



50 years of better lives

Our annual report to customers
2022-2023



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This report is available on our website,
www.ncha.org.uk.



Throughout this report you'll see satisfaction scores from our customers.

Unless we state otherwise, these have been collected from the results of the Housemark 2022 STAR survey, a nationally recognised tool used to compare customer satisfaction between housing associations.

Our year in review



2023 has been a big year for NCHA as it marks 50 years of us delivering homes and support to people who need them.

Our founding Chief Executive, Andrew Malone, formed NCHA in 1973 with a loan from Nottingham City Council and a small grant from Shelter. Fifty years on, we now own 10,000 homes, deliver around 900,000 hours of care and support services a year, and have funding to build hundreds more homes in the East Midlands in the coming years.

We're really proud of our history, and we've enjoyed reflecting on the moments that have made us who we are as part of our 50th anniversary celebrations. You can enjoy those stories and a short film on our website www.ncha.org.uk/about-ncha.

This report is a summary of our more recent history, highlighting our challenges and achievements throughout the past year. There are areas where we know we've got work to do. Our responsive repairs service continues to be a challenge due to a wide range of factors. We're committed to improving in this area, and we have lots of plans in place to get this service back to where we, and you, need it to be.

We've had a successful year in developing our care and support services, which is good news as it's an area of our work that we're really passionate about. We've also seen other areas of our organisation, such as our Community Support team, delivering more support to customers than ever before, and our newly formed Community Safety team making an impact in our communities.

As we move into another year, we'll continue to monitor, challenge and improve our services in order to deliver another 50 years of more homes, great services and better lives.



Paul Moat
Chief Executive



Our customers

Our new Customer Experience team are using new technology to answer your queries more effectively via phone, live chat, email and the new version of My NCHA.

With a My NCHA account, you can pay your rent, update your details and book repairs. Need extra support from us? Use My NCHA to tell us if you've got extra needs we need to consider when we provide services to you.



Visit my.ncha.org.uk for details.

Helping customers have their say

Raj Kumar is the independent chair of NCHA's Customer Committee

"It was a real pleasure to be appointed as independent chair of NCHA's Customer Committee in 2020. It's my job to make sure that the views of NCHA customers are heard at all levels, particularly by the Board of management who often make big decisions regarding the future of the organisation.

I've worked in housing throughout my adult life. My 'day job' is to act as a consultant for housing associations that need advice and support with all aspects of their services, particularly in relation to giving customers a voice. This gives me quite an in-depth understanding of housing associations broadly, and in turn, makes me an experienced advisor to NCHA and their customers.

Listening to and acting on the views and experiences of customers has never been more important to housing associations than it is now.

I believe we do this well at NCHA. We've got a clear pathway for customers to speak directly to our Board and senior leaders, and a committed and enthusiastic team of individuals, representing different customer groups, who are holding the association to account on issues like repairs and complaints. Although there are lots of challenges for the organisation to overcome in both of those areas, customers should be reassured that their concerns are being heard and considered when decisions are made.

We're always looking for more people to get involved and have their say. There are opportunities for everyone, regardless of how much time you can spare. Growing these groups is great for the organisation as it gives even more oversight into how services are being received, but it's a two-way street: for individuals it's a fantastic way to make a direct impact on communities, and to develop different skills and knowledge. Have a look at our website for our current vacancies.

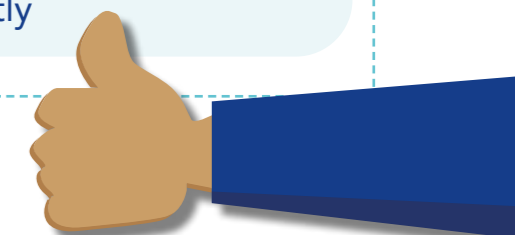
www.ncha.org.uk/jobs

NCHA, in my view, is a housing association that's stayed true to its roots, and as a result genuinely cares about the experiences and wellbeing of its customers. I'm pleased to play a part in their continued journey."

