

OUR TENANTS

OUR HOMES

OUR SERVICES

OUR COMMUNITY

OUR BUSINESS
AND OUR PEOPLE

STRATEGIC PLAN

2026 - 2031

Contents

Page

Introduction.....	3
Who we are.....	4
Our Tenants.....	5
Our Homes.....	6
Our Services.....	7
Our Community.....	8
Our Business and Our People.....	9
Strategic Risk Summary.....	10
CHA Achievements.....	11

Introduction

This Business Plan outlines how we will continue to provide safe, affordable homes and reliable services for our tenants over the next five years. It explains the challenges we face, the improvements we aim to make, and the steps we will take to support our tenants, our community, and our organisation.

Over the last plan period (2021–2026), we experienced significant change across our sector, including greater public and political scrutiny and tighter regulation. Although our priorities remain the same, achieving them now requires stronger governance, more investment and greater organisational capacity. These challenges are real, but they also give us an opportunity to improve, modernise and grow.

Looking ahead, we are hopeful and focused. Our work over the next five years centres on five key areas:

Our Tenants, Our Homes, Our Services, Our Community, and Our People.

We will deepen our understanding of what tenants need and the condition of our homes, helping us to improve quality and affordability. We are committed to delivering reliable services that tenants and community partners can trust and value, and we believe that the improvements we make will create a better experience for everyone.

We will strengthen our core business, support the development of our staff and board, and look for opportunities to grow the number of homes we own and manage. We will continue to work closely with tenants, partners and community organisations, building strong relationships that help us make a positive difference. Through our Charity Shop and our dedicated staff and volunteers, we will carry on supporting the wider community.

We will say goodbye to our Chair, Tony McClure who will retire in September. Tony has led the board through many changes and we are extremely grateful for the time and commitment he has given to us. Following a selection process it was agreed that Carl Edwards, (current Vice Chair), will be appointed as Chair and Helen Reddington will be appointed as Vice chair

Finally, in September 2029, Crosby Housing Association will celebrate its 60th anniversary. Reaching this milestone fills us with pride. We remain rooted in our community, guided by the values that have shaped us since the beginning, and optimistic about the future we can build together.

Mandy Elliott – Chief Executive





Who we are

Crosby Housing Association, founded in 1969, is a community based landlord committed to delivering high quality homes and services guided by strong organisational values. During this five year plan, we will mark our 60th anniversary, reinforcing our long standing connection to the communities we serve.

Mission

Our mission is to operate as a professional, efficient, and agile housing association that adds value and is valued—by tenants, colleagues, and partners alike. We focus on building effective partnerships, fostering continuous improvement, and supporting colleagues to perform at a consistently high standard. We embrace diversity to provide personalised, locally responsive services.

Strategic Focus 2026-2031

The 2026–2031 Strategic Focus sets out the core priorities that will guide Crosby Housing Association in delivering high quality services and long term value for our tenants, partners, and community.

It reflects our ambition to deliver new homes, grow through new partnerships, and strengthen the organisation for the future. The strategy provides a comprehensive framework for improving housing services, enhancing organisational capacity, and deepening engagement with tenants and the wider community.

Sustainability, inclusivity, and innovation underpin our approach, ensuring we remain responsive to changing needs while maintaining financial strength and resilience. By focusing on tenants, homes, services, community, and organisational development, the plan balances operational effectiveness with social responsibility.

OUR TENANTS

Tenants at the Centre

Tenants remain central to everything we deliver, and our approach aims to improve the quality of life for tenants and strengthen trust and loyalty which we believe is essential for long term organisational success.

We will improve satisfaction, engagement, and well being by enhancing communication, tailoring services, and expanding opportunities for tenants to be involved and influence our business decisions. We will prioritise affordability and accessibility to ensure our homes remain inclusive and tenants feel supported.

By prioritising tenant needs and promoting a sense of belonging, we aim to build strong, supportive relationships that contribute to community stability.

Tenants headline outcomes 2026 - 2031

We will:	Year 1	Year 5
Increase overall tenant satisfaction		Top quartile performance
Build positive relationships with our tenants and improve how we communicate, listen, understand and respond to tenant feedback	Approve communication strategy demonstrating tenant influence and involvement Increase communication activity Keep in touch over works, disrepair complaints etc.	Top quartile performance Increase number of involved tenants Tenant influence evidenced and shared
Recognise tenants' individual needs and circumstances and involve them when developing and improving inclusive services	80% Tenant visited in year Profiling data updated and reports developed	Increased number of involved tenants Train or Signpost 75 tenants to support maximisation of tenant income Evidence that data informs business decisions
Treat complaints as opportunities for service improvement	Staff training implemented and improved TSM response Work with tenants to scrutinise the service provided and provide training to tenants using the Housing Ombudsman Service on lessons learnt and case studies	Top quartile - tenants feeling satisfied with how CHA handles complaints

OUR HOMES

**PREDICTED SPEND
2026-2031**

**Improvement
Works
£4.5m**

**Routine
Maintenance
£2.2m**

**Cyclical
£812.5k**

**Major Works
£375.7k**

Quality, Safe, Sustainable Homes

We are committed to maintaining and improving the quality, safety, and environmental sustainability of our homes. This includes investment in repairs, ensuring homes remain safe and decent. We also aim to deliver additional homes to meet evolving local demand.

