



Annual Review 2018



BROADLAND HOUSING GROUP GOVERNANCE



Jon Barber
Vice Chair, BHA Board
Chair, Group Audit Committee



Martin Clark
Member, Broadland St Benedicts Board



Samantha England
Member, BHA Board



Chris Ewbank
Chair, Broadland Housing Association



Julian Foster
Member, Broadland Development Services Board
Member, Broadland St Benedicts Board



Simon Hibberd
Member, BHA Board



Jenny Manser
Member, Broadland Meridian Board



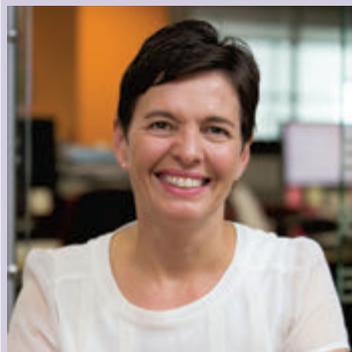
Michael Newey
Group Chief Executive
Member, BHA Board
Chair, Broadland St Benedicts Board
Chair, Broadland Development Services Board



Caroline Pickering
Broadland's Patron



Andrew Savage
Member, Broadland Development Services Board



Helen Skoyles
Member, BHA Board
Member, Broadland St Benedicts Board



Kate Slack
Member, BHA Board



Paul Slyfield
Member, BHA Board
Chair, Remuneration and Membership Committee



Gavin Tempest
Member, BHA Board
Chair, Broadland Meridian Board



Sean Tompkins
Member, Broadland St Benedicts Board



Siobhan Trice
Member, BHA Board

A year in review

This has been a year of change and progress.



We sadly lost Richard Hawthorn, a tenant board member, when he passed away last September. Richard played a very full and valuable role with us and he is greatly missed.

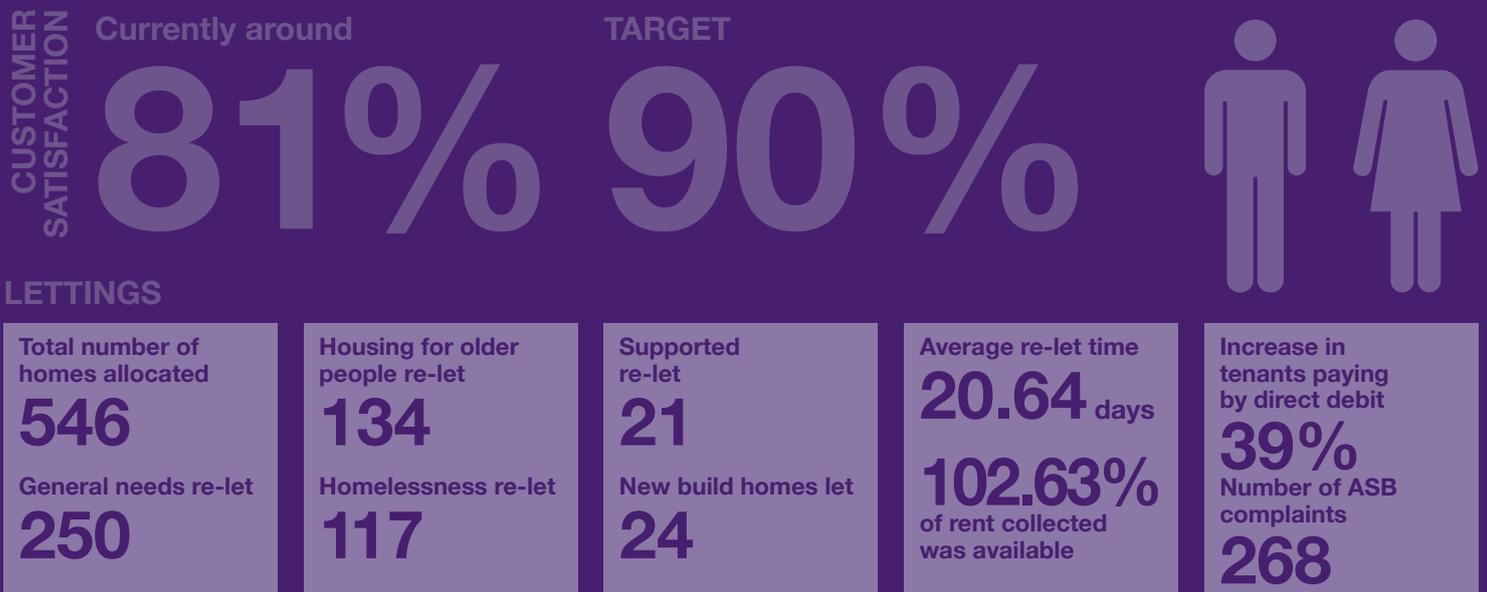
'Community Conversations' – informal tenant groups focusing on what we do well and what needs to improve.