Customer Experience team

Calls received
306,753

Percentage of customers who feel that their issues were dealt with correctly
88%



Building communities

Our Communities teams are committed to supporting people to live in safe, well-maintained homes throughout the East Midlands. Here's what they've achieved in 2022/2023:



Almshouses **17**

Sub-market rent **43**

Affordable social housing **373**

Care and support **382**

815 homes let to people in different types of properties and tenancies



21% of lettings to homeless households



Supported **13** initiatives to improve our estates

99% of new customers were satisfied with our lettings team

Community Support team

Our Community Support team are on hand to give our customers help when they need it. In the past year they've...



Supported customers to claim **£77,587** in benefits

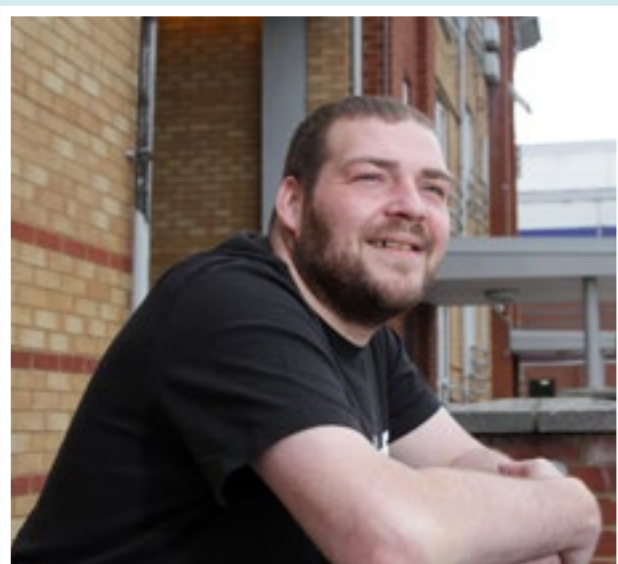
Helped 13 customers to write off debt totalling **£46,403**



Supported customers to claim **£58,661** of grants

Support when I needed it the most

James, NCHA customer in Loughborough



"11 years ago my life looked very different to how it does now. I was homeless, living on the streets and estranged from my family. I was desperate for a place to live, so I responded to a chance advert I saw for a one bedroom flat in Loughborough.

To my amazement, NCHA offered me the flat, and within two days of applying I had my own set of keys. I moved in with only a sleeping bag and a camping chair to my name, and my life started to turn around.

I found work in security, which I loved. Having gone through some tough times myself, I wanted to do something that helped keep people safe, so working on the doors in pubs was perfect for me. I calmed situations down, supported people who were in difficulty, and listened to people's problems when they needed me.

A few years later I started to notice pains and numbness in my legs, feet and toes. After seeing doctors and specialists, I was diagnosed with Hereditary Spastic Paraplegia (HSP): a condition which affects the lower part of my body and means I can't stand for long periods. I had to leave my job and I was devastated.

Around the same time we went into lockdown, and my mental health really started to suffer. I needed to get back to work as my flat was starting to feel like a prison. That was when NCHA came to the rescue again.

I was put in touch with Chris from the Community Support team, and he helped me put together a CV. I used it to successfully apply for a desk-based security job – which I love and find incredibly rewarding. Frustratingly, I've recently been diagnosed with diabetes, but I'm adapting to what that requires, and I'm determined to not let it hold me back.

My girlfriend and I recently found out we're expecting a baby later in the year, so my future plans now revolve around settling down together, passing my driving test, and living life to the full.

I'm genuinely thankful to NCHA for giving me the supported they have at the times when I've needed it the most."

Chris Ounsworth, Training Co-ordinator, helped James to secure his recent job. Chris said:



I was so pleased to offer my support to James. He's been through some tough times, more than most of us can imagine. The way he's adapted his life following the knock-backs he's experienced is really impressive, and his hard work is paying off. I'm looking forward to seeing what the future has in store for James and his family.



