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**Nottingham Community Almshouse Charity**

# **Corporate Plan**

2023-2028

**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 vision

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

## Our mission

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

## Our values

We are committed to equality, diversity, value for money and social responsibility.

### ➤ **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 rental 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, many with listed building status, 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 fulfil the conditions of our loan covenants.



## **We will focus on our customers' needs**

We'll make sure our plans and decisions are informed by the wishes of our customers through appropriate consultation and by ensuring access to NCHA customer involvement and support offers.



## **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 take on new Almshouse Charities that improve our value for money position and meet our due diligence requirements.



# Priorities for this plan

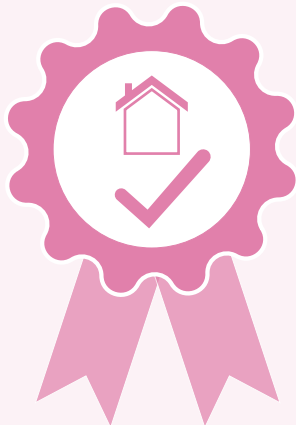
Over the lifetime of this corporate plan, we will work to deliver the objectives outlined below in line with our guiding principles.

## Our new places



### Our new places 2023 – 2028

Area	Current	2025 target	2028 target
We will have an investment appraisal on all existing schemes whilst understanding that the re-provision of homes is challenging within the charitable rules and financial constraints	Standard stock condition assessments in place.  159 out of 160 homes (including Blyth Cottages) meet the decent homes standard.	Develop our appraisal information to improve investment decisions.  Develop a plan for capital funding to replace old schemes for new builds.	Individual investment appraisal in place for all schemes.



**159 out of 160**  
homes meet the  
decent homes standard.



# Our

# improved places



Our improved places 2023 – 2028				
Area	Current		2025 target	2028 target
Thermal comfort	<b>EPC banding</b>	<b>Property count</b>	Develop a thermal comfort plan for each scheme, including, scoping of grant funding for capital works and 'stay warm' advice and support for residents.	Improve a minimum of 6 properties per annum to a minimum Band C
	C	31		
	D	115		
	E	14		
	<b>Grand total</b>	<b>160</b>		
Repairs services	New responsive repairs contract commenced October 2022.		90% satisfaction with repairs and maintenance overall NCHA group (STAR measure).	Maintain 90% satisfaction.
	Current NCHA group performance 78% repairs satisfaction (STAR measure).		Improve average time to complete a responsive repair to 12 days.  Improve to 80% responsive repairs right first time.	Improve average time to complete a responsive repair to 10 days.  Improve to 90% responsive repairs right first time.

# Our customers



Our customers 2023 – 2028			
Area	Current	2025 target	2028 target
<b>landlord services</b>	<p>New housing department structure to support NCAC customers launched April 2022.</p> <p>84% customer satisfaction with overall landlord service (STAR measure).</p>	88% customer satisfaction with overall landlord service (STAR measure).	90% customer satisfaction with overall landlord service (STAR measure).
<b>Social impact</b>	Almshouses are offering low cost accommodation in villages, towns and cities where there is housing need.	Deliver a 'Happy at Home' pilot for all customers over 75 or who have a disability and evaluate wellbeing impact.	Embed wellbeing measurement approach to track performance.



**84% customer satisfaction**  
**with overall landlord service**  
 (STAR measure)





# Our business



NCAC has a sustainable business plan, supported by an external loan funding facility. NCAC's £150k loan agreement is repayable in 2026. The surplus for the year ending March 2022 was £9,268. The Statement of Financial Position of the Charity is strong, with unrestricted general fund reserves of £2,888,316.

Our business 2023 – 2028			
Area	Current	2025 target	2028 target
Arrears and voids management	At the end of 21/22 current tenant arrears were at 5.52% and voids were 2.73%.	Achieve the targets of <3.5% arrears and <1% voids.	TBC
Maximising income	We are bringing the maintenance contributions we charge in line with the Equivalent Fair Rent or the Formula Rent, whichever is the lower.	We'll continue to use the reserves policy to manage future expenditure.	

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# Delivering the strategy

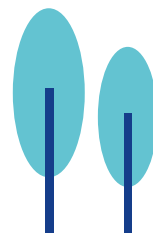
NCHA Board is the sole corporate trustee of NCAC and responsible for the approval of the NCAC Corporate Plan including the monitoring of its delivery through regular performance reporting.

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.

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






Robert Wilkinson Smith Homes, Chestnut Grove



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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.

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#783