Northamptonshire
Rural Housing
Association

Annual report

and financial statement summary

for the year ended 31 March 2026



Welcome to our annual report

This report explains how we performed between April 2025 and March 2026.

Throughout the year we continued to deliver on our core purpose of providing and managing good-quality, affordable homes for local people across rural Northamptonshire.

Despite continued economic uncertainty and rising costs, we have invested in residents' homes, provided support when it has been needed and continued working with rural communities to provide more affordable homes. The Association remains financially strong to meet future challenges.

Engaging with our residents

Residents continue to play an important role in shaping our services. During the year we listened to feedback through surveys, conversations, complaints, compliments and opportunities for residents to get involved.

Our latest Tenant Satisfaction Measures survey showed positive results across all five themes, with overall satisfaction increasing to 92%. We're using the results to identify areas for further improvement and ensure residents remain at the heart of our decision-making.

We launched a new website in February. With a focus on accessibility, the new site makes it easier for all customers to find the information they need quickly.

Supporting our residents

We recognise that many households continue to face financial pressures. Our team has remained focused on providing advice, practical support and early help when residents need it.

During the year, we provided £8,466 through our Customer Support Funds, helping 43 households. We also helped residents access further support, including food bank vouchers, decorating vouchers and advice from Community Law.

Improving our homes

We've continued to invest in maintaining and improving residents' homes. We completed 1,690 repairs, with 93% of residents who responded to our repairs survey satisfied with the service they received. We also renewed bathrooms, replaced gas boilers, installed new air source heat pump systems, replaced doors and carried out exterior painting.

We continued our work to make homes warmer, more energy efficient and more affordable to run. Following the completion of a two-year retrofit programme in 2025, we secured additional funding through the Warm Homes: Social Housing Fund. Combined with our own investment, this has enabled us to begin a new three-year programme to improve homes. Through measures such as improved insulation, solar panels and more efficient heating systems, we're working to ensure all homes achieve a minimum Energy Performance Certificate (EPC) band C by 2030, while helping residents keep their homes warm and energy bills more affordable.

Building new affordable homes for local people

One of the most important parts of our work is helping rural communities meet local housing need. During the year, we purchased five new -build affordable homes in Yelvertoft, including four for rent and one for shared ownership.

Work also started on 10 new affordable homes at Millwood Way in Kings Cliffe and we continued working with local authorities, parish councils and other partners to identify further opportunities. These partnerships remain central to our ambition to provide more affordable homes for local people across rural Northamptonshire.

We've achieved a great deal this year and remain committed to providing the best possible homes and services for our residents.

10
new affordable homes started on site

43
households given financial help from our Customer Support Funds

Calls to our Customer Care Team answered, on average, in 18 seconds

92%
overall satisfaction

1,690
day-to-day repairs completed

96%
of residents satisfied that their home is safe

Looking ahead, we will continue to balance investment in our existing homes with our ambition to build more affordable homes for local people. We will also continue improving resident engagement, strengthening our services and responding to the changing regulatory environment. While challenges remain, we are confident in our ability to meet them. Our strong financial position, dedicated staff and committed Board ensure that we can continue investing in our homes, supporting our residents and delivering value for money.

Thank you to everyone who has taken the time to share their views with us during the year. Your feedback continues to shape our priorities and improve our services, helping ensure we remain focused on the things that matter most to residents. If you would like any further information, please get in touch via enquiries@midlandsrural.org.uk

Darren Paterson

Chair, Northamptonshire Rural Housing Association

Supporting residents in their homes and neighbourhoods

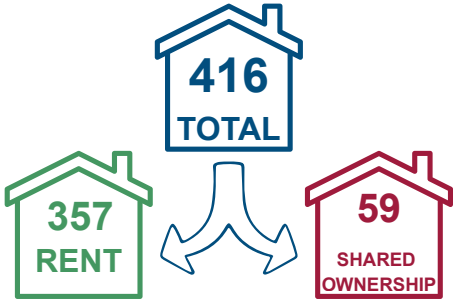


Northamptonshire Rural Housing Association is a profit-for-purpose housing association. This means we invest every penny we make into providing good-quality homes and services.