Care and support when people need it

Chad

"I want to share my story with everyone, because people need to hear the voices of people like me.

I am 29 and I've been living in supported placements since I left home. I've been with NCHA for four years now. It's the longest placement I've ever stayed at, and that's because I'm happy here.

Before I moved to Southwell Road East, I was really struggling with my mental health. I didn't have the support I needed and couldn't do anything for myself. I just used to lie in bed all day.

When I first arrived, the support workers made sure they got to know me. I had to have lots of hours of support round the clock, and I think it was a bit scary for them at first because they didn't know what my behaviour triggers were. But we all know each other much better now, and I feel much better. I have less support time now and I get some time to be allowed on my own too, which I like.

Southwell Road East is a supported living service, but I've got my own flat with a kitchen and bathroom, and my own garden. The team have taught me how to do things myself, like cooking and washing clothes. I like to have a structured routine every day, and the support workers help me with that. They are all really friendly; they know me and they listen to what I need.

I like to do lots of things in the community, and I'm fundraising right now for the gardens. We want to create a memory garden for people that we have lost. I like to help out at the local disco too, it's a fantastic night and everyone enjoys it.

I am lots happier now I'm at Southwell Road East. I get the most support I've ever received, and it's the right place for me. Now, I can get on with my future with the support that I need. I never want to live anywhere else."



In 2022/2023
we provided
904,720 hours
of care and support
services

... and developed
11 new services
with new contract
funding totalling
£3,375,950

Building safe and secure neighbourhoods

We take the safety of you and your community seriously. So much so, we have a dedicated Community Safety team carrying out specialist investigations in response to complaints of anti-social behaviour, helping you to feel safe in your home and community.



In 2022/2023 we received **691 complaints** of anti-social behaviour

40 of those related to domestic abuse cases, and **70% of those were responded to within our service standards**



We received reports of 14 hate crimes, and **78% of those** were responded to within our service standards

85% of customers who responded to the survey were satisfied with how we handled their anti-social behaviour complaint



The Community Safety team spent...

£195,158

on repairing CCTV and door entry gates

£9,432

on servicing CCTV door entry and gates

£31,502

on the security of our estates

Community Safety Officer

Wayne Hillaire

"The Community Safety team are here to offer a sense of security and safety to people so they can live peacefully in their homes.

My role is to respond to reports of problems in our neighbourhoods, which can range from noise issues to things of a more serious nature.

I meet people who are struggling in some way - either with another person, or with their own issues that are impacting on them being able to live well and maintain their tenancy.

I facilitate communication between people, and make everyone aware of what the impact a behaviour is having on either an individual or the community more broadly. I'll then encourage and support a change in those behaviours, sometimes with the support of other agencies.

It's important that I don't dismiss anyone's views or interpretation of a situation; I allow people the opportunity to tell us what's happening and how it's making them feel. That allows me to understand the bigger picture and what that means for everyone involved.

Where we're left with absolutely no option there are legal actions we can take to end tenancies. It's a last resort, but maintaining the safety of our communities is our ultimate priority.

