

# ANNUAL REPORT

2024/2025



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## WELCOME FROM OUR CHAIR OF THE BOARD

**This year our annual report reflects First Choice Homes Oldham's (FCHO ) progress as it undertakes important organisational developments and focuses on increased legislative and regulatory scrutiny.**

We welcomed Mark Gifford OBE as our new chief executive late last year.

Already his values-driven, passionate, and inspiring leadership has made its mark as he takes us forward to deliver our vision and mission.

At board level there have been changes too. We said farewell to two Board members after their terms of office ended. However, three new non-executive

directors have joined our board to bring focus on key areas of the business and ensure we remain in a strong position to deliver our ambitious Big Plan 2.0 and beyond.

We have also recruited to our new Customer and Communities Committee - a new addition to our governance structure - and

one providing a crucial link between residents who live in FCHO homes, their neighbourhoods and our Board. It is important our customer voice is heard and is able influence our work.

A set of priorities for our new corporate plan will be in place for April 2026. Our focus will be on leveraging our role as a local anchor organisation to benefit our customers and communities, delivering the homes that local people need, and putting customers first in everything we do.

The Regulator of Social Housing recently gave

FCHO the highest possible rating in our annual stability check. This reinforces our strong position in providing safe, quality homes for Oldham. The vote of confidence allows us to continue our work to build communities, be an anchor organisation and respond positively to the challenges facing the housing sector, not least the need for family homes in the right locations.

Myself and the board know we cannot stand still and progress must continue as we support Mark and his colleagues in their excellent work.

Our strategy remains one of constant improvement in all we do for our customers, for our communities and for the borough of Oldham.

**Amanda Harris**  
Chair of the Board  
First Choice Homes  
Oldham

## WELCOME FROM OUR CHIEF EXECUTIVE



**This is my first annual report since I joined as chief executive and I remain honoured to lead FCHO and to work with its committed and caring staff to deliver our vision to provide quality homes, foster pride, and enhance lives in our communities.**

It is our priority to offer safe and secure homes to around 24,500 people in Oldham and the surrounding area. We take our role as a major landlord and employer very seriously and will continue to do our best despite economic uncertainty.

To support this, we are making FCHO an Oldham anchor organisation by working in partnership with local organisations and civic leaders.



Our role is to help further develop the important bonds we need to strengthen our communities - some of them the most deprived in Greater Manchester. Changes to public services and how they are funded mean we are often the frontline service in our districts and we stand ready to help when we can and when it is appropriate to do so.

We must also make sure we are listening to our customers and understand their needs and expectations. Our new Customer and Communities Committee will help us greatly in this area and we recognise Oldham is constantly changing and FCHO must respond effectively.

New legislation to improve the quality of homes nationally are now in place and a substantial opportunity and challenge for the sector. We are proud our building safety compliance, repairs and tenant satisfaction measures have allowed us to retain the highest score from the Regulator of Social Housing. One of our priorities is to continue to improve on these and other

measures by using new technology to reach our customers more effectively. This means meeting their needs in ensuring repairs are carried out quickly, rent can be paid more easily or they can report anti-social behaviour (ASB).

The need to address the borough's housing crisis is a priority. We are committed to building much-needed family homes across Oldham and the neighbouring areas. There has been substantial progress. The £20 million development at West Vale is finished and more family homes were added to our stock at sites across Oldham and Rochdale. The ambition is to continue this good work in partnership with local authorities, government, developers and the housing sector.

A robust focus on tackling anti-social behaviour is also now in place. We have aligned our ASB teams to mirror how Greater Manchester Police and Oldham Council work to improve how we deal with incidents.

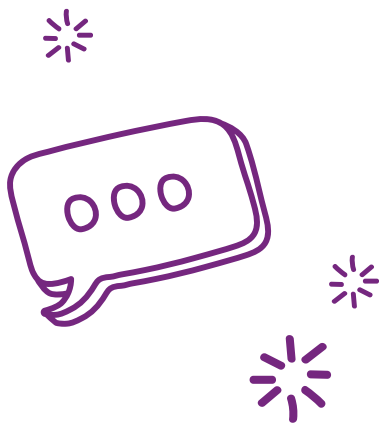
All this shows FCHO is more than just a landlord. For example, we offer help to gain employment, we

finance community green spaces, encourage wildlife and support individuals and communities.

At the same time, we are listening to our customers, we are improving on our regulatory targets and we are working with others to ensure our communities and our customers thrive in safe and secure homes.

This annual report has more detail on these priorities and the good work my colleagues are undertaking every day to ensure FCHO remains Oldham's first choice of landlord.

**Mark Gifford OBE**  
Chief Executive  
First Choice Homes  
Oldham



# WELCOME FROM INVOLVED CUSTOMERS

**Listening to our customers is an important part of our work and we are very fortunate to have a dynamic group of engaged tenants and leaseholders who are passionate about making a difference. We want membership of our customer panels to represent the diversity of those who live in FCHO homes and we are pleased to hear from some of our members in this annual report. Of the 24,500 customers living in our homes, around 6,000 are young people. Hearing their voice is important and we are delighted this annual report gives a spotlight on our younger customers - including this welcome from Customer Voice Panel (CVP) member, Hassan Jabbar.**

It is an honour to write a foreword for the annual report as a member of First Choice Homes Oldham's CVP.