We've retained our focus on sustainability – investing in homes to reduce tenants' fuel bills, while prioritising energy efficiency in our new build properties.

As well as rented and shared ownership homes, we are now building properties

previously at Breckland District Council, Peddars Way and Flagship Housing groups.

We're pleased to retain Ivan's skills and experience until June 2019, for two days a week, as the Group's Business Improvement Adviser. Ivan will focus on investigating complaints from tenants that have proved difficult to resolve. The lessons learned will help us improve our services and avoid similar problems in the future.



Jenny Manser retired as Chair and was succeeded by Chris Ewbank, a former banker and solicitor and currently the CFO of St John's College, Cambridge. Chris' expertise is particularly valuable to us at this time. In 2017/18, we accessed the capital markets for the first time, raising £50 million to finance our development and sustainability ambitions.

Tenant engagement remains a top priority for us, and a work in progress. Our 'Out and About' campaign continued – we knocked on more than 300 doors, chatting to tenants about their priority issues. We also introduced

for sale too. With reduced government grants available, these sales will help to fund our affordable homes programme.

Our continuing development of digital systems is equipping staff with the right tools for their jobs. For tenants, our Tenants Online upgrade this autumn will make it easier to pay rent and schedule necessary repairs.

Executive team changes

At the end of June, Ivan Johnson stepped down as our Executive Housing Director after over 8 years in post, as part of his phased retirement. He has worked in social housing for 44 years,

We've been delighted to recruit Catherine Little as Ivan's successor. Catherine was previously the Assistant Director for Governance, Strategy and Company Secretary at SOHA (South Oxfordshire HA). At SOHA Catherine was very involved in community development and reshaping tenant engagement. She also helped set up the national Benefit to Society Campaign.

A helping hand for tenants

Our Tenancy Support Team works hard to support as many of our tenants as possible, with differing levels of need.

Tenants get 1-to-1 help to:

- maximise their total household income
- claim the welfare benefits they're entitled to
- access digital skills and other training
- get back into employment
- manage their money better
- access support from relevant charities or agencies

Since 2017, tenants have been able to refer themselves for Tenancy Support, via our leaflet, by phone, email or our website.

Number of tenants supported

198

CASE STUDY 1

Mr & Mrs A had been claiming Universal Credit for 6 months and were struggling to keep up with bills. The Tenancy Support Team checked their claim and noticed that they were being underpaid by £318 per month. This was corrected and their arrears were paid off, making them much better off financially.

CASE STUDY 2

The Tenancy Support Team worked with a single male tenant with a diagnosed learning disability, who was long-term unemployed. They focused on his transferable skills, which resulted in him securing permanent part-time work in a completely new field. They also helped him secure better home energy deals. The tenant was able to clear his rent arrears and go on holiday for the first time in many years.

Better Together



In 2018 Broadland was the first housing association to receive Norfolk County Council's 'In Good Company+' top-quality mark, for Better Together.

Better Together links in with national and local campaigns and existing services to reach people who are most at risk of loneliness, helping to improve their mental and physical health.



Last year we visited some of Broadland's more remote rural schemes, and these 'Out and About' visits were warmly received by tenants.

We are running further initiatives throughout 2018 to promote open conversations about loneliness and encourage people to talk.

We are listening

We understand that our tenants have the best knowledge of our services and we want to listen to their views to help improve services. Over the past year we've been continuing to develop ways that tenants can get involved – face-to-face, online and developing our presence on social media.

Community Conversations

This summer we launched 'Community Conversations'. Members of the [senior management team] have been meeting small groups of tenants in local venues in the evening. The aim is to follow up on our latest STAR survey results, which highlighted that we need to communicate with our tenants better. This year we have been to Great Yarmouth, Lowestoft and Bodham, and we will be moving around the county. We will also be addressing another communication issue, which is to feedback our actions on issues to tenants. We aim to publish feedback on our website, Facebook and Door to Door magazine.



