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Corporate Plan

2026 - 2030

Introduction

Calico Homes provides safe, affordable housing for people who need it most — families, older people, individuals living alone, and those at risk. We own and manage over 5,000 homes in Burnley and continue to build more to meet local needs. We don't just offer homes — we support customers, helping them stay secure and independent.

Our Corporate Plan sets out what we aim to achieve over the next four years. It responds to changing customer needs, new regulations, and financial pressures. Our goal is to go beyond basic housing services, building strong, trusting relationships that make a real difference.





To shape the Homes Corporate Plan, we undertook a comprehensive and inclusive approach.

We reviewed and validated existing strategic objectives to understand if they remained relevant and aligned with current needs and regulatory expectations.

- We used feedback collected from customers via the Tenant Satisfaction Measures, complaints, compliments, and customer groups to understand lived experiences and service expectations.
- We engaged with colleagues across the organisation to gather operational insights and frontline perspectives.
- We held a corporate planning event with the Board to reflect on progress, challenges, and future priorities.

This activity has resulted in the identification of six strategic objectives for inclusion in the plan. These are:



Customer – To ensure customer voices are at the heart of how we work, shaping our services and decision making by listening, learning and acting on feedback.



Property – To invest in building and maintaining homes that are safe, high quality, and fit for the future, creating places where people feel secure and proud to live.



Community Impact – To work with customers to build inclusive communities and improve lives through better services and support.



Service Excellence – To build and codesign services with customers by listening to feedback, using data and investing in better ways to connect.



Business – To be a well-run, agile organisation that optimises resources, and embeds data-driven decision-making at all levels.



People – To be a place where people choose to work, stay and grow.

Links to Group's Purpose, Vision, and Values

Making a Difference to People's Lives: This Corporate Plan brings our Group purpose to life by putting people first. It sets out our intent to listen to customers, invest in safe and sustainable homes, and build communities where everyone can thrive.

By connecting housing with health, wellbeing, and climate action we can create lasting impact beyond bricks and mortar. Through strong partnerships, digital innovation, and a values-led culture, Calico Homes will empower individuals, boost financial stability, and ensure people feel proud of where they live.

By focusing resources on what matters most to customers and measuring the impact of our work, the plan ensures that every home contributes to people's wellbeing, opportunity, and sense of belonging.



The PURPOSE of
The Calico Group is to
make a real difference
to people's lives

A  community, working side by side with customers, creating opportunities for people to live the best life they can.

This Corporate Plan helps turn our vision into reality by creating a stronger, fairer society through collaboration and action.

It brings people together — customers, colleagues, and partners — to tackle inequality and build inclusive communities. By improving access to safe homes, supporting wellbeing, and investing in opportunities for growth, the plan empowers individuals to thrive.

It encourages shared responsibility, celebrates diversity, and strengthens connections across neighbourhoods. Through thoughtful leadership and meaningful partnerships, Calico Homes shows what is possible when people work together with purpose, compassion, and a commitment to making life better for everyone.

Values

Going one step further with our customers

Our wellbeing as individuals and teams

Improving and strengthening ourselves and our organisation

This Corporate Plan brings our values to life by going one step further for customers. It demonstrates we listen carefully, act with purpose, and shape services that truly make a difference.

It supports wellbeing by creating safe homes and empowering teams to thrive in inclusive and flexible environments.

The plan encourages growth by inspiring innovation, learning, and collaboration across the organisation. Every decision is guided by care, ambition, and a deep commitment to people.

It builds a culture where individuals feel valued, supported, and proud to belong. Together, we are creating something meaningful for customers, colleagues, and communities.



Strategic Context

Calico Homes manages homes and delivers services in areas that often face high levels of deprivation. We're working in a challenging environment shaped by economic pressures, housing shortages, evolving policies and fast-moving digital developments.

Community unease, at local and regional levels creates both challenges and opportunities in delivering our Customer Strategy - enabling sustainable change for individuals and communities.

We're constantly balancing national regulatory requirements with the real, local priorities of people living in Burnley and Padiham — making sure our Customer Strategy stays relevant and responsive.

Low property values and rents in the area make it harder to fund new housing developments and schemes will need extra support or funding to be financially viable.

