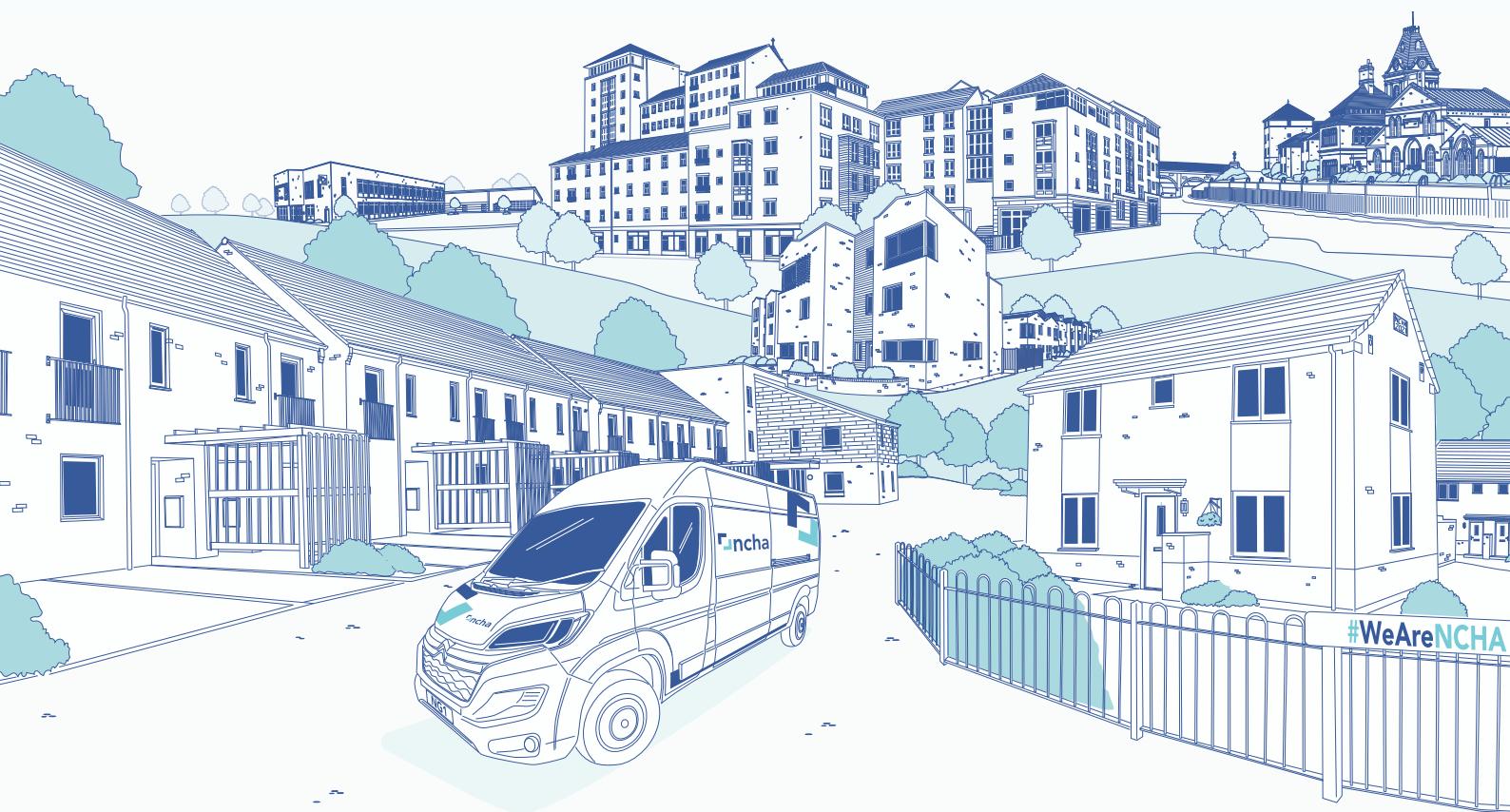




Making an impact:

Environmental, Social
and Governance Report

2024/2025



Index

Our places

4

| | |
|----------------------------------|---|
| Our homes | 4 |
| Our new homes | 4 |
| Affordability and security | 5 |
| Our environmental impact | 6 |

Our customers

8

| | |
|------------------------------|----|
| Customer satisfaction | 8 |
| Support for customers | 10 |
| Community investment | 10 |
| Customer engagement | 11 |
| Our social care impact | 12 |