My involvement in customer groups has now been going on for 18 months and I've felt that FCHO really values their input and it takes feedback from them as important

insight, including from young people. I have seen people listening and that has been really powerful.

I also really enjoy the community feel of being involved. We all live in FCHO homes, whether we rent or lease a flat or house and that is what brings us together.

During my involvement I've shared my views on a range of subjects including how new houses are being built with green features and how this can be improved to benefit customers.

It is important to see how we can influence change.

We also look at feedback from customers and I think it's good FCHO gathers quantitative and qualitative data so it can understand the 'why' behind the answers and then improve its services.

During this next year, I'm looking forward to hearing more about the Customer and Communities Strategy. It's really important for young people to be involved in the strategy because we can then give our perspective, which may be different from how other age groups think.

Young people today are also FCHO's customers of tomorrow, and hearing what we have to say now will help us all make a bigger impact for the future, especially around sustainability.

When FCHO customers read this report and see the work that is happening and what is still to be done, they should know they can be a part of it.

First Choice Homes Oldham wants to listen, it wants its customers and communities to be involved and it wants us to hold the organisation to account.

**CVP member**  
**Hassan Jabbar**  
age 17 from Hollinwood

## Customer involvement snapshot 2024/2025

We are privileged to have...

- 247** Involved customers
- 10** Customer Voice Panel members
- 46** Customer involvement activities

Read more about our involved customers on page 30.



# FCHO AT A GLANCE

We are proud of providing safe, quality homes in our Oldham heartland and beyond.

## FCHO IS BUILDING FOUNDATIONS.

**As a community anchor organisation we make a positive difference to the local economy and people's lives.**

- We are proud to have retained our G1/V1 rating from the Regulator of Social Housing in our recent stability check. This is the highest grading achievable and confirms we continue to be well run and financially strong and stable. This validation and confidence from the Regulator are very important for us as we continue our work to provide homes we are proud of and improve customers' lives.
- We are a significant employer in our local area with more than 400 colleagues. We ensure our colleagues enjoy working at FCHO, are developed and can build careers. To future-proof our operations and make a difference locally, we pledge to double the number of apprentices

working at FCHO by 2027. Doing so means we build a strong talent pipeline, encourage personal and professional growth, and equip local people with real work skills they need for successful futures.

- We take seriously FCHO's role locally. We are ambitious for our communities and wish to further our business, its reach and its resources to foster economic stability, community development, and social wellbeing.



## FCHO IS FIT FOR THE FUTURE.

**We provide good quality, safe, affordable homes, services and thriving communities for our customers.**

- We regularly inspect our c.11,500 homes housing 24,500 people to ensure they all meet the Government's Decent Homes Standard and comply with fire, gas, electrical, asbestos, water hygiene and lift safety requirements. We are already implementing new rules to meet the Social Housing Regulation Act and respond to Tenant Satisfaction Measures.
- We know safe, decent housing options with security of tenure make a huge difference to people's lives.



- We are customer focused and pride ourselves on offering excellent services to meet customers' needs. 78.5% of rented customers are satisfied with our overall services, higher than the sector average (72.5%)\* and other housing associations in Greater Manchester (74.3%)\*\*, and our customers choose to stay with us for around 13 years.

- We are more than just a landlord. Last year our wraparound support services helped 1652 people towards employment - increasing average disposable income for them by £165 per month. Around £301.5k in external funding was used for projects - such as community gardens - that contribute to building successful communities.

\* Source is Housemark (based on 2.6m units/ 62% of English social homes)

\*\* Source is GMHP



# FCHO IS FORGING AHEAD.

We build homes and neighbourhoods so our customers and communities benefit now and in the future.

- We are addressing the housing crisis. Last year we invested £20.5m in 156 new, affordable homes to meet local housing need.
- Improving existing customers' homes is important. In 2024/2025 we spent £30.7m on new bathrooms, kitchens, roofs, general repairs and maintenance; and property safety work. We want our homes to meet the needs and aspirations of our customers.
- Since 2021 around 470 homes now have an improved Energy Performance Certificate rating and meet EPC C through a £5.4m spend. To reach sustainability targets another 3500 homes will be brought up to the same standard by 2030 at a cost of £31.5m. We need to make our existing properties more energy efficient to cut their carbon emissions and help to reduce energy bills.
- Our green spaces are now more biodiverse. We are planting wildflower plots, natural meadows and native flower zones totaling more than 17,000m<sup>2</sup> or 13 Olympic swimming pools.



# OUR BIG PLAN 2.0 2022-2026



Our Big Plan 2.0 is our corporate plan for delivering homes we are proud of and improving lives.

Our strategy on a page (below) shows the impact we wish to make and our offer to our customers.





# ABOUT THIS ANNUAL REPORT



## Our performance 2024/2025

**This Annual Report reviews the period 1 April 2024 to 31 March 2025.**

We are proud to report continued strong performance in line with our Big Plan 2.0 over the last 12 months. We launched the plan in July 2020 to build on the progress previously made and to respond effectively to economic and regulatory changes. It was also an opportunity to invigorate our customer focus.

This annual report is based around the strategic priorities of the Big Plan 2.0: great services, great homes, great neighbourhoods and great company.