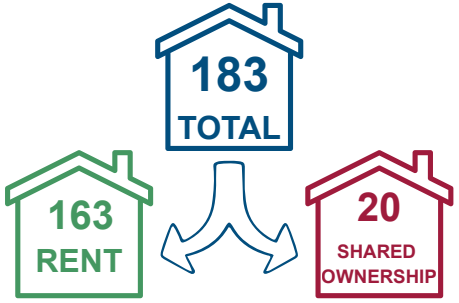
We provide affordable, safe and comfortable homes for local people in **48** Northamptonshire villages. Our housing officers provide all aspects of the housing management service including new tenancy sign-ups, tenancy support, managing anti-social behaviour and supporting residents with their rent. This means our housing officers get to know residents and understand the support they may need.

About our homes

Total number of homes **owned** by NRHA



Total number of homes **managed** by NRHA (on behalf of emh)



Types of homes

	Houses	Bungalows	Flats / maisonettes		Houses
RENT				SHARED OWNERSHIP	
Owned:	263	72	22	Owned:	59
Managed:	92	24	47	Managed:	20

Housing management

6 mutual exchanges

1 shared ownership home resold

21 homes re-let

88% of our homes were allocated to residents with a **strong local connection** to the village*

0 evictions

31 is the average number of days to **re-let a home**

0 decants to alternative temporary accommodation

63 organised **scheme visits** to meet residents in their homes

*where there is a requirement under planning conditions

Acquisitions and sales

5 new-build homes acquired by NRHA in Yelvertoft

1 home sold from our stock

Supporting residents in their homes and neighbourhoods

Customer Support Funds

During 2025-26...

...we gave a total of **£8,466** from the funds, helping **43** households.



Residents have used the funds for a range of things, including supermarket and food vouchers, and essential items when moving into a new home, such as cookers, carpets, washing machines and fridges.

Helping residents access other support

As well as providing financial help from our own funds, we've also helped residents access external support, including:

- **7** referrals to **Community Law**
- **4** referrals to the Sunflower Centre
- **21 food bank vouchers issued**
- **25 decorating packs** provided for new residents
- **1 Daventry Contact** referral

Rent and service charges

How your rent was spent (top four areas spent on service delivery):

1. **Planned repairs/upgrades***
2. **Servicing of loans**
3. **Staffing and administration**
4. **Day-to-day repairs**

*heating, bathrooms, kitchens, windows, decarbonisation etc

How your service charge was spent (top four areas):

1. **Grounds maintenance**
2. **Pumping stations**
3. **Electricity charges**
4. **Unadopted roads maintenance**

Tenure	Amount collected in rent and service charges	Average rent arrears throughout the year
Rental	**£3,457,756**	**0.47%**
Shared ownership	**£258,848**	**0.90%**

Supporting residents in their homes and neighbourhoods

Neighbourhood management

73% of residents are satisfied with our approach to anti-social behaviour

50% of shared owners are satisfied with our approach to anti-social behaviour

64% of residents are satisfied that we make a positive contribution to neighbourhoods

78% of shared owners are satisfied that we make a positive contribution to neighbourhoods

87% of residents are satisfied that we keep communal areas clean and well maintained

71% of shared owners are satisfied that we keep communal areas clean and well maintained

Data from Tenant Satisfaction Measures survey October 2025 (owned and managed homes)

22 anti-social behaviour (ASB) cases opened

0 cases involved hate crime

Most common types of ASB

1. Parking issues
2. Pet dog issues
3. Noise issues

1 skip day to help residents keep their homes and neighbourhoods tidy

£86,215 spent keeping schemes tidy and maintaining communal garden areas (incl. work outside of the gardening contract, such as clearing fly tipping)

Our satisfaction and TSM results give us much to be proud of, but we know we can do better in these areas. These are challenges across the housing sector, and we want to hear your ideas for improving our neighbourhoods and services.

> "Every year they provide a big skip for residents to use. They will knock on our doors to help if anyone has trouble disposing of larger items."
>
> **NRHA** resident

> "Lamleys were absolutely brilliant - they did a fantastic job with the hedge cutting."
>
> **NRHA** resident

Giving our residents a great service

Our residents are at the heart of everything we do.

We always aim to deliver the best possible service. Our Customer Promises are published on our website. We also provide a complaints performance update on our website every quarter. Results from our latest Tenant Satisfaction Measures Survey carried out in October 2025 are published on our website and throughout this report.

