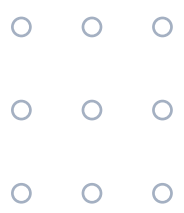
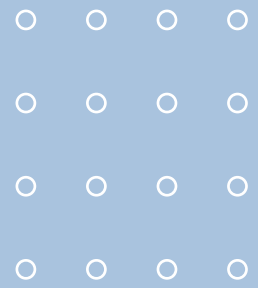


ANNUAL PLAN

2026 - 2027





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Who we are

Rooftop Housing Group is a not-for-profit organisation which manages around 7,000 homes and provides a range of accommodation, including for older people and NHS keyworkers. Rooftop is also a specialist in providing culturally appropriate homes for the Gypsy, Roma and Traveller (GRT) communities at four sites in partnership with Solihull, Coventry and Bromsgrove Councils.

A local approach

We describe ourselves as community based because being local, responsive and close to our customers and communities is important. The way we work is based around providing central corporate services like finance and human resources to support teams delivering locally. We operate 12 'patches', with ten having an average of around 550 homes managed by a dedicated neighbourhood housing officer responsible for their area and two patches managed by team leaders with an average of around 330 homes. This means that we can get to know the people and properties in those neighbourhoods. Our Housing with Care, and Retirement Living Officers manage specific schemes, and their patches are on average about 150 households. We have a dedicated Income team, and Tenancy Services team responsible for the prevention and tackling of Anti-Social Behaviour (ASB). We also have a dedicated officer who manages our Gypsy, Romany, and Traveller service. Repairs and other landlord service calls are handled by a central team.

The diagram below summarises who we are, what we provide and how we work:



Our vision

Our vision has six specific targets and six ways we will achieve them:

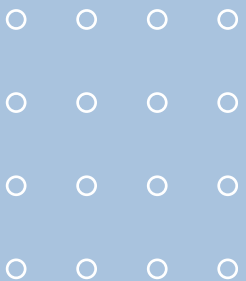
Vision by 2028
Fit for the Future

What we will have achieved for customers

1. Simple and effective digitally-driven customer services
2. High-performing repairs and maintenance service
3. Clean and safe neighbourhoods
4. Services which adapt effectively to customer need
5. Effective customer influence and organisational learning
6. Homes which are fit for the future

We will achieve these by:

1. Financially viable for the future by achieving value for money
2. Data insight driving services and investment
3. Our people are proud, professional and skilled
4. Excellent customer satisfaction
5. Effective complaints handling
6. External accreditation awards



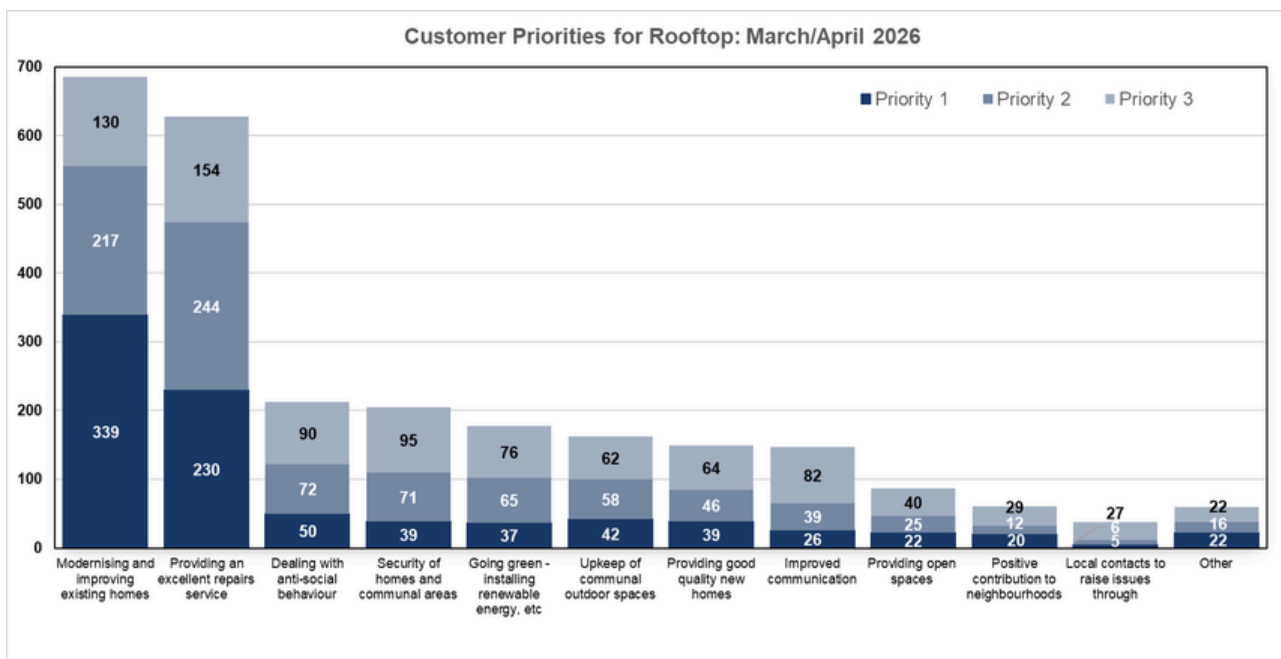
Responding to your views

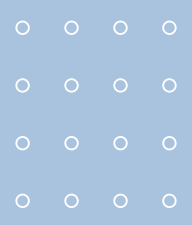
Every year, we survey all our customers to understand what matters most to them and ask their views on the draft of this Plan. A total of 871 customers responded to our survey in March and April 2026, with 659 telling us that the Plan was easy to understand and 562 saying that it provided a picture of our priorities for the year ahead.

