

# Our Plan

# 2026—2030



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# Welcome to Our Plan

**Our customers are at the heart of everything we do. Their voices, experiences and ideas have played a central role in shaping this strategy and the priorities that will guide FCHO over the next four years.**

Our Plan builds on the progress we've already made to strengthen customer influence at every level of our organisation.

The launch of our Customer and Communities Committee has created an important link between customers, neighbourhoods and the Board.

Our Customer Performance and Scrutiny Panel continues to bring a wider range of experiences and perspectives to monitor, review and challenge what we do. Our former Customer Voice Panel has evolved into the Customer Engagement Network, giving customers more opportunities than ever

to share what matters to them. In summer 2025, hundreds of people from across the borough took part in the Customer and Communities Strategy consultation, telling us clearly what their priorities are. This feedback - along with insight gathered throughout the year and in conversations with organisations we work with - has ensured Our Plan reflects the real experiences of people living in our homes and focuses on where we can make the biggest difference.

Customers will continue to play a vital role as we deliver this plan. They will support us to develop services and track our progress and provide the constructive challenge that keeps us focused on what matters. Their influence is key to helping us continually improve and deliver better outcomes for our communities.



# Our Plan

## 2026-2030

**We're delighted that Zara Mills, member of our Customer Performance and Scrutiny Panel, is introducing Our Plan. She shares:**

*"Through my involvement, I've seen first-hand how strongly customer voice has shaped this strategy. You can see this in the focus on providing safe, well-maintained homes, services that are easy to access and making sure customers feel heard when things need to improve."*



**"Our role as involved customers is to keep customers' voices at the centre of decisions and I look forward to the positive difference we can make together."**

**Zara Mills**

Customer Performance and Scrutiny Panel (CPSP) member

*"I'm pleased that customer feedback has helped FCHO understand what matters most to customers and where the business can make the biggest difference."*

*"The plan shows FCHO's commitment to working with customers, listening to feedback and improving services – for people living in FCHO homes now and in the future. It also makes clear that customers don't just receive services; they can influence them."*

# Welcome from the Chair of the Board



**As Chair of the Board, I am pleased to introduce our corporate plan for 2026–2030. This plan sets out a clear, responsible and ambitious direction for the organisation at a time of challenge across the housing sector.**

The Board's role is to provide strong governance, strategic oversight and assurance. We are focused on ensuring the organisation is well led, financially resilient and focused on delivering safe, quality homes and services. In developing this plan, the Board has worked closely with the Executive team to ensure that our ambitions are realistic and affordable.

Externally, rising costs, increased regulatory expectations and building safety requirements all place pressure on housing providers. The Board is clear that safety, compliance and quality must always come first. Robust financial management, risk control and strong data are key in delivering future services and supporting investment. This plan is fully aligned with our 30-year business plan and risk appetite, ensuring that our ambitions for growth can be met without compromise.

Customers' voices are integral to our governance and performance against this plan will be closely monitored through ongoing meaningful engagement. If progress does not meet expectations, we expect prompt action and a commitment to ongoing improvement.

This corporate plan provides a clear framework for decision-making, it balances ambition with stewardship and innovation with control. On behalf of the Board, I am confident that it positions First Choice Homes Oldham to meet future challenges while continuing to deliver meaningful outcomes for customers and communities.

I would like to thank our customers, colleagues, partners and stakeholders for their continued engagement and support. The Board remains committed to working collaboratively to ensure this plan is delivered with integrity, focus and care.

**Amanda Harris**  
**Chair of the Board**



# Welcome from our CEO



**As we set out to achieve the objectives outlined within this corporate plan, I am filled with a sense of pride and optimism for the future of First Choice Homes Oldham. This plan is a testament to our unwavering commitment to providing safe, sustainable homes and support the development of our communities.**

Our purpose is clear: providing quality homes and services. We are dedicated to achieving this through a collaborative approach, working in partnership with our customers, our community groups, local authorities and health services.

The strategic priorities set out in this plan reflect our approach to addressing the diverse needs of our community. Each priority is underpinned by specific objectives and initiatives designed to deliver measurable outcomes by 2030, with data and insight as a basis of decision making.

We recognise the importance of sustainability and are committed to driving energy efficiency, investing in sustainable technologies and embedding a safety-first culture. Our focus on quality services ensures that we continually enhance customer engagement and satisfaction. By strengthening neighbourhood safety and cohesion, we aim to create environments that help our customers to live well.