## OUR VISION:

Providing quality homes, fostering pride, and enhancing lives in Oldham.

## OUR MISSION:

Homes we are proud of and improving lives.

Providing homes we are proud of sits at the heart of everything we do and want to be. It drives our decisions and our actions.

Our commitment to improving lives is what makes us more than just a landlord.







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# GREAT SERVICES

We provide services that respond to customers' needs now and in the future by understanding and collaborating with them. This year we have focused on strengthening service delivery in key areas to increase customer satisfaction.

## Customer satisfaction

Our second set of Tenant Satisfaction Measure (TSM) scores were received in this financial year. They found that 78.5% of rented customers were satisfied with the overall service from FCHO.

This score is higher than the sector average 72.5%\* and other housing associations in the Greater Manchester city region 74.3%\*\*. We are proud of this achievement. It reflects some of the changes we have made to the way we deliver services this year and puts us in a good position to

meet the requirements of the Consumer Standards from the Regulator of Social Housing (RSH). However, there is room for improvement and we will use TSM insights and customer engagement to further develop our customer service.

## Great services



78.5%

Satisfied with service from FCHO



71.6%

Satisfied FCHO listens to tenant views and acts upon them



84.1%

Agree FCHO treat them fairly and with respect



91.8%

Satisfied with the helpfulness of their Contact Centre Advisor



85%

Satisfied with the outcome of their call

## Repairs performance

Customers need to have confidence in us when it comes to repairs, and it has been a challenging but overall a successful 12 months for our Property Care team.

Customers told us that we need to do better in this area and we responded by

increasing our budget for repairs by more than £1m to respond to increased demand for repairs and accelerate our progress.

We adapted our repairs delivery model and introduced a new major repairs team, freeing up our responsive repairs service to focus on high volume, everyday jobs.

We plan to make further changes to our repairs functions to simplify processes, and improve communication with our customers. This will enable us to focus on what matters most – delivering great services to those who live in FCHO homes.



30.3K

Repairs completed



80.2%

Repairs completed in time



79%

Satisfied with overall repairs service



82%

Repairs completed on first visit



90.1%

Satisfied with the operatives who completed the repair



Data

Good customer data is vital for us in delivering great services. We know our homes, know Oldham and the surrounding areas and we know at high level our customers. Next year we will be getting to know even more about our customers and looking at ways to increase the number who use our digital portal, MyAccount.



58%

We are Oldham's biggest social housing provider with 58% of the supply (2021 census)



11,600

Tenancies



623

Leaseholders



24,563

People living in our homes with nearly 6000 children



50

Years average age of our tenants



13

Years average tenancy

What our customers say...

"Very helpful and every staff member I have met with are always ready to help."

"It was a great experience to join FCHO as a volunteer and get experience about customer service."

"The FCHO Directions service inspired me to get a better job."

Supporting customers

We are much more than just a landlord and our teams provide a wide range of support services to help customers live well in their homes and communities.



581

Customers supported by our Community Impact Team



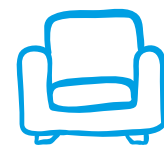
£397

Increase in customers' average disposable income after accessing our support



£860.5K

One off financial gains secured for customers



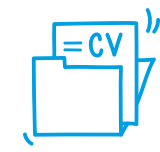
146

Customers provided with a furniture pack to help make their house a home



£47K

Worth of fuel vouchers issued to customers via the Energy Hardship Fund



1,652

Customers supported towards work



£165

Per month Increase in average disposable income for customers supported towards work



79

Weekly activities hosted across eight Community Centres



6,158

Live Well welfare visits carried out



£53K

Total financial gains achieved for our Live Well customers



Great services highlights

- We listened to customers and changed the way we deal with repairs while putting in more than £1 million of extra funding to ensure repairs are completed in good time.

We set up a major repairs team to free up time to deliver more routine repairs. The new approach means more in time and first-time maintenance and it has improved satisfaction rates with this service.

The extra money is allowing FCHO to respond to a higher demand for repairs. Feedback has been positive.

Further improvements to our repairs service are planned.

- Our new Customer and Communities Committee - made up of Board members and customers - is an important part of a new governance structure for FCHO.

It will also help us respond to key regulatory changes linked to new and important consumer standards in social housing. They will make sure all the decisions made by our Board have customers at their heart and ensure they are listened to.

- To enable us to deliver an improved service to customers, in January we launched a new customer contact system. This helps us to handle enquiries more effectively, resolve issues faster and deliver a better quality, more personalised service when customers contact us by phone.

Looking ahead further system improvements are planned.

LOOKING AHEAD

By 2026...

- We will make further changes to our property care services to boost the number repairs completed first time and reduce the number of repairs carried out over multiple visits to deliver an improved service to customers.
- Using feedback from planned customer consultation, we will launch our three-year strategy to improve neighbourhoods and enhance how customers experience our services.
- We will strengthen how we gather feedback from our leaseholders to help us continually improve our services to them.



*\*Source is Housemark - (based on 2.6m units/ 62% of English social homes)*  
*\*\* Source is GMHP*





# GREAT HOMES

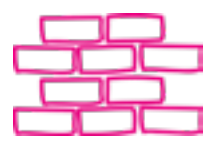
We are committed to providing high-quality, safe, sustainable homes that meet today's housing needs and are fit for the future. This means investment in existing homes while delivering new ones.