Homes headline outcomes 2026-2031

We will:	Year 1	Year 5
Develop new homes to provide much-needed accommodation in a place where tenants want to live	On site with 10-unit newbuild	Increased number of units owned and/or managed
Improve the safety and energy efficiency of homes and meet the quality standards set by Government and our Regulator	All safety surveys completed with findings implemented 10 units for Warm Homes scheme identified with timescales and costings agreed	10 homes upgraded through Warm Homes scheme and EPC C 100% of all non-exempt stock
Deliver against our contract with Sefton Council to manage homes on their behalf, providing a quality service that will benefit tenants and enhance our reputation	Meet LA contract KPI targets Deliver Satisfaction survey with the letting process	Good performance and successful delivery of contract
Improve stock condition meeting all requirements	Integrate results from stock condition survey into planned system Deliver 100% of planned program within the financial year	Updated Asset Management Strategy Plans in place for completing future stock condition surveys with system integration
Maximise income collection so we can continue to invest in existing homes and provide a high-quality repairs service that tenants are satisfied with	Set stretched budget targets and meet them Improved satisfaction with rent and service charge	Top quartile performance

OUR SERVICES

High quality services are essential for building trust and ensuring tenants feel supported beyond the provision of housing. We remain committed to continuous improvement by working more effectively and efficiently, underpinned by a data driven approach. The integration of new technology will strengthen our decision making and ensure it is informed by robust, reliable information.

We will also enhance our oversight of contractors to ensure consistently high service standards. By deepening our understanding of our customers, we will be better equipped to meet their needs and deliver services that are responsive and inclusive.

Services headline outcomes 2026-2031

We will:	Year 1	Year 5
Adopt smarter, technology driven working	Streamline / Digitise key manual processes Train staff on core systems Demonstrate early productivity gains	Use technology routinely to enhance, efficiency and service quality Embed data driven decision making Show clear evidence of improved productivity, customer experience, and value for money
Provide High quality Estate Services	Develop efficiencies without compromising service quality Increase speed of delivery through automated and streamlined processes	High quality safe internal and external communal spaces that are respected by tenants

OUR COMMUNITY

Communities thrive when people work together. As a small, proactive, and flexible organisation, we are able to respond quickly and deliver meaningful impact. By collaborating with local partners and listening to residents, we develop initiatives that strengthen neighbourhoods and foster connection. Our aim is to help people feel supported, connected, and proud of where they live—contributing to a more resilient and sustainable community aligned with our mission to create positive social impact.

Community headline outcomes 2026-2031

We will:	Year 1	Year 5
Strengthen relationships with contractors & community partners	Map out current partners and delivery of services, identify gaps to enable us to build relationships in services that would benefit tenants	Enhance tenant well-being by working collaboratively with community organisations, health partners, and support services to ensure timely access to support
Support Crosby Housing Association Charity shop to provide even wider benefits to our community	Uniform project, Community Christmas Lunch Volunteer support and recognition	Increased reporting on the social value that the shop brings to the community
Develop new projects, partnerships, and volunteer opportunities that encourage people to get involved, and work with community partners to support tenant wellbeing	Continue to work with partners and tenants to keep the areas they live in clean and appealing Build relationships to encourage active partnerships around employability, digital and financial wellbeing for tenants	By the end of the plan we will have delivered 4-6 community clean up / recycling initiatives 8 workshops for tenants and volunteers on employability skills

OUR BUSINESS AND OUR PEOPLE

To achieve our ambitions for tenants and their homes during a period of sector-wide change, we must retain financial strength and operate professionally to a high standard.

We will:	Year 1	Year 5
Strengthen Governance and Skills	Implement a plan for all staff to work toward relevant qualifications	All relevant staff qualified or in training The Board assured by strengthened governance arrangements
Empower Colleagues	Take responsibility for their actions and contributions Work with greater independence and confidence	Resolve issues earlier and more effectively Embed consistent, empowered decision-making across teams
Effective Financial Management	Work with consultant and new software to improve financial modelling and performance reporting	Financial targets achieved and viability improved Strategy fully implemented and aligned with business decisions
Promote Diversity and Inclusion	Strengthen a culture of respect and positive staff experience Enhance EDI training and maintain accurate staff records Improve tenant profiling practices Refresh recruitment approaches to support inclusion Introduce a new initiative that promotes belonging Maintain a workplace free from discrimination concerns	Build a respectful, inclusive culture with a positive staff experience Demonstrate strong future-focused practice in applying EDI principles across the organisation Be recognised externally for our inclusive culture
Improve Data Quality and Use	Complete baseline assessment Define core datasets Standardise data capture Deliver initial reporting improvements	High quality, consistent data across services Regular use of data in strategic and operational decisions Predictive analysis routine External assurance confirms improved data capability
Strengthen protection against cyber security attacks and fraudulent activity	Review policies to improve protection for cyber security. Develop anti-fraud policies and processes to enable the detection & countering of tenancy & other fraud Training procured for staff.	Robust Fraud and Cyber policies and practices that have been implemented and communicated effectively. Increased assurance for Board through annual reporting and external certification
Reduce Carbon Emissions	Approve ESG strategy Map EPC ratings and plan improvements Deliver quick win environmental actions e.g. energy efficient lighting, reduced travel, improved waste management	Increase homes meeting EPC C Plan in place to embed low carbon practices across operations Achieve positive environmental assurance. (e.g., internal audit, peer review, accreditation if chosen)
Adopt Smarter, Technology Driven Working	Streamline and/or Digitise key manual processes Train staff on core systems Demonstrate early productivity gains	Use technology routinely to enhance efficiency and service quality Embed data driven decision making Show clear evidence of improved productivity, customer experience, and value for money



