	201	219	238

Rents and Service Charge Income	90	95	101	107	112
Property Sales Income	34	52	55	46	48
Other Income	20	18	19	20	21
Expenditure	-134	-157	-163	-155	-162
Surplus on ordinary activities	10	8	12	18	19

Measuring our success

The measures below are based on our aim to be a high performing housing association, delivering the ambitions set out within this Group Corporate Plan.

The 'current performance' measures reflect our mid-year 2025/26 TSM results and our Q3 2025/26 performance measures.

Our Customers								
Measurement	Tenure	Current Performance	Housemark Median	Target				
				2027	2028	2029	2030	2031
TP01 Satisfaction with landlord	LCRA	80.3%	77.0%	81.0%	82.0%	83.0%	84.0%	85.0%
	LCHO	58.0%	54.7%	61.0%	62.0%	63.0%	64.0%	65.0%
TP06 Landlord listens to resident views and acts on them	LCRA	76.4%	67.0%	76.6%	76.7%	76.8%	76.9%	77.0%
	LCHO	58.4%	44.3%	61.0%	62.0%	63.0%	64.0%	65.0%
TP07 Landlord keeps resident informed about things that matter to them	LCRA	84.0%	75.8%	86.0%	86.0%	86.0%	86.0%	86.0%
	LCHO	76.9%	62.0%	77.5%	78.1%	78.7%	79.3%	80.0%
TP08 Landlord treats resident fairly and with respect	LCRA	85.9%	82.4%	86.1%	86.3%	86.5%	86.7%	87.0%
	LCHO	77.5%	67.8%	78.0%	78.5%	79.0%	79.5%	80.0%
TP09 Satisfaction with landlord's approach to complaints handling	LCRA	57.4%	40.0%	57.9%	58.4%	58.9%	59.4%	60.0%
	LCHO	37.2%	25.2%	37.7%	38.3%	38.7%	39.3%	40.0%
TP11 Landlord makes a positive contribution to the neighbourhood	LCRA	72.7%	70.0%	76.0%	77.0%	78.0%	79.0%	80.0%
	LCHO	61.5%	47.3%	66.0%	67.0%	68.0%	69.0%	70.0%

Low cost rental accommodation: **LCRA**

Low cost home ownership: **LCHO**

TP12 Satisfaction with approach to handling anti-social behaviour	LCRA	73.4%	63.0%	74.0%	75.0%	76.0%	77.0%	78.0%
	LCHO	64.6%	43.3%	64.6%	64.6%	64.6%	64.6%	64.6%
CH01(1) Number of stage one complaints per 1000 homes	LCRA	71.1	52.2	41.5	41.5	41.5	41.5	41.5
	LCHO	42.5	35.3	24.8	24.8	24.8	24.8	24.8
CH01(2) Number of stage two complaints per 1000 homes	LCRA	14.2	10.0	7.2	7.2	7.2	7.2	7.2
	LCHO	14.6	9.1	6.5	6.5	6.5	6.5	6.5
CH02(1) Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales	LCRA	96.6%	94.1%	100.0%	100.0%	100.0%	100.0%	100.0%
	LCHO	97.1%	88.5%	100.0%	100.0%	100.0%	100.0%	100.0%
CH02(2) Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales	LCRA	75.7%	96.0%	80.0%	84.0%	88.0%	92.0%	96.0%
	LCHO	55.6%	77.8%	74.9%	77.8%	80.7%	83.6%	86.5%
NM01(1) Number of anti-social behaviour cases opened per 1000 homes		51.3	44.6	29.9	29.9	29.9	29.9	29.9
NM01(2) Number of anti-social behaviour cases involving hate incidents opened per 1000 homes		1.5	0.8	0.9	0.9	0.8	0.8	0.7

Our Growth and Sustainability

				Target				
Measurement	Tenure	Current Performance	Housemark Median	2027	2028	2029	2030	2031
New homes - affordable and outright sale		370		370	370	450	450	450
Non-exempt homes at EPC Level C and above		92.23%		94.17%	96.11%	98.05%	100.0%	100.0%

Our Places

				Target				
Measurement	Tenure	Current Performance	Housemark Median	2027	2028	2029	2030	2031
TP02 Satisfaction with repairs received in the last 12 months	LCRA	74.3%	78.9%	79.0%	80.0%	81.0%	82.0%	83.0%
TP03 Satisfaction with time taken to complete repairs received in the last 12 months	LCRA	72.9%	74.9%	76.0%	77.0%	78.0%	79.0%	80.0%
TP04 Satisfaction that home is well maintained	LCRA	85.5%	77.0%	85.5%	85.5%	85.5%	85.5%	85.5%
TP05 Satisfaction with safety of home	LCRA	90.9%	81.6%	90.9%	90.9%	90.9%	90.9%	90.9%
	LCHO	84.1%	80.3%	84.7%	85.3%	85.9%	86.5%	87.0%
TP10 Satisfaction with communal areas	LCRA	74.0%	72.6%	76.0%	77.0%	78.0%	79.0%	80.0%
	LCHO	50.0%	51.6%	51.0%	52.0%	53.0%	54.0%	55.0%
BS01 Gas safety checks in homes		99.96%	99.96%	100.0%	100.0%	100.0%	100.0%	100.0%
BS02 Fire risk assessment completed		99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
BS03 Asbestos survey completed		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
BS04 Legionella risk assessment completed		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
BS05 Communal passenger lift safety checks completed		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
RP01 Proportion of homes that don't meet Decent Homes Standard	LCRA	0.0% (2 homes)	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%
RP02(1) Proportion of non-emergency responsive repairs completed within timescales LCRA	LCRA	84.5%	87.5%	86.0%	97.8%	98.5%	99.3%	100%

RP02(2) Proportion of emergency responsive repairs completed within timescales	LCRA	94.9%	97.0%	97.0%	97.8%	98.5%	99.3%	100.0%
Big 7 - emergency hazards made safe within 24 hours (YTD, percent)		98.02%		100.0%	100.0%	100.0%	100.0%	100.0%
Big 7 - significant damp/mould cases investigated within 10 working days (YTD, percent)		100.0%		100.0%	100.0%	100.0%	100.0%	100.0%
Big 7 - significant hazards with repairs initiated within 5 working days of investigation (YTD, percent)		94.20%		100.0%	100.0%	100.0%	100.0%	100.0%
Big 7 - written summaries issued to residents within 3 working days of investigation (YTD, percent)		56.73%		100.0%	100.0%	100.0%	100.0%	100.0%
Affordable and social housing relet days		59.76		40.0	38.0	36.0	34.0	32.0
Care and Support relet days		32.97		29.0	28.0	27.0	26.0	25.0
Repairs right first time		80.34%		81.0%	82.0%	83.0%	84.0%	85.0%
Defects resolved within timescale		79.89%		81.0%	82.0%	83.0%	84.0%	85.0%
Sales plots unreserved over 6 months		4		0	0	0	0	0

Our People and Our Business

Measurement	Tenure	Current Performance	Housemark Median	Target				
				2027	2028	2029	2030	2031
Annual sickness absence days per FTE		10.5		8.5	8.5	8.5	8.5	8.5
Voluntary turnover excluding care and support		11.2%		10.0%	10.0%	10.0%	10.0%	10.0%
Voluntary turnover care and support		17.8%		17.8%	17.8%	17.8%	17.8%	17.8%
Critical technology interruptions		0		0	0	0	0	0

The delivery of **Our Ambitions** is supported by our core strategies:

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

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

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