### Building new homes

To address the housing crisis, we invested £20.5m to build 156 new homes this year – part of our biggest new build development programme. It was a mix of family homes and apartments with affordable rent and shared ownership.

Completions include West Vale – a showcase of our ability to build high quality, affordable homes while creating stronger communities and meeting our ambitions to be a community anchor in Oldham.

However, we do recognise our growth plans have been challenging to achieve. A key obstacle has been Homes England's approach to social rent, and we have had to adapt the scale and pace of our development programme. The Homes



£20.5M

Invested in building new homes



156

New homes completed



100%

New homes built to Energy Performance Certificate (EPC) B rating

### Investment in existing homes

Continued high levels of investment in our existing stock saw us spend £30.7m

on repairs, maintenance and compliance in customers' homes.

Green upgrades in 470 homes are helping us

achieve our goal to bring all homes up to Energy Performance Certificate (EPC) 'C' standard by 2030.



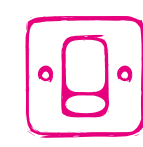
310

New bathrooms fitted



186

New kitchens fitted



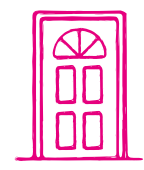
298

Rewires



476

Homes had new windows



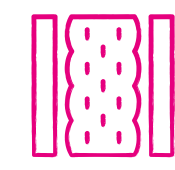
522

Homes had new doors



222

Homes had loft insulation top up



48

Homes had cavity wall insulation



99

Homes had smart heating controls fitted



£1.8M

Funding secured from the Social Housing Decarbonisation Fund Wave Two to enhance homes, making them warmer and greener.



SILVER

status with improved performance achieved in our Sustainability Homes Index for Tomorrow (SHIFT) assessment





Safety compliance

Ensuring FCHO homes are safe is a priority. We have an excellent record in this area and regularly inspect our 11,500 homes

to ensure they meet the Government’s Decent Homes Standard and comply with fire, gas, electrical, asbestos, water hygiene and lift safety requirements.



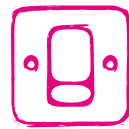
100%

Homes with an up-to-date gas safety certificate



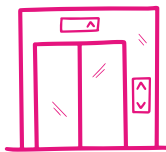
100%

Communal areas with an up-to-date fire risk assessment



99.9%

Homes with an up-to-date electrical certificate



100%

Safety compliance for water and our lifts

Great homes highlights

- West Vale – our flagship 88-home mixed-tenure scheme at Coldhurst – was completed in 2024/2025.

Located at the gateway to Oldham, it is FCHO’s biggest project to date and cost £20 million.

Now fully occupied, it is a vibrant community of sustainable new houses and apartments setting the standard locally for high-quality, affordable green homes to meet local housing needs.

- Making sure all our properties are as energy efficient as possible is a top priority for FCHO.

We recently completed work at 470 properties at Failsworth, Chadderton and Royton in a two-year £4.4 million spend that on average saw £9,350 spent on each property.

Measures installed included loft insulation, triple-glazed windows and insulated doors, low energy lighting, cavity wall insulation and smart heating controls to help customers save energy and money.

More work is happening right now to improve 645 homes in a £6.1 million new wave of investment in Abbey Hills, Roundthorn, Shaw and estates in Chadderton.

This means all 11,500 FCHO properties will have an Energy Performance Certificate (EPC) rating of C or better by 2030.



LOOKING AHEAD

By 2026...

- We will launch our Homes Strategy 2025-2030 which will cover homes, sustainability and environmental, and growth to enhance customer satisfaction, support our neighbourhoods to thrive and reflect the high standards that our customers deserve.
- We will implement recommendations from our detailed, whole-business action plan using customer feedback to drive improvements in overall customer satisfaction with our homes and services.
- We have rolled out a damp and mould improvement programme to meet the requirements of Awaab’s Law and we will monitor data and listen to customers, so we comply with legislation and our customers feel safe in their homes.
- We will deliver 161 new affordable, sustainable homes to support local authority partners to address the housing crisis.
- We will begin energy efficiency upgrade works to make around 650 more homes reach Energy Performance Certificate (EPC) C.





# GREAT NEIGHBOURHOODS

We are ambitious about making our neighbourhoods great places to live. This year has seen our teams focus on strengthening relationships with customers and partners to increase our impact.

## Working with the National Trust

In line with our plans to improve the environmental quality of our communities, we collaborated with the National Trust to review how we can make green spaces in neighbourhoods more biodiverse. This wide-ranging work included supporting customers who live in our Barker Street and Eldon Street neighbourhoods to take part in the National Trust's

pilot Sky Garden Challenge to promote balcony gardening. As the only social housing provider to take part in the project, we are very proud of our customers' efforts and to see them enjoy the benefits of nature outside their homes.

"Me and my son Clayne joined the challenge as he loves nature and wanted to get involved. We've planted a number of seeds over five planters which are on our balcony wall. We're both

very new to this so there has been a lot of trial and error and we've realised nasturtiums and cornflower grows best in our space."