External Environment

- High deprivation levels in neighbourhoods across Burnley and Padiham
- Economic pressures affecting tenants' ability to sustain housing
- Shortage of affordable housing
- Ageing housing stock requires significant investment to meet future standards and support long-term sustainability.
- Rapid digital change influencing service delivery and customer expectations coupled with digital exclusion, impacting our customers
- Community unease, at local and regional levels
- EPC C and net zero targets require major investment in existing homes impacting on future development plans.
- Changing government policy on housing and tenant rights
- New national legislation, including:
  - Ø Social Housing (Regulation) Act 2023
  - Ø "Awaab's Law"
  - Ø Renters' Rights Bill
  - Ø Decent Homes Standard update
  - Ø £39 billion Social and Affordable Homes Programme – aims to deliver 300,000 homes over 10 years, with 60% for social rent

Internal Environment (SWOT Highlights)

- Strengths: Calico Homes is a trusted community-focused provider with integrated support services that enhance tenant wellbeing and a commitment to delivering social impact.
- Weaknesses: Legacy systems and uneven digital maturity limit operational efficiency and challenges our ability to adapt to the complex regulatory environment.
- Opportunities: Strategic partnerships and digital transformation reflect national priorities for innovation, decarbonisation, and expanding affordable housing supply.
- Threats: Economic pressures, regulatory demands, and competition for funding and talent pose risks to sustainability and growth as we adapt to new government priorities, rent reforms, and evolving compliance standards.

Stakeholder Needs



Tenants & service users:
Safe, affordable, and well-maintained homes, delivered through responsive and person-centred landlord services that help build stability and trust.



Communities:
Support digital inclusion, employment, and wellbeing initiatives that strengthen local cohesion and resilience.



Partners & Regulators:
Provide assurance of transparent governance, full regulatory compliance, and clear evidence of Calico Homes' social impact and value for money.

Next

The next sections outline the Calico Homes's strategic objectives
and the key outcomes we aim to achieve in alignment with our vision and values.

These objectives provide a framework for delivering high-quality services, fostering strong community connections, and ensuring sustainable growth.

Each objective is supported by measurable outcomes that demonstrate our commitment to raising standards, creating opportunities, and enabling everyone to live their best life.



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Objective: **Customer**

To ensure customer voices are at the heart of how we work, shaping our services and decision making by listening, learning and acting on feedback.

Outcomes

By 2030:

- Our Customer Voice Framework is implemented across Calico Homes
- Services are shaped by real customer needs and expectations.
- Feedback from customers informs board decisions and strategic planning
- EDI data is robust and used as insight to improve outcomes for customers and colleagues
- There is higher levels of customer satisfaction and trust in Calico Homes
- Customers feel valued, listened to, and empowered resulting in higher levels of participation in surveys, panels, and consultations
- Regulator Social Housing (RSH) Consumer rating – C1





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Objective: **Property**

To invest in building and maintaining homes that are safe, high quality, and fit for the future, creating places where people feel secure and proud to live.

Outcomes

By 2030:

- New-build homes/neighbourhoods are energy efficient and meet high standards and identified local needs.
- Homes are well maintained, compliant with health and safety standards, and meet the Decent Homes Standard or better.
- A sustainable development programme and strong pipeline support the Group's strategic growth ambitions.
- Strategically planned investment in homes optimises return on investment and reduces long-term costs
- Customers live in homes they feel proud of, contributing to higher satisfaction, tenancy sustainment, and better community cohesion.
- Meet all legal and regulatory requirements from the Regulator of Social Housing.





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Objective:
Community Impact

To work with customers to build inclusive communities and improve lives through better services and support.

Outcomes

By 2030:

- Tenants and residents are engaged in community activities
- We have helped households increase their income or delivered financial resilience for tenants
- There are opportunities to place customers into training, education, or employment
- We have strong partnerships with local authorities, health, and voluntary sectors
- There are opportunities for customers to become digitally enabled and skilled
- We work actively to address domestic abuse across communities including prevention work
- Customers are effectively safeguarded across all services
- There is local procurement and supply chain development



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Objective:
Service Excellence

To build and co-design services with customers by listening to feedback, using data and investing in better ways to connect.

Outcomes

By 2030:

- High levels of customer satisfaction are achieved through more responsive, empathetic, and consistent service
- Core systems (housing management, finance, CRM) are simplified, integrated, and future-ready – improving both customer journeys and colleague experience
- We have lower tenancy turnover rates due to better support and early intervention
- Data-driven improvements are informed by customer feedback and KPIs
- We make a positive contribution to social value across Burnley and Padiham
- We have improved outcomes in inspections and audits
- We are recognised as a trusted, caring landlord
- We have an increased supported housing offer providing safe, high-quality homes and services that promote independence and wellbeing





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Objective:
Business

To be a well-run, agile organisation that optimises resources and embeds data-driven decision-making at all levels.