Our commitment to being a first-choice company means investing in our workforce, simplifying processes and promoting wellbeing and engagement. We understand success is built on the dedication and passion of our employees and we are committed to supporting their growth and development.

In a challenging environment, not everything can be done at once. We are clear about our priorities and honest about the trade-offs we are prepared to make. Where difficult choices arise, we will always prioritise safety, quality and trust over pace or short-term gains. We will invest in our people, data and systems even where this limits short-term financial returns, because long-term resilience and performance matter more. We will simplify where necessary to deliver consistent, fair and reliable services. These choices reflect our values, our social purpose and our responsibility to deliver sustainably for customers today and in the future.

**Mark Gifford OBE**  
**Chief Executive Officer**

# Executive summary

## Our Plan 2026-2030

**Our Plan 2026–2030 sets out our commitment to provide quality homes and services that make a difference to our customers, while strengthening communities and maximising our social purpose.**

A strong financial foundation underpins all our activities and operations. Our ambitions are realistic, affordable and fully aligned with a sustainable long-term business plan. We will manage risk carefully, maintain regulatory compliance and ensure that every pound we spend delivers value and supports our purpose.

Through strong governance and a focus on outcomes, we will deliver lasting value for customers and communities.

### Over the next five years we will:

- Ensure people are our priority from our customers to our colleagues. People will feel valued, empowered and services will be tailored to the needs of our customers and communities.
- Improve customer experience, giving customers meaningful opportunities to shape services, influence and hold us to account.
- Deliver new affordable homes that are energy efficient and respond to local need.
- Invest in our homes to ensure they are high quality and safe.
- Invest in updating our data capacity, with a focus on quality and improving skills to better manage customer and asset information.
- Improve digital access and customer service, ensuring customers current and future needs are met.
- Develop strong partnerships with key local organisations, ensuring our activities are driven by our social purpose to support both our customers and the wider community's needs.



# Our Plan

## 2026-2030

Our strategy to 2030 centres on our focus for customers and we will concentrate on delivering quality homes, excellent services and strong communities.

Our strengths and FCHO values will support and guide this work.

Our strategy house shows the impact we want to make and how we will achieve this.



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## Where we are now

**The housing sector continues to face significant pressures, driven by a combination of demographic, economic and environmental factors. Demand for affordable housing in the area is far greater than supply. Rising private rental costs and limited access to home ownership mean that more households are reliant on social housing for security and affordability.**

National housing policy highlights the importance of balancing priorities around increasing housing supply whilst also improving the quality of our existing homes, particularly in relation to building safety and energy efficiency. The introduction of Awaab's Law sets a stronger regulatory framework, requiring providers to ensure compliance while maintaining financial viability.

Locally, the population is growing faster than anywhere else in Greater Manchester. Whilst we must continue to meet the needs of older people, overcrowding is a challenge and we have an increasing need for family homes. As an organisation with a strong social purpose, we recognise we have a critical role in supporting community resilience, employment and health and wellbeing outcomes.

Advances in technology and data are reshaping how services are delivered and how customers expect to engage with us. We are seeing increased expectations for greater flexibility and responsiveness. Our customers' expectations and needs are evolving not just around the quality and safety standards of their homes, but also in how they experience our services and interact with us.

As a housing association, we remain committed to our purpose, providing quality homes and services. What is changing is how we work to deliver that. We are adapting our systems and embracing innovation to meet new regulatory standards, respond to environmental challenges and provide services that reflect the world our customers live in today.

Whilst the challenges are clear we remain optimistic, supported by the many opportunities available through local collaboration and innovation. Strategic partnerships with local authorities, developers and community organisations give us opportunities to contribute to promoting social cohesion and tackling inequalities in education, health and employment. Government funding streams, such as the new Social and Affordable Homes Programme offer scope to invest in new homes and sustainability initiatives.

Against this backdrop, we must balance growth ambitions with the responsibility to maintain safe, quality homes, while ensuring financial resilience and long-term financial sustainability.



**We will balance growth ambitions with the responsibility to maintain safe and quality homes.**



# Our purpose and values

## Our purpose is providing quality homes and services.

**We've renewed our purpose to demonstrate our commitment to customers, homes and communities and we're transforming what and how we deliver for them. In the next five years we'll create more homes, enhance the ones we have and work closely with partners and customers to shape sustainable communities. At the same time, we'll evolve into a smarter more data-informed organisation that puts people first.**

By 2030, we will be a data-informed organisation where insight shapes decisions. We will use reliable data and customer engagement to improve services and deliver meaningful outcomes for customers, colleagues and communities. Analytics will enable us to anticipate customer needs, optimise asset performance and enhance service delivery.