Our people

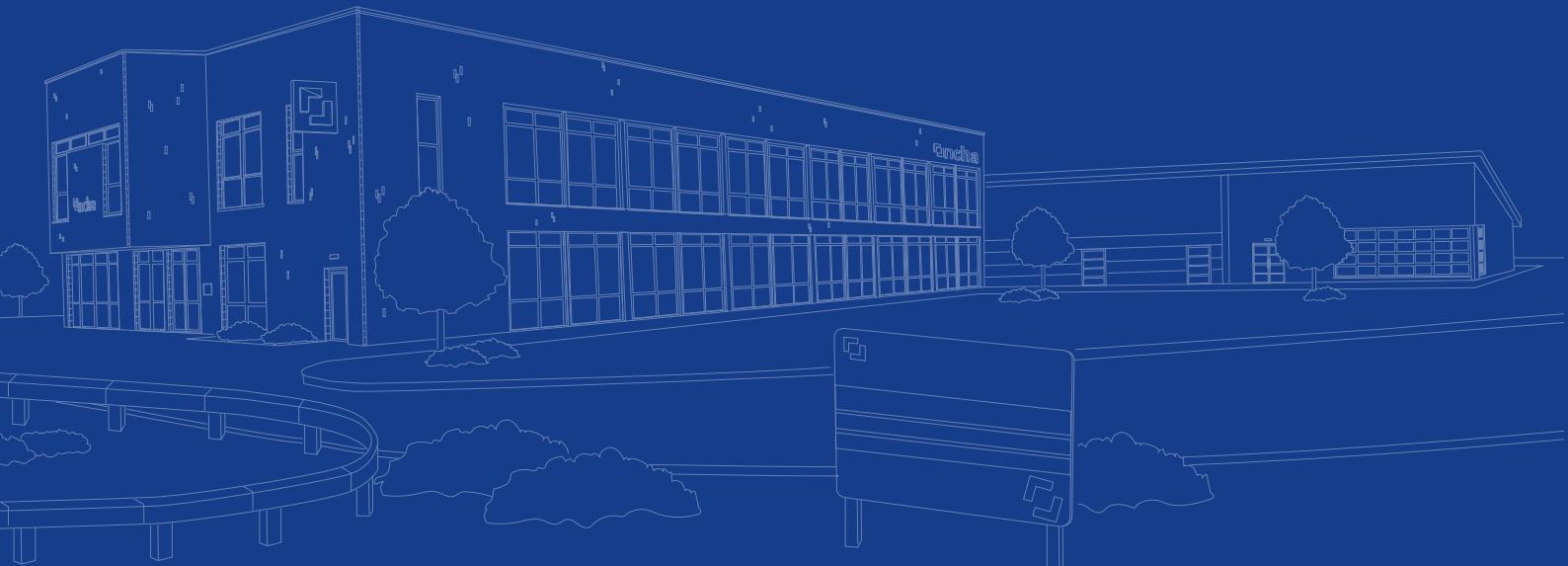
14

| | |
|---------------------------------|----|
| Supporting our colleagues | 15 |
|---------------------------------|----|

Our business

16

| | |
|---------------------|----|
| Board | 16 |
| Managing risk | 17 |
| Procurement | 18 |
| Appendix | 19 |



Introduction

We're NCHA, a housing association and care provider that's been working across the East Midlands since 1973.

We manage over 10,000 homes and deliver almost 1 million hours of care and support each year to vulnerable people, helping them live life to the fullest in our communities. Our ambitious new home-building programme supports government targets as we work to alleviate the housing crisis.

Our commitment to environmental sustainability – across our homes, the people we serve, and our governance – underpins everything we do. This report brings together our environmental, social and governance (ESG) highlights, showcasing the impact we make on our places, our customers, our people and our business. It evidences how we're delivering the ambitions set out in our five-year Corporate Plan and the strategies that support it.

It was a landmark year for NCHA. In November 2024, we moved into our first purpose-built workplace, designed by our in-house Pelham Architects. The environmentally sensitive development has created a new community, including supported housing and homes for older people – and has already won several awards.

In July 2024, we were proud to be awarded V1, G1, C1 by the Regulator of Social Housing. And for the third consecutive year, we were certified as a Great Place to Work™ – with 77% of colleagues confirming this, compared to the UK average of 54%. These results reflect our ongoing commitment to delivering: more homes, great services, better lives.



► The homes we offer, the services we deliver and the support we have available – all of these result in a social value contribution of **£5,533,709** for 2024/25.

Paul Moat
Chief Executive

Throughout this document you'll see quotes and statistics that demonstrate our social impact. These have been compiled from our:

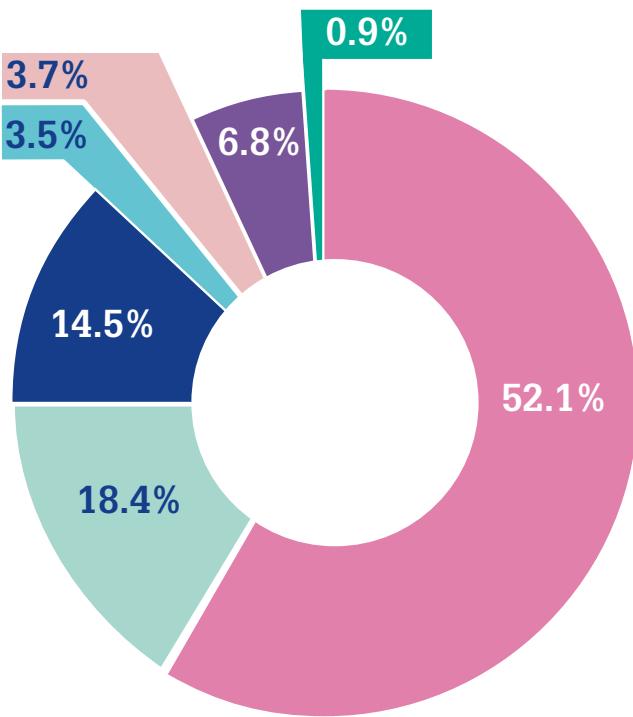
- **Social value report**
- **New customer survey**
- **Care and support impact survey.**

(Full details on how this data is collected is available on page 19.)

Our places

Our homes

As of March 2025 we own and manage **10,831 homes**, across the following property and tenure types:



| Property type | Amount |
|--|---------------|
| Social housing | 5,646 |
| Care homes | 99 |
| Affordable housing | 1,991 |
| Supported housing | 741 |
| Older people | 406 |
| Shared ownership/low cost home ownership | 1,570 |
| Intermediate rent | 378 |
| Total | 10,831 |

Our new homes

In the year 24/25 we completed

421 new homes:

245 affordable rent

106 shared ownership / low-cost home ownership

14 supported housing

56 independent homes for older people

 ***99.9%**

of our gas safety checks and 100% of all other required Health and Safety assessments and checks were completed.

 ***99.9%**

of our homes meet the National Housing Quality Standard

*As at 31 March 2025

➤ Affordability and security

The rents we charge are benchmarked each year to ensure they remain an affordable option for our customers:

The average rent we charge for our affordable and social rent homes is **70.2% of the average rent in the private sector.**



The average rent for our affordable rent and social rent homes is **87.5% compared to the Local Housing Allowance.**

Security of tenure:

The vast majority of our homes are let on an assured tenancy. We do not offer fixed-term tenancies, other than for some supported housing or intermediate housing, where assured shorthold tenancies or licences may be used. Customers are made aware of any action or behaviour that might result in notice served, and eviction is always the very last resort. Any failed tenancies are carefully monitored for lessons to be learnt.

We are active members of the '**Homes for Cathy**' campaign to end homelessness. We will never evict a household that is working with us to sustain their tenancy.

16.8%

moved from rough sleeping or temporary accommodation to secure housing with NCHA (New customer survey)

We've completed work relating to damp and mould to 215 homes, and a social value of: **£35,475**

Damp and mould

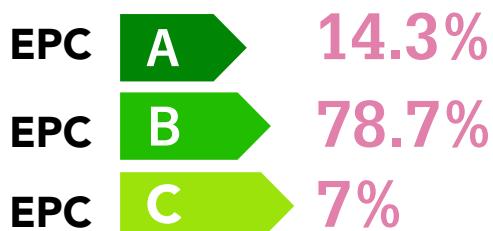
We remain committed to ensuring our properties (including communal areas) are free from damp and mould that could have a serious impact on the health and wellbeing of customers, and cause damage to homes.

Our dedicated damp and mould team ensure that we comply with all new regulations relating to Awaab's Law (from 27 October 2025) and are working towards the final implementation of the law in 2027. Ensuring our homes are decent, safe and free from hazards.

Our environmental impact

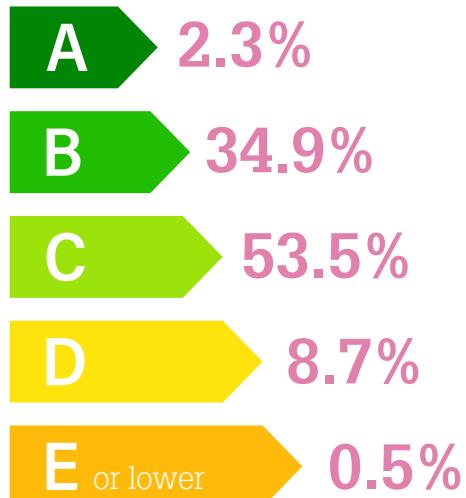
Our ambition is to be net zero by 2050. We have a costed net zero transition plan, and an interim target to halve our Scope 1 & 2 carbon emissions by 2030 against a 2020/21 baseline.

All our new homes for 2024/25 have been rated EPC A-C:



We continue to retrofit our lowest energy-performing homes, with a target to bring all homes to a minimum of EPC C by 2030.

As of March 2025, our **existing homes** are rated EPC:



During 2024/25 we have improved the energy efficiency of **274 homes**, creating a **social value of £333,894**.