Outcomes

By 2030:

- there is effective financial management and planning across all service areas to: enhance resilience to financial pressures, enable investment into existing homes, build new homes for future customers, and deliver quality services
- Our Governance framework demonstrates clear accountability and decision-making structures and ensures customer-informed decision-making at board level
- Our Customer Committee is embedded and directly influencing board decisions
- Efficiencies delivered through digital transformation are tracked and reinvested in the things that matter most to customers and communities
- VFM: Resources are allocated and managed efficiently across the business, ensuring that every pound spent delivers measurable impact for customers and communities.
- Proactive identification and mitigation of risks





Outcomes

By 2030:

- We have sustainable income streams and effective cost control
- There is greater efficiency and innovation through the effective use of technology
- Our performance management framework uses reliable, real-time data
- We have strong creditworthiness and are regulatory compliant.
- Funding opportunities are maximised to support the delivery of strategic objectives
- Data is accurate, well-governed, and secure
- Colleagues are empowered through AI and Microsoft 365 tools
- We have a strong and proactive approach to cyber security
- Our homes will be low-carbon, energy-efficient, and ready for the future—supporting lower fuel bills, healthier living, and progress toward net zero.

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Objective: **People**

To be a place where people choose to work, stay and grow.

Outcomes

By 2030:

- There are more ways for people to pause, reflect and celebrate small wins, peer recognition, and team moments that show our values in action
- Our diverse workforce reflects the communities we serve
- We have a flexible and supportive working environment, which enhances our reputation as an employer of choice
- We actively model a values-driven culture aligned with Calico's purpose
- A consistent workforce planning process is embedded across all services, identifying critical skills and future workforce gaps annually.
- A "One Calico" approach strengthens internal collaboration





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Key Priorities

To achieve our strategic objectives, Calico Homes will focus on the following priority actions and programmes:

Priorities

- To continue to embed the Customer Voice Framework to ensure feedback directly shapes services and decisions, with increased participation in panels, surveys, and consultations
- To deliver a robust development pipeline of new affordable homes that meet energy efficiency standards and local housing needs, while maintaining existing stock to Decent Homes Standard and beyond
- To strengthen community partnerships to support digital inclusion, employment, and wellbeing initiatives, enabling customers to thrive and feel proud of where they live
- To modernise core systems (housing management, CRM, finance) to improve service delivery, customer experience, and operational efficiency
- To use real-time data and dashboards to drive performance, inform decisions, and demonstrate value for money across all services
- To invest in colleague development and wellbeing, embedding a values-led culture and workforce planning to attract and retain talent





Priorities

- To enhance governance and compliance through improved audit outcomes, risk management, and transparent decision-making aligned with customer needs.
- To support sustainability and decarbonisation by increasing the number of homes with EPC ratings of C or above and integrating low-carbon technologies in new developments.
- To expand digital services via Calico Connect, enabling more customers to access support, manage tenancies, and engage with services online.
- To track and report social impact to evidence improvements in household income, tenancy sustainment, and community cohesion.

These priorities will be monitored through performance dashboards, customer feedback, and regular Board reviews to ensure delivery remains aligned with strategic goals and community needs.

Governance and Monitoring



Accountability and Oversight

- The Calico Homes Board has overall responsibility for overseeing delivery of this Corporate Plan.
- The Executive Team is accountable for implementation, resource management, and performance.



Performance Monitoring

- Progress will be tracked through a performance dashboard aligned to the Outcomes, KPIs, and Key Results.
- Monitoring will include both quantitative KPIs and qualitative outcome evidence (e.g., case studies, customer feedback).



Board Review & Reporting

- A bi-annual progress review will be undertaken by the Board (twice per year), including:
  - Review of delivery against strategic objectives.
  - Assessment of KPI performance and outcome achievement.
  - Identification of key risks, challenges, and required corrective actions.
- A bi-annual progress review will be undertaken by the Board (twice per year), including:



Customer Voice & Stakeholder Engagement

- Feedback from tenants, service users, and partners will be embedded into performance reviews.
- Mechanisms include surveys, forums, complaints analysis, and direct engagement.



Plan Refresh

- The Corporate Plan will be reviewed and refreshed annually to ensure it remains relevant and aligned to Group strategy and external factors.

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