Customer, Chloe Parker

©National Trust Images/Paul Harris



Elsewhere in our neighbourhoods, we have kept up our work to provide great, green, nature friendly places to live.



76

Trees planted



17,000m<sup>2</sup>

Of wildflower zones, natural meadows and bulb mix areas maintained.



800

tonnes Of fly tipping removed from neighbourhoods including 712 mattresses, 283 fridges and freezers and 360 TVs in more than 1800 journeys to our local recycling centres.

## Antisocial behaviour

Tackling antisocial behaviour continues to be a priority and we know issues including noise nuisance, vandalism, and abuse can have a huge impact on customers and communities.

These are often not just FCHO challenges but

more complex issues that require joined-up work with local partners and we have responded to this by developing our approach. We take lots of early action in ASB cases which includes mediation, Acceptable Behaviour Agreements, tenancy warnings and signposting to partner agencies

for support. Thanks to successful collaboration with Greater Manchester Police and Oldham Council we have taken positive action on 562 ASB cases. This includes securing closure orders at three properties, a court injunction on an individual to stop rough sleeping and criminality and carrying out tenancy action so residents can live peacefully in their homes.



562

Antisocial behaviour (ASB) cases handled



4

ASB injunctions secured



2

ASB evictions secured



3

ASB closure orders secured





## Great neighbourhoods highlights

- We are more than just a landlord and we take very seriously our mission to make our communities the best places to live.

Two community gardens on unused FCHO land were opened in 2024/25. We supported volunteers at the Day Drive Project in Failsworth to grow food and at Eden Street in Barker Street we helped local community group OL1 to develop a community garden. Both were transformed into thriving hubs for local people to enjoy.

- Anti-social behaviour causes misery and tackling it is a top priority for FCHO.

We have now aligned all our ASB teams to mirror those of Greater Manchester Police and Oldham Council to more effectively drive down incidents while all the time working with our local partners.

This move followed a pilot in Higginshaw that saw a 50% reduction in ASB incidents when we aligned with the council and police.



## LOOKING AHEAD

### By 2026...

- We will pilot new approaches to tackling ASB that bring our team together with the police and other partner organisations, all aligned on resolving complex issues.
- A new direct route for customers to report fly-tipping to us will be implemented, so we can respond and attend to it faster.
- We will strengthen relationships and visibility in the community by rolling out a schedule of neighbourhood walkabouts across all our patches, promoted to customers and open to local councillors and residents.
- Clear communal service standards to outline what customers can expect from us and how we look after shared areas in neighbourhoods will be developed.
- We will update our Neighbourhood Care Policy and produce a customer-friendly version to share with customers our approach to looking after open spaces and shared communal areas in our neighbourhoods.





# GREAT COMPANY

We aim to be a great company where colleagues thrive and strive to deliver the best services to customers in a company that is well run, open and transparent. This year we have taken steps to ensure our business is financially strong in the long term and promote the importance of colleague voices in achieving our

## G1/V1 rating from the Regulator of Social Housing

In December we retained the highest rating possible from the Regulator of Social Housing, confirming we are well run and financially strong and stable. This validation puts us in a strong position to continue

investing in existing homes and building much needed new ones, enhancing the communities in which we work, and responding positively to challenges facing the housing sector.

## Financial performance

Our overall financial performance has remained strong and as a V1 rated

organisation we have been able to deal with financial pressures affecting us. This year we have made changes to our pension arrangements to support financial sustainability in the long-term and provide fair and equitable benefits to all colleagues.

Increased operating costs and proactive steps we have taken to manage these this year include:



£1.5M

Spend on repairs to the St Mary's district heating system and additional high-cost repairs and contractor costs.



£1.1M

From additional demand for repairs.



By making careful decisions to ensure our organisation is financially strong for the long term, we can keep on investing in our homes, services, neighbourhoods and jobs, and delivering on our ambitious Big Plan 2.0 goals.

## People and culture

Since the launch of our Big Plan 2.0, we have introduced quarterly surveys to help us develop good communication with colleagues and promote a positive culture at work. We have achieved record engagement with colleagues and are now using the survey results to keep on improving in this area.

Bespoke training launched for Our Voice colleague representatives to support them and maximise their impact and influence at FCHO.



Equality Diversity and Inclusion (EDI) Strategy 2024-2027 launched. This embeds all the positive aspects of our culture by embracing diversity and inclusion and delivering equity across our business.





## Great company highlights

- We recruited three new non-executive directors to our Board and an independent to our Customer and Communities Committee to strengthen our knowledge, expertise and insight.

Their experience in housing, strategy, business and health will be invaluable as we

continue to deliver on our Big Plan 2.0 priorities and enhance our services for customers.

- FCHO is a major employer in Oldham with around 420 employees.

We are committed to training our staff and equipping the next generation to gain the skills they need to have a fulfilling career with us.

In February we announced plans to double the number of apprentices on our books by 2027 – from 11 to 22. Doing so reinforces our ongoing commitment to providing valuable training and employment opportunities in the local community.