Our customers and communities will see and feel the difference; services will be more responsive and designed with their involvement. This means faster resolutions and homes that are safe, well maintained and better suited to their needs.

Our colleagues will be empowered with data, modern tools and a strong learning and development offer. This will help them grow, lead change and make a difference every day. Pay and reward will reflect contribution and support progression.

Everything we do will be informed by our social purpose, to reduce inequalities by providing safe homes and the conditions for healthier, more resilient communities.

### Our values

Our organisational values will continue to underpin everything we do.





**NATURE  
NEEDS  
HEROES**

**Plant2Action**

**We're transforming how we deliver for our customers and communities.**



# Our strategic objectives



# Our strategic objectives



We will provide safe, quality homes by improving existing properties and build new, sustainable housing that meets local needs.



We will actively listen to customers, involve them in decisions and in doing so improve the quality of services and benefit our communities.



We will transform customer and colleague experience by investing in digital and data that make services integrated, faster and more accessible.



We will be a first-choice employer where people feel valued, supported and empowered to deliver excellent services and achieve their potential.



We will maximise our social purpose by using our influence and partnerships to support local people, communities and the regional economy.

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**Quality homes**

# Quality homes



**We are committed to providing homes that are safe, compliant and sustainable, ensuring they meet or exceed the standards set out by regulatory and legislative frameworks. Through a proactive approach to asset management, sustainability and regeneration, we will protect customer wellbeing, strengthen communities and deliver long-term value for money.**

**We will achieve this by:**

## **Regulatory compliance and safety**

- Ensure compliance with the Building Safety Act, Decent Homes Standard, Awaab's Law and all landlord safety responsibilities.
- Develop and maintain robust building safety, supported by transparent reporting and governance practices.

## **Sustainability and energy efficiency**

- Develop our homes to improve energy efficiency, aiming for 100% of properties with an Energy Performance Certificate of C or above by 2030.
- Invest in sustainable technologies to reduce environmental impact.

## **Safety-first culture and asset management**

- Establish proactive asset management practices to reduce risks such as damp, mould and structural defects.
- Balance responsive and planned maintenance to improve customer satisfaction and long-term cost efficiency.

## **Data and intelligence**

- Use data analytics to guide investment decisions, reduce costs and anticipate maintenance needs.
- Integrate customer feedback and safety data into investment planning.

## **Place-based investment**

- Build more homes that meet customers' needs.
- Prioritise local delivery and investment ensuring that regeneration benefits our communities.
- Work in partnership with local authorities, health services and community groups to deliver place-based regeneration that improves neighbourhood safety, wellbeing and cohesion.



# Our Plan

2026-2030



# Excellent services

# Excellent services



**We will ensure customers are at the centre of everything we do, including our decision-making processes. Customer voices will be embedded within our governance structures, ensuring that customers have meaningful opportunities to influence and shape the services they receive.**

We are committed to providing transparent and accessible communication through multiple channels, supported by enhanced digital capabilities and a new customer relationship management platform.

Our support will be informed and responsive, underpinned by data-informed insights and strengthened by colleague training, so they're empowered to deliver excellent service. We will also improve our repairs process, with a clear focus on achieving first-time resolutions wherever possible.

**We will achieve this by:**

## **Improving customer satisfaction**

- Improve how we listen to customer views and act upon them.
- Increase overall service satisfaction.
- Ensure customers are kept informed about things that matter.

## **Improving customer engagement**

- Involve customers in shaping services.

## **Maintaining operational efficiency**

- Improve first-contact resolution.
- Increase digital interactions and customer portal usage, while offering non-digital alternatives.
- Ensure repairs are completed right the first time.
- Reduce unnecessary callbacks.

## **Improving data quality**

- Modernise our data platform.

## **Improving complaints and Housing Ombudsman responses**

- Improving knowledge sharing and information management.
- Reduce complaint volumes and upheld complaints.



# Our Plan

2026-2030



# Strong communities

# Strong communities



**The safety and cohesion of our communities are central to our plan. We are committed to strengthening neighbourhoods through clear neighbourhood plans and strong collaboration with local authorities, the police, health services and community groups. Together we will tackle anti-social behaviour, enhance community spaces and create safer, more welcoming environments.**

To strengthen our collective voice and influence, we will play an active role in regional housing partnerships across Greater Manchester and beyond. Working collaboratively with housing providers and stakeholders, we will learn from others, improve housing quality and shape policies that support sustainable communities.