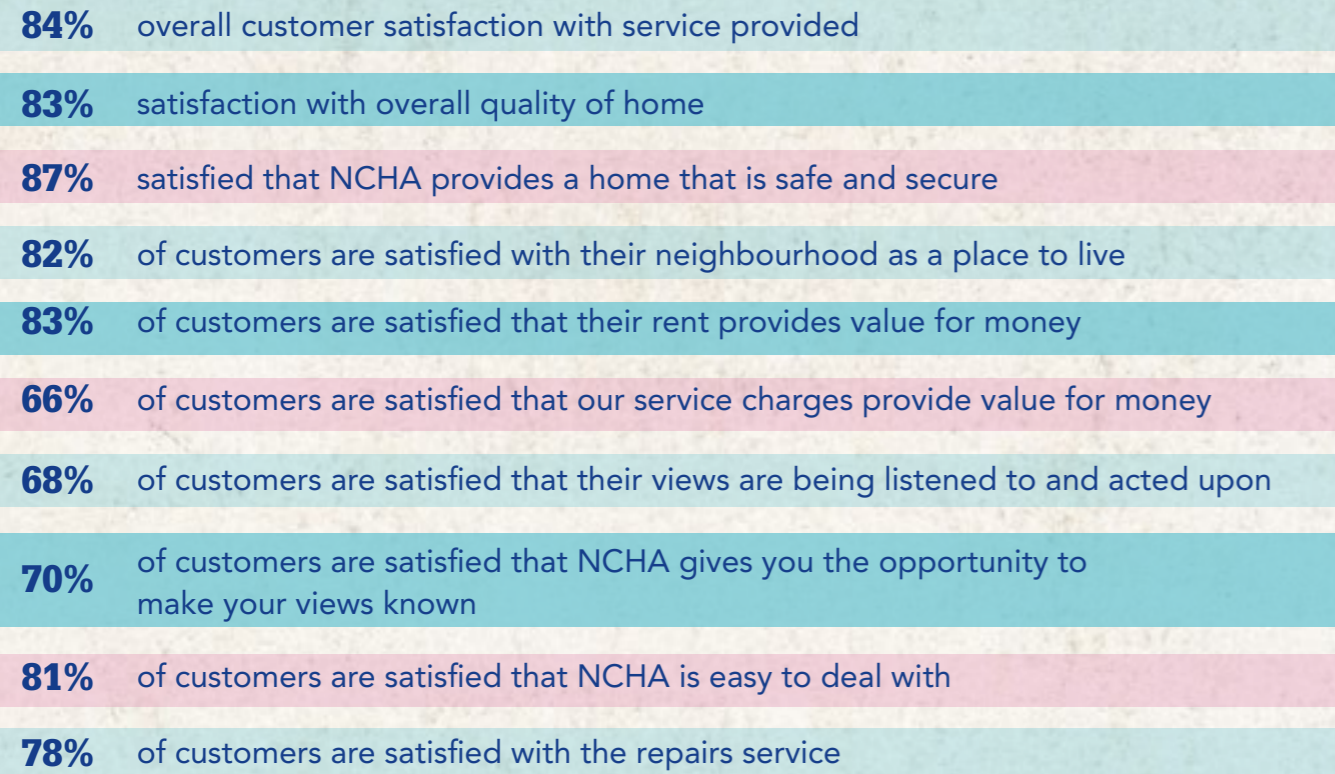
Throughout my career I've always enjoyed working with people, but this is the best job I've ever had. I enjoy being the person who listens and offers advice or comfort, and it's a great feeling to know that my work really does help to improve lives.

A team like ours is essential to the safe running of our communities. In the future I'd love us to be more proactive by spending time with people so together we can head off potential issues before problems escalate. It's through nurturing good relationships with community members that we can best promote how being a good neighbour brings so many benefits - for everyone."