## LOOKING AHEAD

### By 2026...

- We will continue to monitor our finances carefully so we can work within our budget and keep on investing in priority areas. These include business transformation to improve services to customers, building much needed new homes, creating apprenticeship opportunities, investing in existing homes and energy efficiency improvement works.
- We will continue close collaboration with Our Voice colleague representatives to understand feedback and act on colleagues' views.
- Maintaining momentum and driving even stronger participation in our colleague engagement surveys will continue to be a focus.
- We will use insight to shape practical improvements in our teams which strengthen trust and culture.
- Be an employer of choice to attract and retain high-quality talent at FCHO so we can deliver the best for our customers and communities and reflect the communities we serve.
- Develop a new internal communications platform that enables clear, consistent communications to support engagement, performance, and culture.





# CUSTOMER VOICE

Customers are at the heart of what we do, and we know working with them is so important for delivering excellent customer experience.

This year we have continued to listen to our customers through feedback surveys, customer groups and complaints to understand their views and help shape great services for everyone who lives in an FCHO home.



3000+

Customers gave us feedback on our services through Tenant Satisfaction Measure (TSM) surveys and customer service surveys.



3

Customers recruited to our Customer and Communities Committee with recruitment ongoing for a further 3 customers to represent both tenants and leaseholders.

These are made up of...



247

Engaged customers are part of our customer groups



46

Customer engagement activities took place

We know how important customer involvement is to help us continually improve and we have a variety of opportunities for rented customers and leaseholders to have their voices heard.

Through our customer groups, members influence our policies and processes, decision-making, how we deliver services and more.

## Customer groups active this year include...

- Customer Voice Panel
- Neighbourhood Champions
- Tenancy and Neighbourhoods Working Group
- Customer Void Inspectors
- Learning from Complaints Working Group
- Performance Challenge Working Group
- Equality, Diversity and Inclusion (EDI) Working Group
- Sustainability Working Group



## Influencing our work

Here are some of the ways our customer groups influenced our work in 2024/2025.

- We have reviewed our Aids and Adaptations Policy to ensure it provides clear information for customers, and we have improved the design so it is more reader friendly, ensure it works well on mobile devices and can be translated to meet customers' needs.
- We have reviewed our Neighbourhood Champions process to make it simpler for our Champions to complete their inspection documents.
- This strengthens our approach to issues like anti-social behaviour and fly tipping, and increases ways our Champions can be involved in our neighbourhood improvements.
- We have worked with our Customer Voids Inspectors to spot themes and trends in their checks on empty homes to help improve the standards our customers receive when they move into an FCHO home.
- We increased our repair budget by more than £1 million after customers told us we needed to do better at delivering repairs.

The extra cash has helped us respond to a higher demand for repairs. We also changed the way our teams deliver repairs so we can complete more at first visit to offer a better service.

## Get involved

If you are a customer and would like to get involved in any of our customer engagement groups, we'd love to hear from you. Please contact our Stronger Communities team.

**Telephone:** 0161 393 7117

**Email:** ci@fcho.co.uk



# COMPLAINTS

We are committed to learning from complaints, taking action so they don't happen again and using feedback to drive improvements across our business.



1052

Complaints received



48%

Complaints upheld



99%

Of all complaints responded to within the Housing Ombudsman Service timescales

## Main themes for complaints in 2024/2025



48%

Repairs, safety checks and maintenance



11%

Customer communication



9%

Damp, mould and condensation

## Improvements we've made to our complaints process this year

- We've used insight from complaints themes to develop service action plans to improve what we deliver for customers and increase satisfaction.
- We've done deeper analysis on the reasons behind complaints and have begun recording

multiple reasons. This gives us a better understanding of how customers experience our services and areas where we need to focus attention.

- We've continued to strengthen the work of our Customer Complaints Working Group. This is made up of customers, senior managers and colleagues from across our organisation and

its purpose is to use feedback and intelligence from complaints to help us continuously enhance our services and ensure our complaints process is robust and fit for purpose. This year the group has influenced process and policy changes, our complaints responses, compensation levels and more.

## Service improvements

Here are some of the actions that we have taken or are working on to improve our services as a result of complaints and customer feedback.

CUSTOMERS SAID	WE DID	THE RESULT
Customers would like better communication about their repairs and their jobs completed right the first time.	We've reviewed how we plan and schedule our repairs to improve communication and help increase the number of repairs delivered right first time.	Our Tenant Satisfaction Measure (TSM) score told use that of 79% of customers are satisfied with our overall repairs service, which is higher than the Greater Manchester housing association average (75.3%)*. In 2025/2026 we will continue to improve our repairs service to enhance the customer journey.
Customers would like our pest control service to be more effective and they would like a better experience when reporting pest issues.	We reviewed our pest control process and identified issues with the existing contract. As a result, we appointed a new contractor and developed a new Pest Policy to improve our service.	We've seen a reduction in pest control complaints, customers are telling us that the process is simpler and we are also using pest data to proactively target problem areas and reduce issues for customers.
Customers want to have confidence that FCHO takes damp and mould issues seriously and ensures homes are safe and healthy to live in.	We reviewed our damp and mould procedures to make sure we meet the requirements of Awaab's Law, which launches in October 2025. This places responsibilities and time limits on social landlords like FCHO to respond to potential hazards in residents' homes and ensures customers have high quality, safe homes.	We've launched our revised damp and mould process to ensure we have a robust approach for responding to customers' concerns, make it easier for customers to report issues at their property and ensure we comply with Awaab's Law.
Customers would like our Board and Executive team to understand the customer journey, from when customers raise an initial concern, through to making a complaint and when they receive a complaint outcome.	We're producing customer complaint journey videos for our Board members and Executive team to understand the complaints process from the customer's perspective, what we can learn from their experiences and how this can be addressed with our teams.	Our Board and Executive team are using lessons learned to inform decision making and helping us enhance the services we deliver.