Creating social value is key to our vision for strong communities. We will ensure that every partnership, project and investment contributes to supporting our customers, creating opportunities and enhancing the environment around us.

We will ensure that everyone living in our homes is supported to succeed within their community.

## We will achieve this by:

### Enhancing customer satisfaction

- Recruiting a diverse range of customers in our governance and consultation work.
- Improving anti-social behaviour outcomes.
- Enhancing feelings of safety in homes.

### Enabling partnerships

- Establishing strong, strategic partnerships that deliver lasting benefits for our customers and communities.
- Embed social value across all areas of our work, with a clear framework, integrated performance measures in every major partnership and demonstrable community impact.



# What Our Plan is

We know laying the right foundations is key to successfully delivering our plan for our customers and communities. It means effective governance, clear communication and a commitment to continuous improvement as a strong base for our work.

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## Enhanced customer voice

**We will provide excellent customer experience; we hear customers' voice throughout the organisation so they can influence the services they receive, and we make a positive contribution to the communities in which we operate.**

### **We will achieve this by:**

- Further embedding our Customer and Communities Committee in our broader governance structures.
- Ensuring our involved customer network is representative of the communities we serve.
- Giving our customers a wide range of opportunities to influence and scrutinise our policies and services.
- Acting on feedback shared by customers and ensuring changes we make are clearly communicated.

## Engaged people

**Our people are our greatest asset, we have an engaged and committed workforce, and our plan builds on this and is forward-looking.**

Our ambition is to create a highly skilled, engaged and inclusive workforce, one that delivers outstanding services for our customers and drives success.

### **We will achieve this by:**

- Strengthening workforce capacity and capability through strategic workforce planning, recruitment and development.

- Embedding our values and culture by increasing transparency, promoting inclusion and amplifying colleague voice.
- Investing in learning and development by expanding training, mentoring and talent development opportunities.
- Simplifying processes and policies to make work easier, more efficient and focused on outcomes.
- Supporting wellbeing and engagement with diverse initiatives, hybrid working and ongoing feedback mechanisms.



# Strong data & technology

**Our goal is to become a data-informed organisation, where real-time, reliable data and collaborative customer engagement inform every decision we make.** This approach enables us to improve our services, drive performance and deliver meaningful outcomes for customers, colleagues and communities.

We will use data to understand customers' needs, make our assets work better and proactively improve our services.

Our colleagues will be supported with live data, modern tools and robust learning and development opportunities, empowering them to embrace growth and manage change effectively.

Improving digital access for our customers is a priority. We will improve our customer self-service portal and digital systems to make services easier to use and more accessible for everyone, whilst continuing to ensure alternative ways to access our services remain available.

## We will achieve this by:

- Implementing digital infrastructure that is fit for the future.
- Ensuring access to real-time data for better decision-making.
- Enhancing customer self-service and digital engagement opportunities.
- Utilising data-driven asset management and investment strategies.
- Empowering our workforce with the digital tools and training they need to succeed.



# Robust finances

## Financial viability

**Our financial viability ensures we maintain regulatory compliance and supports the effective management of financial and operational risks within the Board approved risk appetite.**

We seek to maintain sufficient liquidity and financial capacity to operate within agreed tolerances, ensuring resilience to adverse events while enabling continued investment in new and existing homes and the delivery of valued services to our customers.

This financial strength allows us to respond to our ever-changing operating environment, while continuing to deliver for our customers, colleagues and partners we work with.

This means every pound we spend supports the achievement of our purpose. Our value for money strategy is focused on delivering tangible benefits, whether that be getting the right inputs at the right cost, getting the most of our inputs and delivering expected results.

## Business plan

**Our plans are fully costed and funded within our 30-year business plan, with planned headroom above all our funder covenants throughout.**

Our investment plans will ensure that we maintain above the regulatory requirements for our existing stock, ensuring that we are well placed to meet future regulatory changes. We will also continue to build additional homes which meet our communities' needs, supporting our growth ambitions. We will prioritise new and future funding to provide us with capacity to build at least 600 homes over the life of this plan.

Our strong commercial discipline is reinforced through our Board-approved financial golden rules. We will ensure particular focus on our interest cover metric, 'EBITDA-MRI', to be maintained above 121%. This means we can confidently deliver the plan's objectives, within the Regulator of Social Housing's economic standards and maintain our regulatory V1 viability rating throughout the duration of this plan.