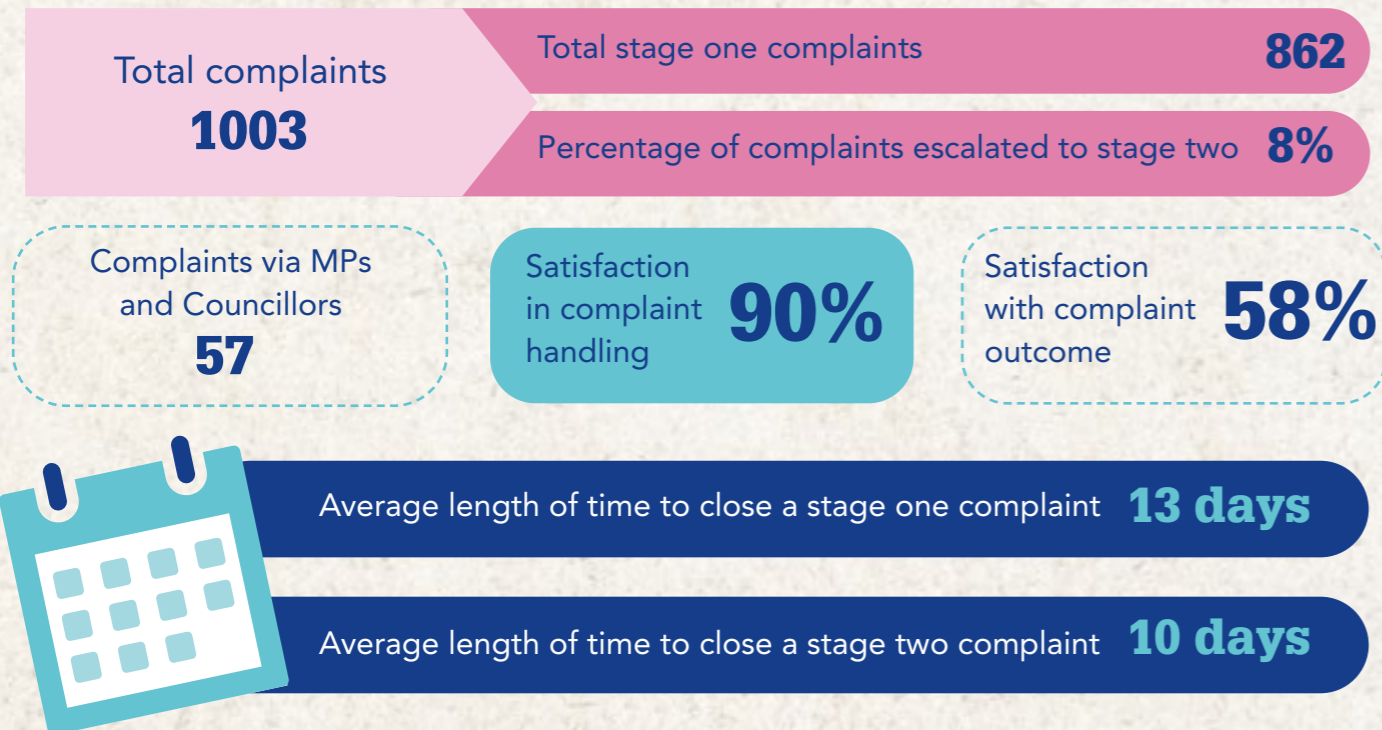
When things go right

We measure ourselves against 13 other housing organisations to compare our customer satisfaction performance.



We listen when things go wrong

We follow a clear process to make sure we listen to your complaints and feedback, and we act on any lessons learnt.



This year we've seen a 25% increase in the number of complaints we've received, and a decrease in satisfaction for the outcome of those complaints. Part of the reason for this relates to changes to the Housing Ombudsman Complaints Handling code which has redefined complaints and how we report them, and some of it is due to challenges we've experienced around our responsive repairs service.



Total 946

Lessons learnt and changes made

The majority of complaints made in 2022/2023 related to the performance of our repairs contractors. In October 2022, we transferred all of our repairs to a single partner contractor, Fortem. This was a complex transition, and affected our usual service standards. We're working hard to address any issues and improve those services so that we can get our repairs back to where you expect and deserve.



From complaints received, in total we identified **426 lessons for improvement** throughout 2022/2023.

Compensation



Every year we carry out a self-assessment to make sure the way we manage our complaints complies with the Housing Ombudsman's Complaint Handling Code. The current self-assessment is available to read on our website www.ncha.org.uk/about-ncha/our-performance/.

Our places



Keeping your home in order in 2022-2023...

99%
of our properties are
compliant with the
Decent Homes Standard

On average
we spent
£1,522
per property
on planned or
major works



98%
of our lifts
have been
serviced

86%
of our
homes have
an EPC*
rating of C
or above

97%
of water
monitoring
checks are
compliant



On average we
spend
**£702 per
property**
on responsive
repairs

100%
of fire risk
assessments
are
in place

53%
of repairs were
completed on time.
We've increased our
resources in this area
to get our waiting
times back on track.