92% overall customer satisfaction **(rental households)**

57% overall customer satisfaction **(shared owners)**

86% of residents are satisfied we listen and act on their views

90% of residents are satisfied that we keep them informed

91% of residents agree we treat them fairly and with respect

50% of shared owners are satisfied we listen and act on their views

50% of shared owners are satisfied that we keep them informed

53% of shared owners agree we treat them fairly and with respect

Data from Tenant Satisfaction Measures survey October 2025 (owned and managed homes)

On average, *per month*, our Customer Care Team dealt with:

1,988 phone calls, MyHomeOnline contacts and emails*

988 phone calls

92 MyHomeOnline

908 emails

98% of residents are satisfied with the service from our **Customer Care Team**

18 seconds average time to answer a call

> “Customer services are very good. They are quick to answer the phone, they listen and do try their best to get it sorted.”
>
> **NRHA** resident

*Contact data is average per month into our Customer Care Team, who cover NRHA and three other rural housing associations on behalf of Midlands Rural Housing.

Giving our residents a great service

We're always trying to:

- get to know our residents better, so we can provide the right service
- ensure residents have choice about how they communicate with us
- ensure our policies are up-to-date, accessible and communicated to residents.

Digital engagement

81%

of residents are registered on our portal **MyHomeOnline**



20%

of residents registered on **MyHomeOnline** used it in the last **6** months

Policy and strategy updates

Following the introduction of the new Consumer Standards, we're reviewing all our policies. As part of each review, residents are invited to give feedback on the content and clarity of the policy.

In 2025-26 we updated six policies. These are all on our website:

- Damp and Mould Policy
- Scheme and Community Management Policy
- Neighbourhood Management Policy
- Safeguarding Children at Risk Policy
- Safeguarding Adults at Risk Policy
- Hate Crime Policy

New website

We launched a new website in February 2026.

It's designed to make it easier for residents to quickly find the information they need.



- Easy-to-use forms to request permission to **make changes to your home**, to **keep a pet** or to **add someone to your household**
- Clear information about **support** and **services**
- **Enhanced accessibility tools,** including text-to-speech, reading support tools and page translation

www.northamptonshirerha.org.uk

Getting to know our residents better

In the last **18** months, we've contacted **78%** of households to check the details we have about them are correct

Giving our residents a great service

We welcome complaints and compliments as they help us see where we are getting it right and understand where we can improve.

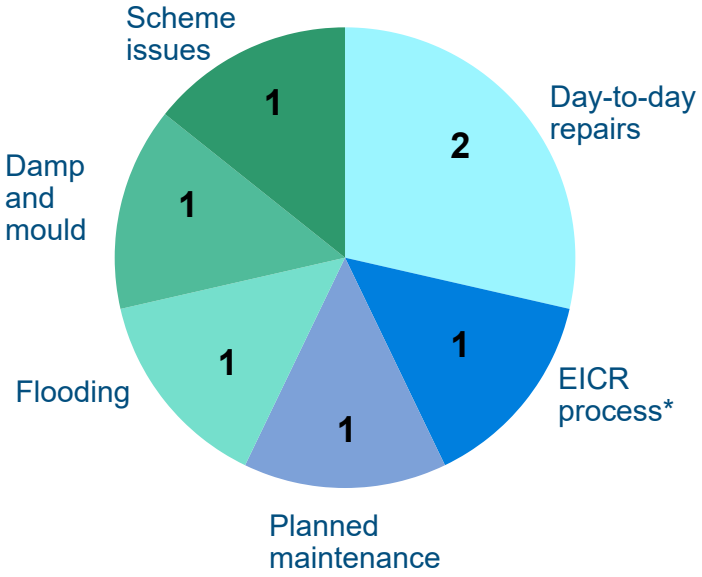
Every complaint and service request is shared with the relevant team. This is to ensure that we're continuously learning and improving.

Formal complaints

7 complaints from rental residents

0 complaints from shared owners

Breakdown of complaints by service area:



EICR = Electrical Installation Condition Report

How are we doing?

We publish our complaints performance on our website four times a year.