Customers have been consistent in telling us what matters most to them in annual surveys since 2022. A summary of the 871 responses from March 2026 is below. This Plan reflects those priorities. The top priorities are:

- 1 Modernising and improving existing homes
- 2 Providing an excellent repairs service
- 3 Dealing with anti-social behaviour
- 4 Security of homes and communal areas
- 5 Going green, renewal energy etc.

Customer Priorities for Rooftop





The diagram below shows the many ways we gather feedback from customers. This includes the Customer Scrutiny Panel, which carries out three service reviews each year and reports to the Audit and Risk Committee. Our new Customer Strategy Group, which reports into the Rooftop Housing Group Board, also began its work last summer. We also now have more than 300 customers, 'Resident Voices', actively working with us in a range of ways and on a range of topics which matter to them.



Customer Voice



Improvements since our inspection

We are regulated by the Regulator of Social Housing, which carries out regular inspections of housing associations. Following our inspection in 2024 we were awarded a top grading of G1 for governance and a compliant C2 grading for the new Consumer Standards. Our compliant V2 financial rating remained unchanged.

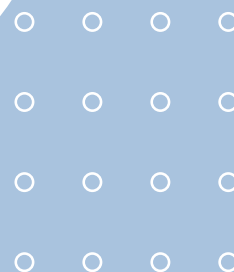
We agreed a plan to improve and work towards a C1 grading with our Board in early 2025. This plan was called 'Achieving Excellence Together' and focused on making improvements in the four areas of repairs, complaints management, customer engagement, and how we understand, log and respond to customer vulnerability.

Our repairs service improved dramatically during 2025 but struggled to keep up with demand over the winter period. The change to a new provider from July 2026 means that we will continue to face some challenges.

We are sorry that our service is not yet meeting our published standards. This major change is designed to address that.

In the other three areas of our plan, we have completed what we set out to do. A summary of the targets we set and the progress we made is on our website.

We will continue with the 'Achieving Excellence Together' Plan during 2026-27 because we want to be the best we can for customers and colleagues.



What we will do this year

Our Board has agreed eight specific objectives for the year ahead. These are in the table below. Our Board has also agreed the targets that we need to achieve this year, which are on page 9.

Annual Objective	Why this matters for customers	Corporate Plan target
Mobilise the new repairs and maintenance provider	Providing an Excellent repairs service is a top priority of customers	High performing repairs and maintenance service Clean and safe neighbourhoods
Invest £14m into existing homes	Modernising and improving homes are a top priority of customers	Homes that are fit for the future
Deliver 152 new homes	Providing future customers with a home in the local area	Homes that are fit for the future
Deliver Supported Housing Strategy Year 1	Ensuring our homes for older people are fit for the future	Homes that are fit for the future
Implement Garage review project Year 2	Improving garage sites matters for local communities	Clean and safe neighbourhoods
Deliver Achieving Excellence Together Year 2	Providing the best services and homes we can with the resources we have	Effective customer influence and organisational learning Services that adapt effectively to customers' needs
Select a new IT system for implementation from 2027 - 2028	More responsive and efficient online customer services	Simple and effective digitally driven customer services
Deliver a data insight and improvement programme	More efficient and responsive services and spending on homes	Services that adapt effectively to customers' needs

Our targets

In July we will begin working towards a new set of targets (called Key Performance Indicators) to match the start of our new Repairs and Maintenance contract. These are below. Until July, we will continue to use the same targets as we did as last year.

Key Performance Indicators 2026 - 2027

Description	Year End Target	Description	Year End Target
Reliable Landlord Services		Good Quality Homes	
Overall Customer Satisfaction	75%	Percentage of Homes that meet Decent Homes Standard	100%
Customer Satisfaction with Repairs (transactional)	85%	Percentage of homes with a Gas Safety Check completed within last 12 months	100%
Average number of working days to complete a non-emergency repair	20	Percentage of homes with a satisfactory Electrical Installation Condition Reports (EICRs) completed within the last six years	100%
Percentage of Non-Emergency Repairs completed within 20 working days	80%	Percentage of homes with a stock condition survey in the past five years	100%
Percentage of Emergency Repairs completed within 24 hours	100%	Percentage of homes at EPC Band C and above	80%
Average call waiting times	3 mins	New build homes handed over	152
Financial		Percentage of homes which received a home and tenancy check in in the past three years	100%
EBITDA MRI (sector score card)	75.5%	Business	
Void Loss as a percentage of Rent Debit	2.2%	Relet days (excluding homes over 180 days)	50
Rent Arrears as a percentage of Rent Debit	2.25%	Responsive repairs work in progress	1,600
Operating Margin (Social Housing)	24.7%	Percentage colleague turnover	12%
		Colleague sickness	5%

Tenant satisfaction measures

Our Tenant Satisfaction Measures are collected by an independent company using a combination of telephone and online surveys. The questions asked of each customer are identical. The results are reported to the Regulator of Social Housing annually.