100%
of water risk
assessments are
compliant

99%
properties are
compliant
with gas
servicing
requirements



We provided
£10,000 cost of living
support to over
400 customers
by providing electric blankets,
dehumidifiers and energy
vouchers.

100% of electrical tests completed

100% of electrical tests in communal
areas have been completed



49%
of customers are satisfied
with the maintenance in our
communal areas

This figure is lower than we'd
like it to be. We've been talking to
customers and reviewing feedback
to identify areas for improvement,
and we'll be considering this when
we appoint new cleaning
and gardening contractors
in the future.

*EPC (Energy Performance Certificate)

New homes for people who need them

Despite ongoing challenges in the construction and building sector relating to materials and skills shortages, we're as committed as ever to building more homes.

98%
of customers were satisfied with our sales service

From March 2022 - March 2023 we built...

14	homes for 'rent to buy'
38	homes developed for market sale
43	homes for social rent
136	homes for shared ownership
234	homes for affordable rent

Getting on the property ladder with NCHA

Yazmin and Joe

"When we first started house hunting we weren't aware of shared ownership or how it worked. We'd been saving to buy our own place for a long time while we were both living at home with our parents, and thanks to the Help to Buy ISA we'd got a fairly healthy deposit.

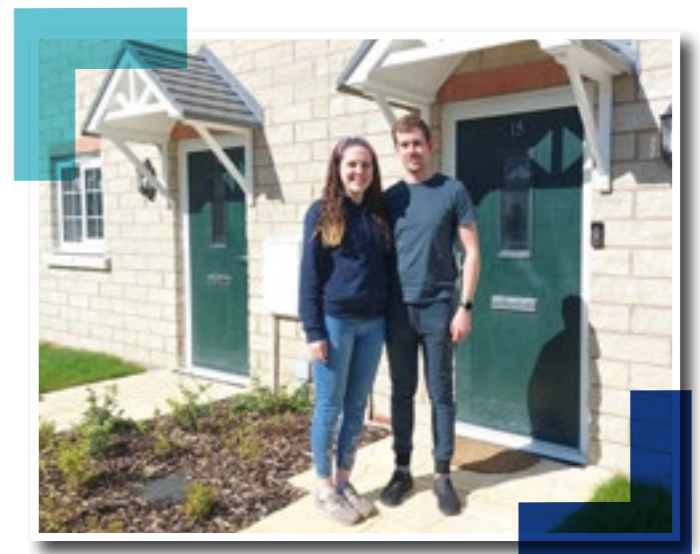
Our plan is to buy more shares in our home when the current mortgage deal is renewed in five years – and eventually we'd like to own the full amount."

As soon as we came across this development in Heage on the edge of the Peak District National Park, we knew it was the perfect place for us. It's got the peaceful countryside location we were looking for, and it's close to our families who live nearby in Belper and Chellaston.

“We're happy where we are, and thankful to NCHA for giving us the opportunity to live in such a lovely home.
”

We quickly got up to speed with the process of buying a shared ownership home, and we realised that given our circumstances as first time buyers, we could afford to get a much nicer house than we'd otherwise have been able to.

We've been busy since we moved in, turning it from a blank canvas into our home. We've added lots of personal touches by decorating and putting down new flooring – and it's fantastic that we've got the freedom to do that. We love spending time in the garden as it looks over open countryside, and it's great being able to have our friends and family over to enjoy it too. The house is energy efficient, and feels warm and cosy. We're really pleased with how it performed over the winter.



Our people



Stacey Castillo

Your Home Allocation Coordinator

"I joined NCHA in September 2020 as an Allocations Coordinator. My background was in housing and I had experience in a similar role, so I was excited to become part of the NCHA team.