210 of these homes were improved from a D rating to C rating with support of government funding through the Social Housing Decarbonisation fund.

In winter are you able to keep your home warm?

Before NCHA: 84.95%
With NCHA: 96.77%

Our homes are more efficient and cheaper to keep warm than the national average.

The average SAP energy rating for our existing homes is **76.6**. This is higher than the sector average of 71 and the private home rating of 66 (England 2021). Our new homes offer an even higher score of **85.2**.

We're working towards a strategic target to achieve 10% biodiversity improvement across all of our communities – new and existing - by 2029. We've made a commitment to comply with BNG (Biodiversity Net Gain) 10% legislation on all new developments.



Our carbon footprint: 2024/25

(all figures Kg CO2 equivalent)

Scope 1: 119,9000

Carbon emitted by the fuel NCHA use, primarily in our vans and gas boilers.

Scope 2: 823,000

Carbon emitted when the electricity that NCHA use is generated elsewhere.

Scope 3: 22,639,000

Carbon emitted by our suppliers when they work for us, and our customers when they heat and power NCHA homes.

Responding to climate risks:



Flood risk: We've mapped out the risk and put together a resilience plan. Property Flood Resilience measures have been implemented in previously flooded homes and some new developments.



Responsibly sourced material for building and repairs work and waste management: We've secured strong environmental credentials within our new materials supply contracts. We are planning to develop a clear strategy around this, and the waste management of building materials soon.



Pollutants: We've conducted a pilot of environmental sensors in customers' homes to help them manage their indoor air quality. Our commitment to a formal Indoor Air Quality Plan is detailed in our Environmental Sustainability strategy.



Placeshaping: We have a detailed action plan to enhance green space and promote biodiversity at and near our homes. Our new build development programme helps foster vibrant, inclusive neighbourhoods, through thoughtful design, and investment in infrastructure, green spaces, and community facilities.

Reducing the impact of energy costs for customers

- Customer facing colleagues have been **trained by National Energy Action** to provide energy efficiency advice.
- **A regular newsletter** is emailed to customers, containing financial and energy advice and a suite of digital self-serve services offer support and advise in mental health, employment and finances.
- We recruited an **Energy Efficiency Advisor**

to provide support to customers in fuel poverty.

- We maintain a customer **fuel poverty register** that enables us to target support to those who need it most.
- In the year we contacted **272 customers** to offer bespoke energy efficiency advice, and signpost to relevant services, including Groundwork's 'Green Doctors'.
- **We gifted** energy vouchers for more than 250 customers and donated 81 items, including dehumidifiers.



Our customers

Customer satisfaction

We're required to report on the work that we do and what our customers think about us, to the Regulator of Social Housing each year. It's a helpful way to see where we're doing well, but also where we need to improve.

This information is called our '**Tenant Satisfaction Measures**' (TSMs). It's a system of measurement which all social housing landlords in England are using, to assess how satisfied customers are with the services we deliver.

For 2024/25 our rental customers told us:
78% are satisfied with our overall services

Customers were interviewed over the phone. Rental customer satisfaction stood at 78.2 %, satisfaction for shared ownership customers was lower at 59%. We are working with this specific group to increase satisfaction. Our full TSM performance, with breakdown of results between customer groups, is available on our website.

Seeing improvements

Our customer satisfaction level has increased 9% points from 2023/24. This is a direct result of proactive action taken in key identified areas of dissatisfaction, including:

Improvements to repairs service: We brought our responsive repairs service in-house, giving us better control and accountability. We have seen significant improvement in the service and levels of customer satisfaction.

Improvements in handling complaints: Our new Customer Resolution team and Complaints Policy and Procedure has improved service delivery and customer satisfaction with complaints handling. A new strategic complaints group identifies complaint themes, areas of consistent dissatisfaction and considers lessons learnt.

Ombudsman findings

The Housing Ombudsman has found ten cases for maladministration against us.

We have complied with all complaint handling orders from the Ombudsman and identified areas for improvement.

► New customer feedback

We survey new customers at a nine month tenancy review. It helps us to ensure they're settling into their homes, identify any additional support needs they may have, and measure the social impact of the services we deliver.

► Here's what our rental customers had to say about the impact of their new NCHA home in 2024/25:

Poor health:

Before NCHA: 11%

With NCHA: 7%

Feeling optimistic about the future:

Before NCHA: 77%

With NCHA: 91%

Feeling relaxed:

Before NCHA: 76%

With NCHA: 91%

I've been thinking clearly:

Before NCHA: 82%

With NCHA: 94%

Feeling close to other people:

Before NCHA: 83%

With NCHA: 91%

I've been able to make up my own mind about things:

Before NCHA: 90%

With NCHA: 98%



Support for customers:

NCHA offers two tiers of support:

Self-help options include online support around wellbeing, employability skills, financial advice and digital skills.