## LOOKING AHEAD

### By 2026...

- We'll launch a Complaints Customer Voice Panel group. We'll be working with customers to understand what good complaints handling looks like from their perspective and show customers the plans we have in place to stop issues from recurring.
- We'll review our complaints service and identify ways to further strengthen our performance and increase satisfaction with our services.

**Read more about our complaint performance in our Housing Ombudsman Service Annual Complaints Performance and Service Improvement Plan**

[Click here](#)

**View an overview of our complaints performance in 2024/2025.**

[Click here](#)

**View our 2024/2025 self-assessment against the Housing Ombudsman Service Complaints Handling Code.**

[Click here](#)

\*\* Source is CMHP





# TENANT SATISFACTION MEASURES

Tenant Satisfaction Measures (TSMs) are set by the Regulator of Social Housing and are designed to tell customers how well we're doing at providing quality homes and services for those who rent their home from us.

## Our 2024/2025 scores

### Services



**78.5%**

Were satisfied with overall services provided by FCHO



**79%**

Were satisfied with the overall repairs service received



**76.3%**

Were satisfied with the time taken to complete their most recent repair



**76.2%**

Of non-emergency repairs were completed within FCHO's target timescale



**99.7%**

Of emergency repairs were completed within FCHO's target timescale



**71.6%**

Were satisfied that FCHO listens to views and acts upon them



**76.1%**

Were satisfied that FCHO keeps tenants informed about things that matter to them



**84.1%**

Agreed that FCHO treats tenants fairly and with respect



**38.8%**

Were satisfied with FCHO's approach to handling complaints



**72.7**

Per 1000 Number of Stage 1 complaints received, per 1000 LCRA\* homes owned by FCHO



**8.8**

Per 1000 Number of Stage 2 complaints received, per 1000 LCRA\* homes owned by FCHO



**100%**

Of Stage 1 complaints responded to within Housing Ombudsman code timescales (10 working days, or 20 working days for complex cases only)



**100%**

Of Stage 2 complaints responded to within Housing Ombudsman code timescales (20 working days, or 40 working days for complex cases only)

### Homes



**100%**

Of homes which required gas safety checks have had them completed



**100%**

Of homes which required fire safety checks have had them completed



**100%**

Of homes which required asbestos management surveys or re-inspections have had them completed



**100%**

Of homes which required legionella risk assessments have had them completed



**100%**

Of homes which required communal passenger lift safety checks have had them completed



**76.4%**

Were satisfied that the home is well maintained



**79.7%**

Of respondents satisfied that the home is safe



Neighbourhoods



65.8%

Were satisfied that FCHO makes a positive contribution to neighbourhoods



66.3%

Were satisfied that FCHO keeps communal areas clean and well maintained



60.5%

Were satisfied with FCHO's approach to handling anti-social behaviour

OUR KEY AREAS OF FOCUS TO IMPROVE TSM PERFORMANCE APRIL 2025-MARCH 2026

This year we are pleased to report strong TSM performance in key areas including overall customer satisfaction with our services, the time taken to complete repairs and making sure homes meet key safety requirements.

We also know there are some areas where we need to improve customer satisfaction and over the next 12 months we will be focusing on:

1. Strengthening our approach to anti-social behaviour (ASB).

Tackling antisocial behaviour continues to be a priority and we know ASB can have a huge impact on customers and communities. These are often not just FCHO challenges but more complex issues that require joined-up work with local partners.

We will focus on:

- Reviewing our ASB processes and identifying where we can make improvements to enhance customer experience and satisfaction.

- Trialling further approaches to tackle ASB that bring our team together with the police and other partner organisations to help tackle and ASB.

2. Improving how we keep customers updated on our services to keep communal areas clean and well maintained.

We know customers take pride in where they live and we will be improving how we communicate about the services they receive.

We will focus on:

- Making information about these services clearer and more accessible on our website and in our neighbourhoods.
- Working with our customer groups to give information that matters to customers, including schedules and what they can expect from our services.

- Improving our systems to plan and schedule work to deliver a consistent, high-quality service and respond faster when customers report issues.
- Working with Oldham Council to tackle waste and fly tipping in our neighbourhoods.

3. Continue to improve our complaints service and response.

Feedback through complaints is a valuable tool to understand what customers want from us and where we can improve.

We will focus on:

- Responding to themes and trends and working with our Learning from Complaints group to improve our services.

4. We will continue to improve our repairs services.

We know how important a high quality repairs service is to our customers.

We will focus on:

- Completing more repairs first time.
- Reducing waiting times.

- Improving our communication with customers during the repairs process.

Read more about our Tenant Satisfaction Measure performance at [www.fcho.co.uk/tsm](http://www.fcho.co.uk/tsm)  
[Click here](#)



# RENT AND VALUE FOR MONEY

Most of our income comes from rent and we work hard to make sure our customers get the best value for money when we invest this in improving existing homes, building new homes and running our services.