100% **of complaints responded to within Housing Ombudsman Complaint Handling Code timescales**

2 **complaints escalated to stage two of our complaints process**

0 **Housing Ombudsman determinations**

60%

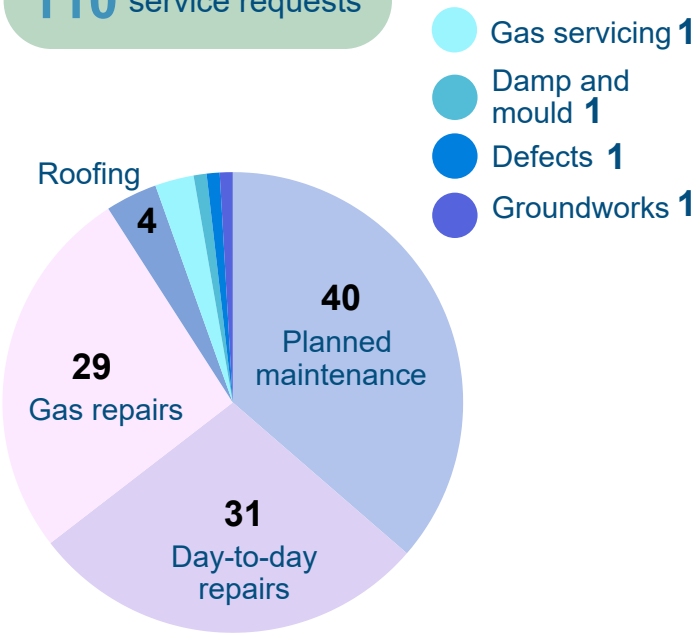
of residents are satisfied with our approach to complaints handling

Data from Tenant Satisfaction Measures survey October 2025 (owned and managed homes)

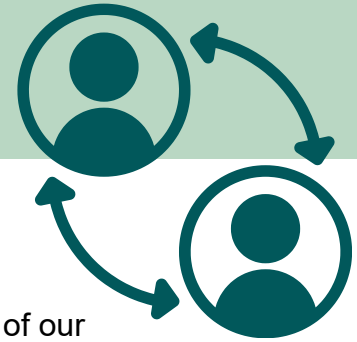
Service requests

A service request is when a resident asks us to put something right. It isn't a complaint, but we still record and monitor service requests to help us improve.

110 service requests



Providing respectful and helpful communication and engagement



To deliver the best possible service, we need to listen to residents and involve them in shaping what we do.

The Regulator of Social Housing's Tenant Satisfaction Measures (TSMs) give residents the opportunity to tell us which areas of our service they're satisfied with and where we need to do better. The Consumer Standards, introduced in April 2024, set out the standards social housing landlords must meet.

Customer involvement



63 residents have told us they want to be more involved in the association and influence how we deliver our services

Tenant Satisfaction Measures

Tenant Satisfaction Measures (TSMs) help the Regulator of Social Housing (RSH) understand how social housing providers across England are performing.

Every two years, we carry out a TSM survey, asking households how we're doing on areas such as **repairs**, **home safety**, **listening and engaging**, **complaints**, and **keeping neighbourhoods clean and safe**. Our latest survey took place in October 2025.

Although we only have to report results for homes we own, we invite **all residents** to take part, including those in homes we manage on behalf of emh.

You'll find the results throughout this report and on the TSM page of our website: **www.northamptonshirerha.org.uk/tsm**

Most importantly, we use your feedback to make improvements. Find out more: **www.northamptonshirerha.org.uk/you-said**

Consumer Standards

The Consumer Standards are enforced by the Regulator of Social Housing (RSH). The **first four standards** were introduced in April 2024 and set out what social housing landlords are expected to deliver:

Safety and Quality Standard: Landlords must ensure homes are safe and of good quality, free from hazards, and in good repair.
Tenancy Standard: This standard covers the fair allocation and letting of homes and how tenancies are managed and ended.
Neighbourhood and Community Standard: Landlords must work with residents and other organisations to help keep neighbourhoods safe and well maintained.
Transparency, Influence and Accountability: This includes residents having a say in decisions, accessing services, and having fair complaints processes, while landlords are open about their performance.

Following an independent audit, we continue to review and self-assess our compliance with the standards.

Competence and Conduct Standard and STAIRs

During the year, we prepared for the Competence and Conduct Standard and the Social Tenant Access to Information Requirements (STAIRs), which both come into force on 1 October 2026.