Below are our results from 2025 - 2026 and our targets for 2026 - 2027.

Our aim is to deliver at least median (average) performance. The targets are set at what we expect median to be, based on research we carry out into the performance of other housing associations in 2025 – 2026. They also take into account our recent performance and the resources we have.

Description	2025/26 Year End Result	2026/27 Target
Overall satisfaction	71.4%	75%
Satisfaction with repairs	72.2%	74%
Time taken to complete most recent repair	67.1%	70%
Home is well maintained	71.7%	75%
Home is safe	76.7%	80%
Listens to tenant views and act upon them	62.0%	66%
Keeps tenants informed about the things that matter to them	69.3%	75%
Agreement that we treat tenants fairly and with respect	74.6%	80%
Approach to handling complaints*	34.6%	36%
Keep communal areas clean and well maintained	62.7%	66%
Make a positive contribution to neighbourhoods	61.2%	65%
Approach to handling anti-social behaviour	60.8%	60%

*Whilst most TSMs are at 60 - 80%, complaints handling is lower because the target is set at the sector average. Complaints handling across housing is historically below 50%.

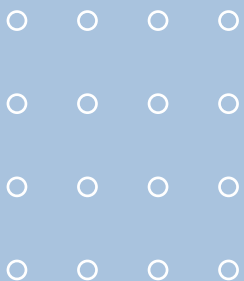
Value for money

Rooftop is a not-for-profit organisation. This means that all of the money that we collect in rent and other income stays within the business to pay for major expenditure. This includes approximately 21,000 repairs a year, health and safety measures such as annual gas certificates and electrical testing, investing in homes, staff wages, and loan interest payments. Our job is to allocate the funds we have as fairly and efficiently as we can. Our average rent for the year ahead is £133 a week, and we expect our total rental income to be about £51 million.

This year, we will increase the amount we invest in planned improvements from around £8m last year to £14m in 2026-27, including a new programme of work such as rewiring, an expanded doors and windows replacement programme and heating system replacements. We will also spend around £10m on responsive repairs, including £800,000 on tackling damp mould and condensation.

We pay all our staff the median (average) wage for the role that they do, based on similar-sized housing organisations and will spend around £9m this year on wages. Our Board Members are paid a set allowance for the time which they contribute – the basic payment for a Board Member is £5,181 this year.

Each year, Rooftop's annual accounts include a self-assessment of how we are achieving Value for Money in delivering our annual and long-term Corporate Plan objectives and complying with the Regulator of Social Housing's Value for Money Standard. Our assessment is based on the 'Sector Scorecard' metrics, which include key performance indicators covering customer satisfaction, financial security, and our effectiveness as a business. This year, our focus is on continuing to reduce waiting times for repairs and delivering long-term efficiencies, savings, and productivity gains in turning void properties around and letting them quickly.



New homes for local people

We support the Government's commitment to delivering new homes to address the housing crisis. This year we expect to take handover of 152 new build homes. In total, we aim to deliver more than 400 homes in the next five years. Wherever possible, we build homes that are low-carbon and target the highest energy efficiency rating of 'A' to ensure that we are providing homes that are fit for the future and make a real difference to our customers lives through reduced energy bills, a comfortable living environment and safe neighbourhoods.



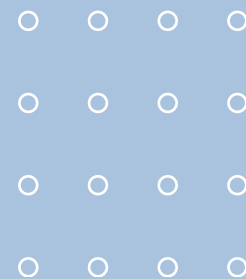
Partnerships

Partnership is critical to our success, and we work particularly closely with the district councils of Wychavon, Malvern Hills, Tewkesbury, and Gloucester City Council. We are pleased to be a strategic partner with Homes England through the Matrix Housing Partnership. We also work with care providers who support customers in our five Extra Care schemes.

In June 2025 we decided to leave our repairs and maintenance partnership with Platform Property Care and will begin a new arrangement with a contractor from 1 July 2026. This is a major change for us and for you our customers. Thank you for your patience and support during what will be an inevitably challenging transition period.

Growth

We recognise that we need to be open to carefully and properly considering other forms of potential partnership as a way to deliver our charitable purpose. We have adopted the National Housing Federation Voluntary Code for Mergers, Group Structures and Partnerships, and our approach is set out in more detail on our website.



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