## Key financial covenants – interest cover

**We are confident that our business plan provides flexibility to respond to new and existing challenges even in a changing external environment. The plan demonstrates our confidence in being able to meet these challenges and respond effectively.**

Our homes are safe and well maintained and we will allocate ongoing funding to keep them that way. The business plan's flexibility allows us to adapt to changes in legislation and customer needs. We regularly stress test the plan so we are assured we can withstand various cost pressures without significantly affecting our objectives.





# Effective governance

## Role of the Board, committees and Executive team

**Our Board provides strategic leadership, oversight and assurance, setting the organisation's long-term direction and ensuring compliance with regulatory and legislative requirements. The Board delegates to its committees, which cover key areas such as audit and risk, customer experience and development.**

The Executive team is responsible for leadership and delivery, ensuring that decisions made by the Board translate into effective operational plans. Working as a team, the Board and Executive uphold a clear focus on customer outcomes, financial viability and long-term sustainability.

## Performance monitoring

**Our thorough performance monitoring ensures accountability at all levels. This includes:**

- Regular monitoring of key performance indicators (KPIs) aligned with our corporate objectives.
- Transparent reporting to the Board, committees and regulators.
- Use of customer insight and feedback to measure impact and improve services.
- Independent assurance through internal and external audits.

This framework ensures that risks are identified early, resources are used effectively and corrective actions are taken.

## Reporting cycle

**We are committed to a transparent and consistent reporting cycle:**

- Annual reviews and reports to evaluate progress against corporate plan objectives and regulatory requirements.
- Quarterly performance reports to the Board and committees to provide oversight of delivery and assurance of compliance.
- Regular customer reporting to demonstrate accountability and strengthen customer trust in our governance arrangements.



# Risk and compliance

**We recognise the importance of effective risk management. This safeguards the business, its assets and stakeholders including its customers, improving organisational resilience and supporting effective decision-making.**

Our strategic risk register reflects the objectives of the plan and is reviewed quarterly by Board and relevant committees. Risk owners are operationally responsible for delivering and monitoring controls and mitigating actions to manage risks and keep them within our agreed risk appetites.

Our risk management framework lays out our organisational approach to risk management and outlines the risk responsibilities of all colleagues and committees.

## Risk appetite

**The Regulator provides annual sector risk assessments and these, coupled with regular horizon scanning, inform the Board's understanding of the sector, local issues and the wider economic and political environment. The Board sets risk appetites annually, which lay out how much risk the organisation is willing to accept in pursuit of the objectives laid out in this plan.**

Our overarching risk appetite statement is: In setting FCHO risk appetites, the Board recognises that whilst there are areas that require a robust approach to risk mitigation, there are areas where we can take greater risk, where this will provide demonstrable benefits to our customers and improve organisational effectiveness.

We are a compliance-led organisation and have a low appetite for any activities which will compromise our compliance against all key metrics. We are proud of our positive relationships with our stakeholders and will only tolerate a minor reputational risk.

In other areas where we can make a positive impact to our customers and on the services we offer, we have an appetite to challenge our existing approaches and adapt new approaches where we can see they have created positive outcomes in similar organisations elsewhere.

The Board recognises that effective risk management requires a balanced approach: we minimise exposure where risks would threaten compliance, stakeholder trust or our ability to deliver essential services, while accepting and encouraging prudent risk-taking where it can drive tangible benefits for customers and strengthen organisational performance. This balance supports our strategic objectives and underpins sound decision-making.



## Strategic trade-offs

**This plan sets out clear direction for delivering safe, quality homes and excellent services, while strengthening communities and maximising our social impact. However, we recognise we operate in a complex environment and not everything can be done at once.**

Prioritising is key to success. Strong governance, clear decision-making and focused delivery is critical. We are clear which strategic trade-offs we are willing to make if difficult decisions need to be made.

These trade-offs reflect our values, our risk appetite and our long-term responsibility to customers, communities, regulators and future generations.

## Our commitment

These trade-offs will be kept under regular review by the Board and Executive team. If the external context changes, we will adapt but in doing so we will be transparent, guided by our purpose, values and agreed risk appetite.

## Our social responsibility

**We recognise that housing is a foundation for good health and wellbeing. Our social responsibility is a key driver in all that we do. We understand our role is to reduce inequality by providing safe homes and building the conditions for healthier, more inclusive communities.**

Our social responsibility is substantially delivered through how we invest, how we provide services, how we work with partners and how we listen to customers. We use our role as a housing provider, employer and investor to benefit current and future generations. This guides our decisions, shapes our priorities and informs the strategic trade-offs we make.





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