Keeping residents' homes safe and in good repair



Our priority is the safety and comfort of our residents.

We carry out stock condition surveys on all our rental homes on a five-year rolling basis. This survey data is used to plan our repairs and investment programme to ensure our homes are safe, efficient, comfortable and affordable.

How do we decide what to spend?

The Board agrees our maintenance and repairs budget each year, taking account of inflation and the work needed in our homes.

This covers **the upkeep of your home**, **the measures we take to keep you safe**, and the work to **prepare empty properties for letting**.

Satisfaction with our repairs service and the maintenance of our homes

93% of residents surveyed, **following the completion of a repair,** are satisfied with our repairs and maintenance service

90% of residents are satisfied that their home is well maintained

93% of residents are satisfied that their home is safe

Data from Tenant Satisfaction Measures survey October 2025 (owned and managed homes)

87% of residents are satisfied with our repairs service over the last 12 months

86% of residents are satisfied with the time taken to complete their most recent repair

You said...

"The contractor's work was poor quality."

We did...

- ✓ We're working with contractors to improve the quality of work.
- ✓ Our in-house team is carrying out more inspections of finished work.
- ✓ All jobs related to a complaint are inspected by our in-house team.

99.9% of residents surveyed agree our contractors treated them with **courtesy** and **respect**

"Homes are maintained perfectly. Quick responses to any issues. All contractors are polite, respectful and tidy up after themselves."
NRHA resident

Keeping residents' homes safe and in good repair

Day-to-day repairs

1690 repairs completed



210
emergency



613
urgent



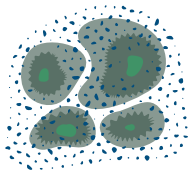
867
routine

150 (71%)

completed within target time

1019 (69%)

Damp and mould



71
cases of damp and mould reported

71
cases resolved

What we've spent

£342,224
on completing repairs

£3,994
average spent getting an empty property ready to re-let

End of year compliance



100%
fire risk compliant



100%
gas safety compliant



100%
electrical safety compliant

53 periodic electrical safety inspections carried out

100% homes have a valid radon assessment (of those requiring one)

100% asbestos management surveys or re-inspections completed (for homes requiring one)

100% homes have all required legionella risk assessments (for homes requiring one)

* The compliance figures apply to homes owned by NRHA (do not apply to homes managed on behalf of emh).



We did...

✓ **We've changed how we manage gas servicing appointments.**

In October 2025, we brought the management of gas servicing appointments in-house. Previously, this was managed by emh. This gives us more oversight and allows us to communicate with residents more quickly.

Keeping residents' homes safe and in good repair

Getting to know our homes better

We've been getting to know our homes better through stock condition surveys and more frequent visits. Recruiting more staff to our maintenance and housing teams has helped us visit homes more often.

We use this information, together with Energy Performance Certificate (EPC) data, management reports and our Asset Management Strategy, to identify where investment is most needed and plan improvements to our homes.



100%

of our homes meet the Decent Homes Standard *



of residents surveyed, following the completion of a planned works project, were satisfied with our **planned works service ***

Planned works

Over time your rented home will need improvements or upgrades – including **kitchens**, **bathrooms**, **heating**, **windows** and **doors** – to maintain the quality of your home, and to keep you safe and comfortable.*



£9,091
spent replacing **windows and/or doors** in **4** homes



£8,888
spent replacing **the kitchen** in **1** home



£36,418
spent on the **exterior painting** of **57** homes



£278,916
spent replacing **bathrooms** in **40** homes



£31,883
spent replacing **11 gas boilers** with new boilers



£26,250
spent replacing **1 air source heat pump** and installing **2 new air source heat pumps**

* Planned works and the Decent Homes Standard measure only apply to homes owned by NRHA (do not apply to homes managed on behalf of emh).

Improving the efficiency of our homes

One of the biggest challenges we face is to improve the energy efficiency and thermal insulation in our homes.

We're on track to meet the government's target for all social homes to have a minimum Energy Performance Certificate (EPC) band C by 2030.*

Making our homes more energy efficient isn't just about meeting government targets. It can help tackle fuel poverty, make homes more comfortable and reduce residents' energy costs.

Following the completion of a two-year retrofit programme in 2025, we secured additional funding through the Warm Homes: Social Housing Fund. Combined with our own investment, this enabled us to begin a new three-year programme to improve homes in 2025-26.