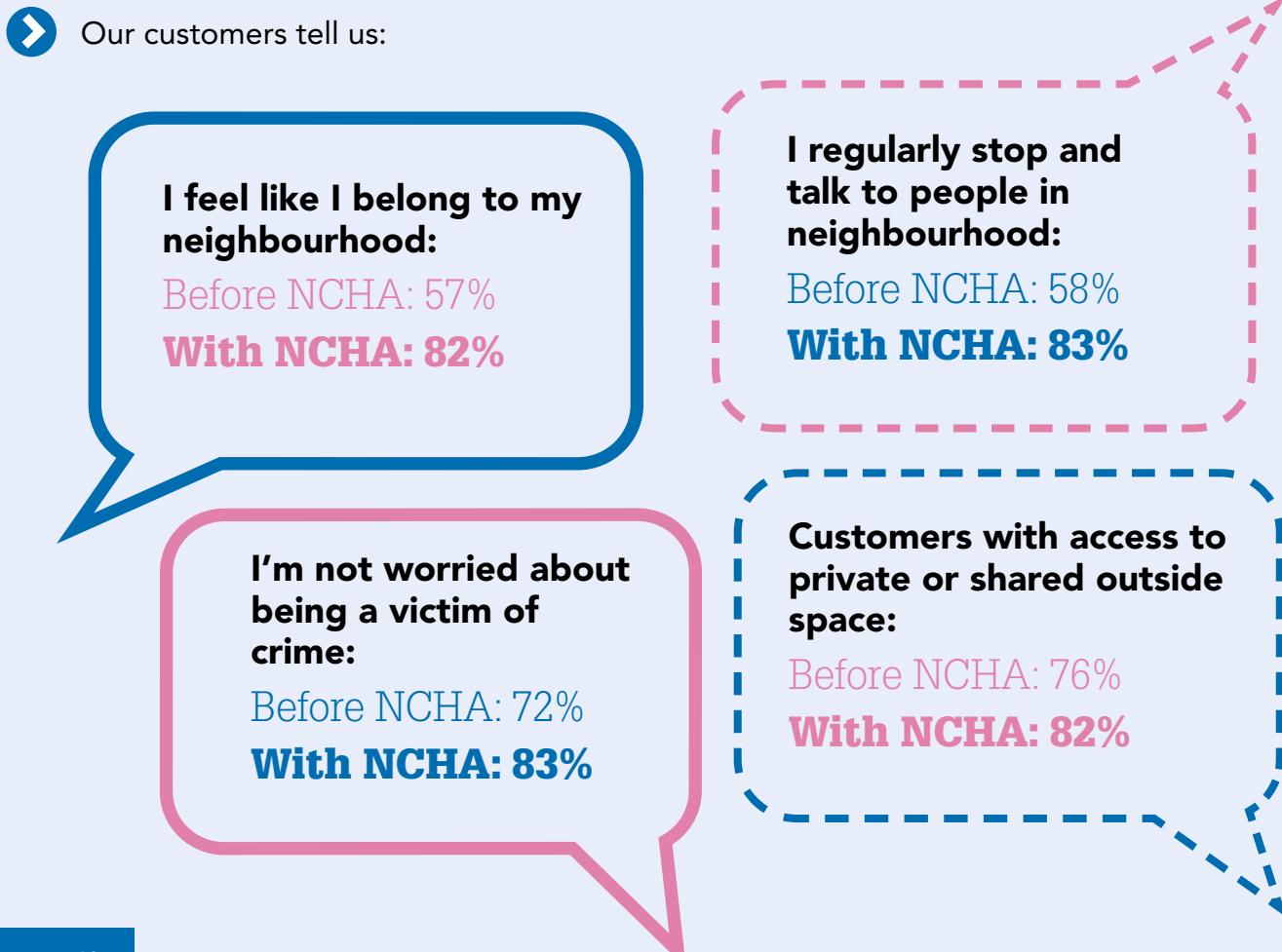
Our Community Support team deliver targeted support to identified customers, that includes benefits and employment advice, and signposting to specialist agencies. In 2024/25 the team closed 202 cases. Support included:

- **£37,377** in energy and food vouchers
- Supported customers to access **£45,955** worth of grants for household items and financial support
- Provided **£14,690** from our own welfare fund for household items.

Self-help support is available to all customers through our 'Pathway to Support' offering on our website. It includes advice on wellbeing, work, money, home and digital skills.

Community investment

This includes environmental and rewilding projects, colleague volunteering opportunities to improve communal spaces, a dedicated and supportive Community Safety team and a new initiative 'Happy at Home' to help alleviate loneliness in older customers.



Customer engagement

Our customers are at the heart of everything we do; establishing our processes, scrutinising our services and holding management to account. They're invited to be involved in a number of different roles:

Board: 1

Customer Committee: 4

A sub-group of our Board, this customer focused committee have a set of governance rules that allow them to approve policies, hold us to account on our performance and influence decision making.