Repairs panel



Community Conversation

- **Benefit to Society**

We are a proud sponsor of this campaign to challenge negative stereotypes of social housing tenants in the media. Two of our tenants helped to produce the Benefit to Society guide for journalists.

- **Repairs panel**

In 2017-18 our panel of tenants have focused on how to reduce missed repair appointments. Their leaflet for tenants was accompanied by a social media campaign.



- **Digital panel**

The 154 tenants on our digital panel answer digital surveys on our services throughout the year. So far they have shared their views about Broadland's handling of complaints, our re-let standard and our social media activity.

In the coming year we'll be inviting tenants to get involved in new ways, such as community inspectors and customer panel members.

Saving energy cuts fuel bills



In 2016 we achieved Gold SHIFT accreditation, scoring the highest out of 44 landlords.

SHIFT is the sustainability standard for the housing sector. It measures an organisation's performance against environmental criteria such as CO2 emissions, water usage, waste management and its response to climate change.

CASE STUDY - NEW SOLAR PANELS CUT TENANTS' FUEL BILLS

In 2018 we installed photovoltaic (PV) panels at three of our rural schemes, at Brandon, Middleton and Little Snoring. Fuel poverty is particularly acute in more rural communities in Norfolk, where there is no gas supply.

Our fuel poverty initiative is based on our property disposal policy, introduced in 2015. This allows us to sell empty Broadland homes with an EPC rating of less than C and use the proceeds to fund energy-efficient improvements in our other properties.

As a result, our tenants get cheaper solar electricity during the day to run their washing machines, etc. Mandy, one of our tenants, has already reduced her electric meter credit from £100 for a two-week period to £15.

In addition, the feed-in tariff from the PV panels comes back to Broadland. We'll be reinvesting these funds in further energy-saving measures to reduce fuel poverty.



We are currently working towards our 2018 SHIFT accreditation on various initiatives to further reduce the impact of our operations on the environment.

This includes a new 'zero waste to landfill' contract with Viridor, to segregate and recycle as much material as possible.

SHIFT links into Broadland's commitment to reduce fuel poverty among tenants.

CASE STUDY - USING SMART DATA TO REDUCE FUEL POVERTY

We have partnered with Switchee in a pilot scheme to install smart thermostat monitors in 150 of our homes. These devices record tenants' occupancy patterns to optimise their heating settings, significantly reducing energy bills. This data output also allows us to identify any risk of mould and damp in the property or signs of poor insulation.

Using smart data is another way that Broadland can ensure its resources are channelled into properties most at need of energy-efficiency improvements.

This year we have earmarked £700,000 for energy-efficiency upgrades of properties with a 'D' rated energy performance certificate. These works include heating, windows and door replacements.



Our performance on repairs

The digital picture

Our new digital portal, Tenants Online, available on mobile, tablet and desktop, launches in autumn 2018.



Tenants Online will allow tenants to:

- create their own online account
- manage their account information
- manage their rent account and make payments
- set up a direct debit for their monthly rent payments
- send enquiries direct to us
- schedule a repair for their home or communal area
- view all the repair reports for their home or communal area

2017-18 Number of responsive repairs

18,722

Percentage of responsive repairs completed on first visit

93%

PLANNED WORKS COMPLETED

Kitchens

183

Windows

64

Doors

64

Bathrooms

14

Gas boilers and cylinders

184

Radiators

54

Electrical upgrades and rewires

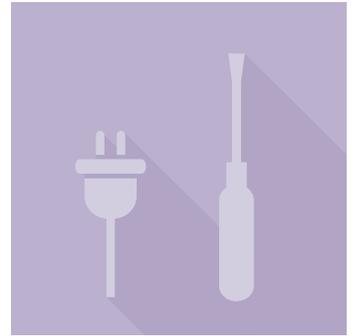
55

Storage heaters/energy-saving upgrades

76

Tenants will be able to upload photographs or videos when they report a repair, which will help the Repair team operative diagnose the problem before they visit.

Tenants can also quickly re-schedule the time or date of a repair if it is no longer convenient, which should reduce the number of missed appointments and the associated costs.



COST OF MANAGING REPAIRS

'Self-serve' via Tenants Online

Via telephone



9p



£2.59

TARGET:
to move

80%

of all repairs to Tenants Online

SAVING:
approx

£29k

per annum

Tenants Online will meet the increasing demand for online services, especially from young and vulnerable people.

However, we will continue to ensure all tenants are connected to the information they need by offering alternative ways to engage.