My role is to allocate NCHA homes to people seeking affordable accommodation. We do this by assigning an applicant to a property through local authority choice-based letting systems, via Rightmove or our own almshouse waiting list. There's lots of things we need to take into account, such as the size and style of the property, where it is and what the area's like, which then need to meet an applicant's requirements and affordability. This can sometimes be a tricky balancing act, but when I match a person or family to the right home, it's by far the best part of my role.

I enjoy knowing I'm making a difference to people. Living in the right home is the foundation on which people build their lives, and I love being at the start of that journey. I do my best to make sure someone's tenancy gets off to the best start, then once they've moved in, my colleagues in other parts of the business take over to support them to live comfortably in their new home. It's a team effort.

NCHA's a great place to work. They've supported me with various training courses, and I was a VIP winner in our Colleague Awards in 2022 – something I was really proud of. I'm looking forward to more years of finding the right homes for people when they need them the most."



Our Equality, Diversity and Inclusion (EDI) Strategy helps us make sure we're an inclusive workplace, and that our services meet the needs of our customers.

In 2023 NCHA was certified a great place to work



69% of our colleagues would recommend NCHA as a great place to work



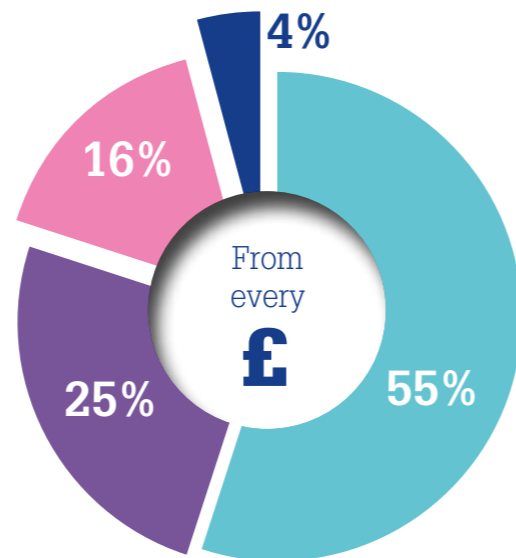
*NCHA Colleague Engagement Survey 2023



Our business

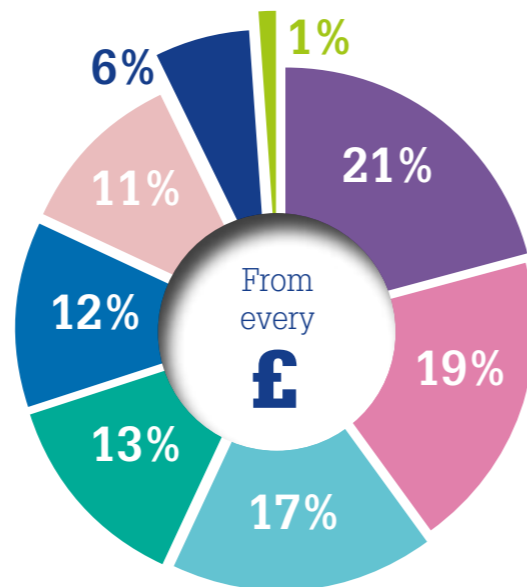
Where does our money come from?

Source	Amount
Rents	£53,611,249
Support	£24,005,829
Property sales	£16,192,354
Grants	£3,625,061
Total	£97,434,493