Three customer panels sit below the Customer Committee:

Homes and Neighbourhood Panel: 10

Made up of 10 panel members and a Chair, the panel looks at customers' experiences with our services. They act as an advisory and sounding board for key issues, and provide a place for customers to be heard.

Scrutiny Panel: 7

The panel of six members and a Chair, act as NCHA's critical friend. They scrutinise our services, exploring one service area at a time, and offer recommendations for improvements.

Focus groups: 6

Specific groups set up to explore and advise on; website improvements, a proposed new re-lets standard, matters relating to our independent living for older people schemes, and changes to our responsive-repairs approach.

Care and Support Customer Voice group represents customers in our **69 care and support services**. They consult with service users, family, friends and colleagues to ensure their voices are heard and feedback taken to account.

Customers who want a less formal role can be a **Community Voice**, representing their local area and giving feedback on services delivered. There is also the **Virtual Policy Group**, who are invited to feedback on written policy changes.

Our involved customers represent a mix of tenures, geographic areas and diversities, including ethnicity and ability. They have received extensive training from TPAS (tenant engagement experts), and follow a clear set of guidelines for the running of their groups. They're supported in their activities by key colleagues throughout the organisation.

Our customer involvement opportunities bring in
£55,384
of social value

Our social care impact

89%
of customers
experience
positive
emotions



We've delivered care and support services to vulnerable adults across the East Midlands since 1993. In residential schemes and outreach services we support those with learning disabilities, long-term mental ill health, people at risk of or experiencing homelessness, survivors of domestic abuse, older people and young people.

In 2024/25 we undertook a project to measure the wellbeing and positive outcomes resulting from our care and support services. Focussing on outcomes (including: avoiding hospital admissions, feeling a sense of belonging, learning independent living skills, or reducing reliance in medication), the results were gathered using the PERMA and WEMWBS models. (Full details on how this data is compiled is available on page 19.)

We offer around a **million hours** of care and support to over 1,000 adults each year.

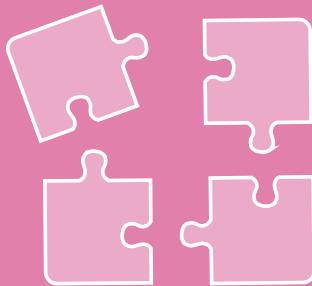


Positive outcomes

Our care and support services have generated just under **£440K worth of social value**, from people feeling better about their lives.

This represents an average social value of **£6,982 per person** (where improvements are shown).

63%
find themselves regularly engaged in useful activities



52%
feel a sense of achievement



74%
have personal relationships that help them thrive



74%
feel that they have a sense of meaning and purpose – including volunteering, work, creativity and family



“

We're incredibly proud of the services that we deliver, and the person-centred support our people offer. Such services benefit, not just the individuals we support, but the wider community too.

“It's brilliant to read these stats and know that the people we support are experiencing positive relationships, taking part in meaningful activities, and thriving - all essential things for a fulfilled life.

”

Colette O'Neill

Assistant Director of Care and Support



Meet Phil

Phil lives at one of our supported living services for people with long-term mental ill-health.

After dealing with personal loss, addiction battles and numerous hospital stays, he found the support he needed.

“

I knew straight away that I wanted to move in. It felt different to anywhere I'd ever lived before. The staff treat you like a human being. You can tell that they really care, and they make everyone feel comfortable being themselves.

”



Read Phil's full story [here](#)

in our Autumn addition of 'NCHA At home' magazine.



“

We're incredibly proud of the services that we deliver, and the person-centred support our people offer. Such services benefit, not just the individuals we support, but the wider community too.

“It's brilliant to read these stats and know that the people we support are experiencing positive relationships, taking part in meaningful activities, and thriving - all essential things for a fulfilled life.

”

Colette O'Neill

Assistant Director of Care and Support



Our people

77% say we're a great place to work

(compared to the UK average of 54%)

We're a Great Place to Work.

We worked with the global authority on workplace culture to survey all of our colleagues, and following the positive responses of our colleagues we can officially call ourselves a Great Place to Work for the third year in a row.



Our people are our greatest asset. We're delighted to employ over 1,200 skilled colleagues across the East Midlands.

We continue to work to reduce our gender pay gap, which sits at 16.2% for 2024/25.

Our ambition is to pay all colleagues the Real Living Wage. While our pay offer remains restricted by the value of social care contracts, we'll continue to lobby local and national stakeholders to address this issue.

The median NCHA salary at 31 March 2025: **£23,764**. Our Chief Executive median-worker pay ratio: **6.6**.



We've worked hard in recent years to put many initiatives in place to support our colleagues. So I'm really pleased that NCHA has achieved the Great Places To Work certification™ again.



Paul Moat
Chief Executive

A new workplace

In November 2024, colleagues moved into their first ever purpose-built office (Clifton Place); bringing central departments under one roof for the first time.