Ambition to build

In 2017 we committed to quadruple the number of homes we will build to 600 by 2021.

To achieve this, we've had to be innovative in raising the money to fund them. We have decided to build mixed tenure sites: rented, shared ownership and market sales. The proceeds of market sales will fund the building of the social rented homes.

In 2017 Broadland St Benedicts started building its first market sale home in Bodham, a landmark in our history.

Our innovative partnership with North Norfolk District Council allows monies from market sales to be moved from village to village to fund urgently needed rural housing. We will build 112 homes across 6 sites: Great Ryburgh, Bodham, Binham, Erpingham, Edgefield and Trunch. This solution will deliver 61% affordable housing across the sites.

CANARY QUAY, NORWICH



After 9 years of close work with numerous agencies from the Broads Authority to Norwich City Council, we have started building our ambitious city-centre scheme at Canary Quay, Norwich. This will provide 323 homes – a mix of affordable rent, shared ownership and open market (1 and 2-bedroom) apartments.

Another landmark achievement was the completion of York Place, our first over-55s shared ownership scheme, within a year.

Homes currently managed

5,064

New homes under construction

310

Homes in 3-year pipeline

287

YORK PLACE, DEREHAM



Ensuring value for money

In 2017-18 our Group Procurement team has continued to work across the organisation, particularly the Development and Property teams, on key projects from the Procurement Plan.

Completing these projects has delivered significant benefits for us, including:

- increased compliance with Broadland's Procurement Policy and/or the Public Contracts Regulations 2015
- demonstrating value for money
- ensuring more spend is covered by formal contracts

PROCUREMENT
PROJECTS

TOTAL FINANCIAL
BENEFITS

33

£310,226

BROKEN
DOWN AS

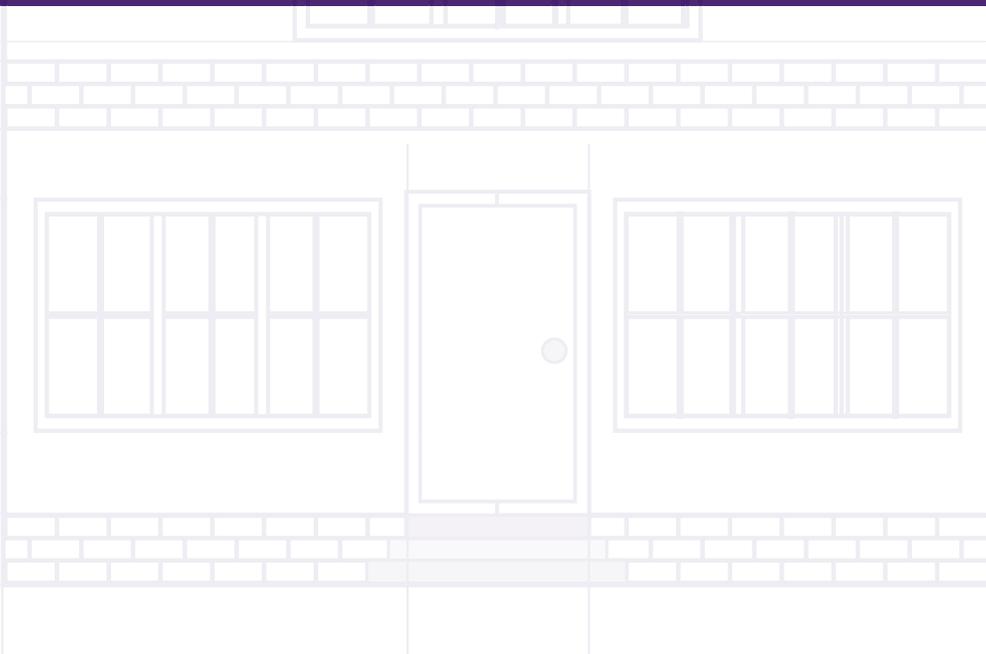
CASHABLE
SAVINGS

£130,445

NON-CASHABLE
SAVINGS

£179,781*

(*some savings also embedded in future financial years)



The introduction of the eTendering portal Delta has been a positive step for both the team and the wider organisation:

- the procurement process is more efficient due to the speed of communication
- improved transparency, as every change made throughout the process is audited
- environmental benefits, as paper tenders are no longer required
- improved governance, as tenders are 'locked' on the system until the tender return deadline passes.