12 homes were retrofitted in 2025-26 as part of the Warm Homes: Social Housing Fund. The works included:

- replacing inefficient heating with air source heat pumps
- installing humidistat extractor fans
- installing solar panels which have battery storage
- increasing cavity wall and loft insulation

A further 21 homes will be retrofitted in 2026-27.

All homes have an EPC survey every **10 years.** This helps us know which homes to prioritise for energy efficiency improvements.

71% of our rental homes are **EPC band C or above**. And we're on track to be at 100% by 2030.*

*These figures only apply to homes owned by NRHA (do not apply to homes we manage on behalf of emh).

Developing new homes



We're building the homes local people need. They are high quality, meet national space standards and are designed with the move towards net zero in mind.

Our investment in new homes is carefully balanced with reinvesting in our existing homes to maintain standards for all residents.

5 new-build homes purchased in Yelvertoft

Four for social rent:
x1 one-bed house
x1 three-bed house
x2 two-bed bungalows

One for shared ownership:
x1 two-bed house

Work started on 10 new homes in Kings Cliffe

All for social rent:
x2 one-bed maisonettes
x8 two-bed houses

About the homes in both villages

- Built to national space standards
- Air source heat pumps to help keep energy use low

We continue to work closely with our partners and parish councils across rural Northamptonshire to bring new schemes to reality.



We're working with **9** parishes in support of **new rural housing schemes**

Statement of comprehensive income

For the year ended 31 March 2026

	2026 £	2025 £
Turnover	2,992,531	3,416,228
Cost of sales	-	(218,083)
Operating costs	(2,184,668)	(2,162,874)
Gain on disposal of tangible fixed assets	-	128,320
Operating surplus	**807,863**	**1,163,591**
Interest receivable and similar income	55,340	41,153
Interest payable and similar charges	(330,575)	(448,367)
Surplus for the year	532,628	756,377
Other comprehensive income		
Remeasurement of Social Housing Pension Scheme	(1,065)	27,402
Total comprehensive income for the year	**531,563**	**783,779**

Turnover is derived from continuing activities.
Full financial reports are available on our website: www.northamptonshirerha.org.uk/annual-reports

Statement of financial position

As at 31 March 2026	2026 £	2025 £
Tangible fixed assets		
Housing properties	30,556,448	29,479,023
Net book value tangible fixed assets	30,556,448	29,479,023
Current assets		
Properties for sale and work in progress	47,044	-
Trade and other debtors	177,648	335,430
Cash and cash equivalents	1,247,037	1,588,257
Total current assets	**1,471,729**	**1,923,687**
Creditors: amounts falling due within one year	(1,062,846)	(956,088)
Net current assets	**408,883**	**967,599**
Creditors: amounts falling due after one year	(20,261,460)	(20,227,048)
Provision for liabilities: pension liabilities	(85,085)	(132,351)
Net assets	**10,618,786**	**10,087,223**
Capital and reserves		
Called up share capital	12	12
Revenue reserves	10,618,774	10,087,211
Total funds	**10,618,786**	**10,087,223**

> Repairs are always done in a timely manner.
> Customer service ladies are so lovely and helpful.
> And my housing officer David is amazing. He's always polite, professional and helpful.
>
> **NRHA resident**

> You helped me when I was unemployed and I've had a lot of support from you in the most difficult times. I'm very grateful.
>
> **NRHA** resident

> Lauren, and the lady who answered the phone, were very polite, very helpful and as usual sorted out any problems that I encountered.
>
> **NRHA** resident

> I have been with NRHA for some years now and can't compliment them enough. They are so helpful and easy to talk to, especially my housing officer Claire, who has always gone above and beyond. She is such a lovely lady.
>
> **NRHA** resident

Northamptonshire Rural Housing Association
enquiries@midlandsrural.org.uk
0300 1234 009
www.northamptonshirerha.org.uk
NorthantsRural

Memorial House
Whitwick Business Park
Stenson Road
Coalville
Leicestershire
LE67 4JP

Northamptonshire Rural Housing Association Limited is a registered provider, with charitable rules, under the **Co-operative and Community Benefit Societies Act 2014 (27416R)** and with the **Regulator of Social Housing L3981.**

Northamptonshire Rural Housing Association