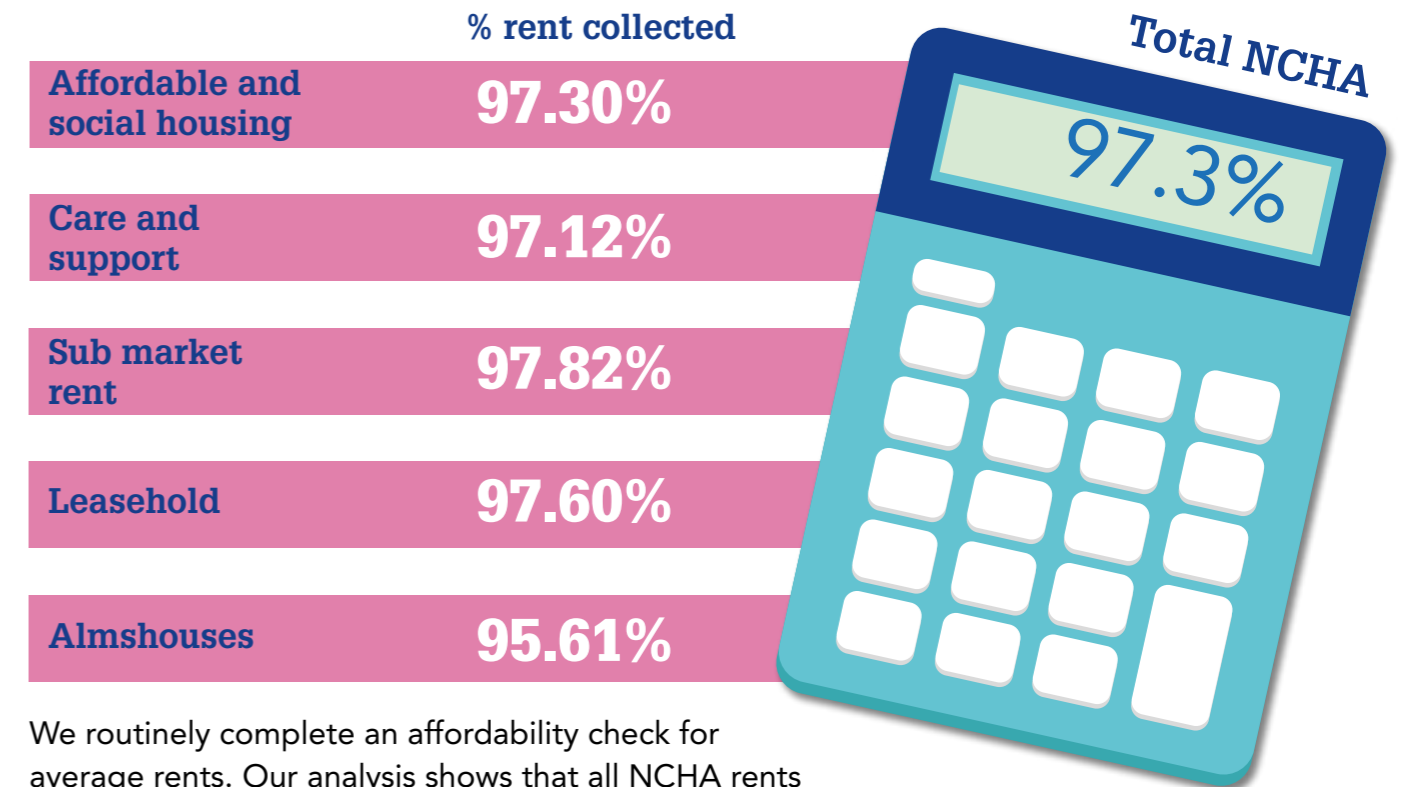
Where do we spend our money?

Source	Amount
Maintenance	£18,556,999
Support	£17,152,729
Management	£15,581,198
Mortgage interest	£12,039,833
Depreciation	£10,609,507
Costs associated with property sales	£10,199,661
Services	£5,293,096
Other	£146,147
Total	£89,579,170



Your rent

Your Money Matters team work hard to support you to pay your rent so your rent arrears are as low as possible. The less rent owed to us, the more we can spend on our homes and services.



We routinely complete an affordability check for average rents. Our analysis shows that all NCHA rents across all types of property are below the average market rent for a home built after 1990.

Satisfaction with our Your Money Matters team from new customers was

98%

We've secured £55m worth of borrowing to ensure we can keep building new homes. Our newly negotiated interest rates **will save us £1.3m** alone over the coming year.





 www.ncha.org.uk

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