Notable procurement projects 2017-18

- Canary Quay development
- Windows and doors (planned maintenance)
- Architects framework
- Installation of PV panels to 51 properties
- Group insurance policies
- Waste management

THIS **£310,226**

SAVING **21.0%**
REPRESENTS

OF THE **£1,476,131** TOTAL SPEND INFLUENCED



Our finances

Consolidated and Association Statement of Comprehensive Income for the year ended 31 March 2018

	Note	Group 2018 £'000	Group 2017 £'000	Association 2018 £'000	Association 2017 £'000
Turnover	4	26,474	27,428	26,515	27,288
Operating costs	4	(19,239)	(18,372)	(19,191)	(18,170)
Final staircasing of shared ownership properties	4/11	154	116	154	116
Surplus on disposal of other housing properties	4/11	299	100	299	100
Non social housing activities	4	15	34	48	34
Operating surplus	4/7	7,703	9,306	7,825	9,368
Surplus on disposal of fixed assets (non-operational)	11	-	-	177	-
Interest receivable and similar income	12	73	125	139	124
Interest and financing costs	13	(5,630)	(6,113)	(5,621)	(6,113)
Movement in Fair Value of Investment Properties	17	159	-	159	-
Movement in Fair Value of Fixed Asset Investments	18	(5)	22	(5)	22
Surplus before tax		2,300	3,340	2,674	3,401
Taxation	14	37	(1)	-	-
Surplus and total comprehensive income for the year		2,337	3,339	2,674	3,401

Our financial performance in 2017-18 has remained strong. We have controlled our costs in response to the further year of rent reductions. With careful planning we have increased our expenditure on repairs.

We have invested in building new homes this year and we have also increased our investment in our existing homes, which will average £747 per home per annum over the next 30 years (current values). We expect this investment to keep our existing homes in good repair, as well as improving their energy efficiency.

Partnerships supporting our social purpose

Homes for Cathy

In 2016, we joined a small group of housing associations, all established in the 1960s or early 1970s, to mark the 50th anniversary of the BBC's screening of the film, Cathy Come Home. The 22 housing associations from across the country chose not to celebrate the 50th anniversary, but instead to use the opportunity to reflect on the sad reality that homelessness continues to blight our country five decades on. Local events were organised, as well as events in London to influence MPs.

After the anniversary passed the group decided that, rather than winding up, we would open our membership to any housing association committed to ending homelessness.

At Broadland, we worked locally with the Dean and Chapter at Norwich Cathedral to raise awareness of the issue in the city. At the end of January 2018, we invited Cardboard Citizens to perform Priority Need, a 'sequel' to the story of Cathy in a 21st century context, in the Nave of the Cathedral.

On Homelessness Sunday our CEO, Michael Newey, delivered an address in the main morning service. Afterwards there was a screening of Calling Home, a short drama connecting the issues of homelessness and domestic violence, followed by a panel discussion with members of the congregation on homelessness in Norfolk, involving Tim Sweeting from Norfolk YMCA, and Jan Sheldon from St Martin's Housing.

The Homes for Cathy group are working closely with Crisis and supported them in developing their plan to end homelessness, which was published in June and launched with the involvement of senior politicians of all the main political parties. The plan includes an invitation for housing associations to commit to nine actions to help resolve homelessness. We're currently developing action plans to enact these locally in partnership with our local authorities and others.

homesforcathy.org.uk



Placeshapers

We continue to be members of Placeshapers, a network of over 100 independent housing associations, looking after a combined 850,000 homes across the country. Members are committed to responding to housing pressures in their local areas by providing more homes; engaging and involving tenants in helping to shape services; and working in partnership with local authorities to improve neighbourhoods. Members of the network believe that maintaining a strong, independent, diverse, values-driven housing association sector benefits both residents and stakeholders. www.placeshapers.org



Build East

We have recently joined Build East, an informal alliance of 11 developing housing associations in the East of England. Members are committed to providing a range of housing that meets the needs and ambitions of our local communities. Build East aims to deliver 15,000 new homes by 2023. We share ideas and good practice, and lobby policy makers, making the case to Government for more investment in affordable housing in our region.

buildeast.co.uk



Broadland Executive Team, from left to right: Louise Archer (Executive Property Director), Julian Foster (Executive Finance Director), Michael Newey (Group Chief Executive), Catherine Little (Executive Housing Director), Andrew Savage (Executive Development Director)



**INVESTORS
IN PEOPLE**

Silver
Until 2020



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