We also focus on making every pound we spend with suppliers go as far as possible to benefit our customers and communities.



**99%**

Rent collected

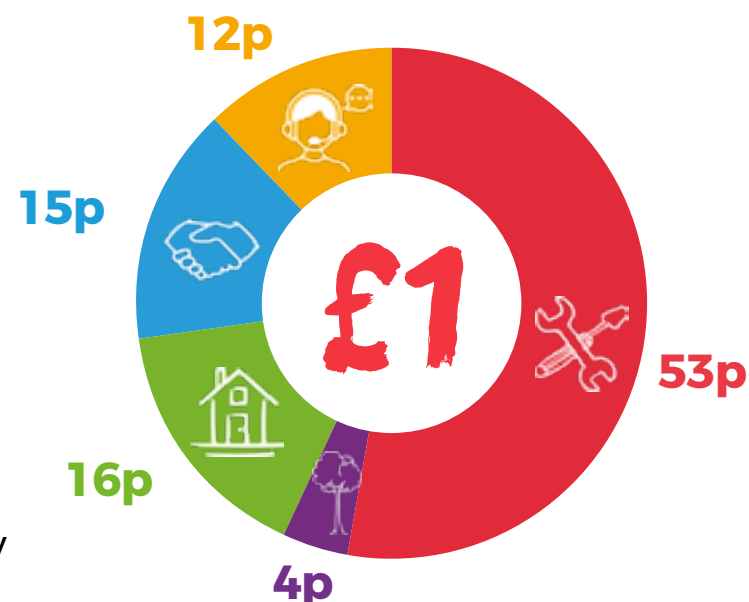


**1.86%**

Rent arrears

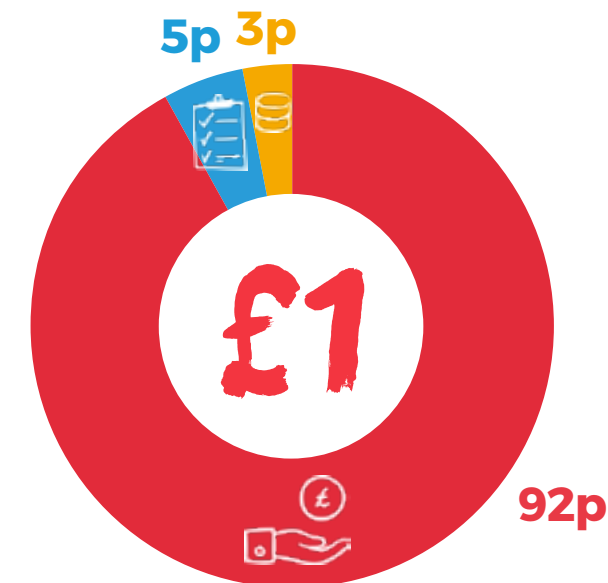
## HOW EVERY £1 OF RENT IS SPENT

- Repairs, maintenance & investment in homes
- Looking after open spaces
- Building new homes
- Behind the scenes support teams e.g. contact centre, customer communications, finance
- Frontline service teams e.g. community services, neighbourhoods



## WHERE EACH POUND COMES FROM THAT IS SPENT ON SERVICES

- Rent received
- Service charge income
- Other Income e.g. income from garages, shops and grants



## WHAT WE SPENT ON HOMES THIS YEAR



**£30.7M**

Total spent on homes



**£16.8M**

Investment work like new bathrooms, kitchens, roofs, windows



**£10.6M**

Repairs and maintenance like plumbing, plastering, joinery



**£3.3M**

Property safety work like fire safety measures, gas safety checks, electrical safety checks

### Value for money

Our annual accounts show how we are spending our money and if we are achieving value for money.

View our full financial statements for 2024/2025

[Click here](#)



# FINAL WORD

**This annual report has set out what First Choice Homes Oldham has achieved in 2024/25 and examined some of the challenges and opportunities that lie ahead. It is a story of sustained progress and of sound and achievable ambitions for the years to come.**

**As an organisation, we will not lose sight of our mission to make a positive contribution to our customers, their families and their communities.**

This is all underpinned by FCHO continuing to deliver good quality, safe and affordable homes. We are social landlord and we're proud of what we do.

We also remain committed to building foundations as a community anchor organisation and making a difference to local communities, the economy - in our role as a large local employer - and to customers' lives.

And we are forging ahead with plans to build more homes in partnership with developers and other organisations, and improve

those we already have by spending millions over the next five years to make them warmer and more energy efficient.

Challenges remain as the context in which we operate changes at pace. We need to recognise what has changed and how we respond in terms of an uncertain economic backdrop, a new regulatory framework, new technology and, crucially, in better understanding the changing needs and expectations of the communities we serve.

It is, in effect, a constantly moving and complex picture but one I have every confidence will see FCHO continue to grow in strength as we look to meet those challenges and deliver on our ambitions.

Thank you for reading and if you have any feedback or comments on our annual report, we would love to hear from you. Email [communications@fcho.co.uk](mailto:communications@fcho.co.uk).



**Mark Gifford OBE**  
Chief Executive  
First Choice Homes  
Oldham







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