Strategic Risk Summary

The risk profile reflects an organisation navigating a period of significant change and increased regulatory scrutiny. Strong governance, targeted investment in data and systems, improved contract management, and the organisational changes underway all position the Association well to manage emerging challenges.

Strategic Delivery and Monitoring

To ensure the successful implementation of the strategic focus areas, we will:

- Develop detailed action plans with clear timelines, responsibilities, and resource requirements.
- Establish performance measures to track progress against agreed objectives.
- Use reporting and review processes to identify issues early and make adjustments.
- Incorporate stakeholder feedback to support transparency and accountability.
- Ensure our approach keeps strategic goals realistic, measurable, and beneficial to tenants, communities, and the organisation.

Board Oversight

- The Board will review the Business Strategy annually to confirm priorities remain relevant and aligned with resources and yearly targets.
- The Risk Strategy will be formally reviewed at least every three years.

The Risk Register will be:

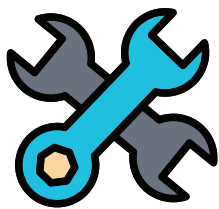
- Regularly updated
- Formally reviewed at least every three years

Performance and Financial Monitoring

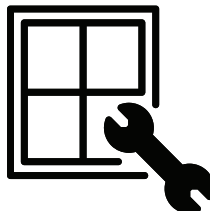
- 30 year financial forecast plans presented annually as a minimum.
- Financial performance will be monitored through quarterly management accounts.
- KPI performance will be reported through the quarterly performance report.
- Both reports will be included in papers presented to the Board.

CHA ACHIEVEMENTS 2021 - 2026

IMPROVING EXISTING HOMES



- Stock Surveys & Investment
- Fire Risk & Legionella Risk Assessments Completed
- Enhanced Insulation in 40 homes



- £5.6m in Property Investment Works
- £3m in property maintenance
- £170k in communal furniture and equipment replacements

ENHANCED TENANT SERVICES



- New Repairs Contractor & IT Systems
- Retendered cleaning & grounds maintenance
- ASB app launched



DECARBONISATION PLAN

- Implemented a decarbonisation policy
- Secured SHDF funding
- Updated EPC ratings

DELIVERING NEW HOMES



- 6 homes acquired via LAHF
- 3 units created by refurbishment
- Site purchased for 10 flats



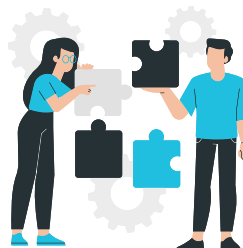
REFRESHING BOARD & STAFF SKILLS

- 7 new board members recruited
- New skills in finance & housing
- Staff training & apprenticeships

BUILDING OUR REPUTATION



- Securing Sefton Council Housing Management Contract
- Community Events & Charity Shop Activity
- Tenant Surveys Conducted



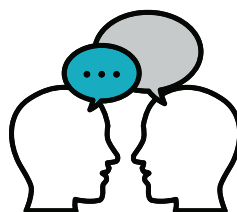
STRENGTHENING PARTNERSHIPS

- LCR and CHP Collaborations
- Poets Street Project
- Waterloo Community Initiatives

DIGITAL & FINANCIAL GROWTH



- New IT systems & mobile technology
- Annual Surpluses and Healthy Cash Reserves
- BRIXX financial planning



TENANT INVOLVEMENT & COMMUNICATION

- Tenant Panels
- Surveys
- Complaint Improvements
- Clear information



If you would like this information in another language or format, please ask us.

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ਜੇ ਇਹ ਜਾਣਕਾਰੀ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਵਿਚ ਜਾਂ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦੀ, ਤਾਂ ਇਹ ਸਾਥੋਂ ਮੰਗ ਲਓ।

Če želite ta dokument v drugem jeziku ali obliki, ali če potrebujete storitve prevajalca, se prosim obrnite na nas.

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如欲索取以另一语文印制或另一格式制作的资料，请与我们联系。

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