This open plan, energy efficient office has revolutionised the way teams work, and created a community based workplace that people are proud of.



Supporting our colleagues

Equality, Diversity and Inclusion

- Our EDI strategy - approved by Board - has meaningful targets built into it, against common business themes.
- We have focused EDI activities and have undertaken a Housing Diversity Network audit.
- The strategy is overseen by an EDI Panel, which is made up of colleagues who are representative of key, protected characteristics. Colleague EDI Role Models further support our activities and help to educate and share knowledge.
- Our recruitment and selection processes follow specific approaches, including; open recruitment, blind shortlisting, diverse panel, Rooney rule support and disability confident membership.

Supporting physical and mental health:

- Our Wellbeing Manager leads on delivering wellbeing initiatives that focus on five core areas; emotional, physical, financial, work and social.
- Colleagues have access to an in-house counsellor and external support provided by a 24 hour helpline.

- A health and wellbeing plan offers a variety of benefits to colleagues, including cashback on treatments and support, and fast-tracked physio support.

Supporting development:

- Our in-house Learning and Organisational Development team offer a robust training plan, with blended options, including a suite of digital solutions
- We offer apprenticeship placement and on-the-job training
- We part own Access Training, who deliver training, apprenticeship and recruitment support throughout the Midlands.



Grand opening of Clifton Place



Our business

We've been working in the East Midlands for **over 50 years**, and we're in a really strong position to continue to deliver our work for generations to come.

We're members of the National Housing Federation and follow their Code of Governance 2020.

We're proud to be a G1, V1, C1 organisation.

NCHA operates as a **not-for-profit** organisation.

We're registered with the **Regulator of Social Housing**; at their most recent inspection, they awarded us the top rating in all three categories of governance, viability and consumer.

Board

Our Board of Management oversee everything that we do. The group consists of our Chair (which is a separate role to our Chief Executive), and 11 people who aren't in executive roles at NCHA.

It's important that our Board don't have a conflict of interest with our business. We monitor this annually and before every meeting by asking members if they have anything to declare, in line with our Conflict of Interest Policy. A five tier escalation process is in place in a conflict of interest.

Our Board are a diverse and skilled group that offer expertise in all of our service areas. We make sure we have people from a wide range of different professions, including financial and audit services. They're involved in all our key corporate strategic areas. Every two years we commission an independent review of our Board to make sure it's running as it should. Our most recent review took place on 29 July 2023.

Our external audit service was retendered in 2021 and the external audit partner has been responsible for auditing our accounts for the last four years. Our Audit and Risk Committee of five Members includes Board Members with recent and relevant experience from senior roles within the housing sector.

We make sure that membership of our Board changes in line with our Code of Governance. The maximum time a Board member can stay in position is six years, unless a specific extension has been granted, to a maximum of nine years. In October 2023 our Governance Committee and Board approved a 'succession plan', to ensure continuity. Our Governance Committee has remuneration responsibilities in relation to Board and Chief Executive pay. No executives sit on the Governance Committee. No Board members operate as non-executive directors and no executives sit on the Governance Committee.

50% of Board are women

33% of Board are of diverse heritage

8% 8% of Board are NCHA customers

0% 0% of Board have a disability

Average age of Board Member:
53 years

Average Board tenure:
3.8 years

We have an open recruitment approach that strictly adheres to our EDI policy.

42%
Board turnover in the last year

10%
Senior management team turnover in the last year

Two of our Board Members have recent and relevant financial experience in the housing sector. One a recently retired finance director, and the other works a finance professional with Board portfolio. Both are also members of our Audit and Risk Committee.

Our new Chair of the Board

Leanne Monger takes over the role of Chair, having served as a Board member for the past four years and more recently as Chair of our Care Committee.

With over 24 years public sector experience in social housing, homelessness and community development, her deep understanding of our values and strategic priorities makes her ideally placed to lead us into the next chapter of our journey.



Managing risk:

- We undertake a biannual review of our strategic risk map, a quarterly review of risk assurance, and we consider strategic risks, including sustainability, budget and governance as part of every Board report/decision.
- ESG risks are incorporated into our risk register.
- NCHA has not been subject to any adverse regulatory findings in the last 12 months with the exception of a fire enforcement notice which was issued by Lincolnshire Fire and Rescue Service in relation to a premises in Sleaford following a routine fire inspection. The notice has been fulfilled and closed within the required timescales, following the completion of the relevant actions at the property. No other enforcement or equivalent action was taken in any other areas.

Procurement

Supply chain management

When procuring goods and services, we consider the social value implications in line with the requirements of the Social Act 2012. When using external frameworks, we adhere to the social value criteria applied by the Framework Procurement Provider.

All NCHA contracts have defined deliverables that are managed by local contract managers with reporting captured centrally via our contract management system. Our approach is flexible - depending on the route to market - but we'll always expect social value to account for between 10 – 20% of the qualitative award process.

Our Social Impact Strategy ensures that everything we do is measured. We don't currently work with social value partners to convert deliverables into a monetary value.

Sustainability in procurement

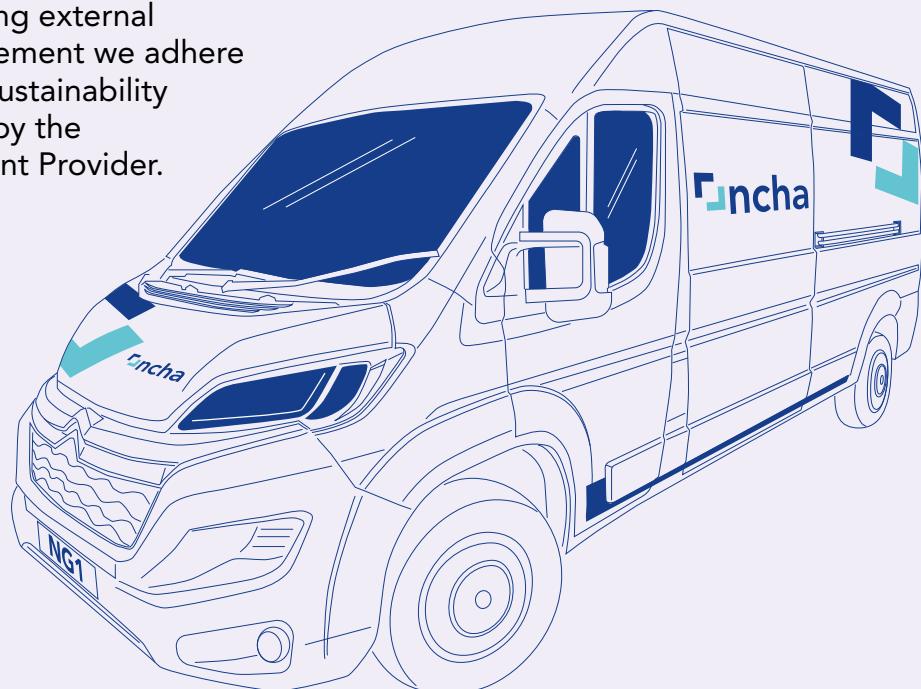
All contracts deemed to be within the scope of our Environmental Sustainability Strategy will have requirements defined and included in the procurement opportunity. When using external frameworks for procurement we adhere to the environmental sustainability requirements applied by the Framework Procurement Provider.

We choose framework providers that can evidence higher sustainability performance such as conducting sustainability assessments, prioritising sustainable suppliers, setting sustainability goals and implementing waste reduction and recycling programs.

We ensure that our suppliers prioritise improved sustainable performance, such as whole of life costings, use of Green Energy and commitment to the Real Living Wage.

Our Environmental Sustainability Strategy ensures that everything we do is measured. Our approach is flexible - depending on the route to market – but we'll always expect environmental impact to account for between 10 – 20% of the qualitative award process.

Supply chain risks are managed collaboratively across NCHA, with designated activity performed centrally by the Procurement team and locally by contract owners.





Appendix

The statistics and figures published within this document were compiled during the year 2024/25.

Data has been sourced from our: Social value report, new customer survey and our care and support impact survey.

Social value report:

We work in partnership with the Housing Association Charitable Trust (HACT) to calculate the monetary and wellbeing impact of our services for customers. We use the HACT social value tool to strategically record the social value impact of our work.

A combination of customer survey results, statistics, and colleague reports feed into compiling the results shown for 2024/25. Driving meaningful social impact is one of our key objectives at NCHA. You can find out more in our Social Impact Strategy.

New customer survey:

We survey customers at a nine month tenancy review. 2024/25's results are compiled from 186 responses from rental customers.

Care and support impact survey:

The results, formulated across 2024/25 demonstrate the wellbeing and outcome measures from our care and support services. We measure wellbeing in two ways, depending on the service user's needs:

PERMA method: Used for customers who can't verbalise how they feel. It measures positive emotions, engagement, relationships, meaning and achievement. Colleagues were trained to objectively assess the wellbeing of people who are not able to communicate in detail about their feelings, needs and desires.

Warwick Edinburgh Mental Wellbeing Scale (WEMWBS): Used for customers who are able to describe how they feel, to measure how they felt after being supported by NCHA. They expressed feelings about the future, how they engage with others and the control they have over their own decisions.

In short-term services, such as domestic abuse, outreach or homelessness services, people are asked the seven questions at the start of being supported and again when the support package is closed. In services where people live with us in the long-term, we ask them to give us a snapshot of their wellbeing annually.

We've used the HACT social value calculation to attribute a value to significant increases in wellbeing on the WEMWBS.



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

Published November 2025