

Annual Review 2019



A year in review

It has been another busy year for Broadland. We have continued to expand our reach in tenant engagement, offering new ways for tenants to get involved locally, give feedback on our performance and help shape our services going forward. As part of this, our Community Conversations go from strength to strength.

This year members of our senior management team spoke individually to 53 tenants across 6 different locations to address their concerns. We have also been developing our digital platforms to give tenants 24/7 access to their rent accounts and avoid the need to call Customer Services.

In September 2018 we hosted the regional consultation on the Government's Social Housing Green Paper, 'A new deal for social housing'. We were delighted to welcome the Housing Minister, Kit Malthouse MP, to our Norwich office, where he met tenants from 17 local housing associations, including Broadland. The event was a chance for tenants to discuss the Green Paper face to face with the Minister. In a separate roundtable discussion, the Minister also met senior housing professionals from

the region to understand the challenges for landlords in meeting both the Government's and tenants' expectations.

We are progressing well against our target to develop 600 new homes by 2022. This commitment to address housing need in Norfolk is being supported by the sale of approximately 200 homes developed by our subsidiary Broadland St Benedicts. The surpluses generated will help to fill the funding gap caused by lower capital grant rates from Homes England.

We continue to invest in the energy efficiency of our homes, which has real benefits for tenants. An ITN/Chartered Institute of Housing film this year focused on how energy efficiency is reducing fuel poverty for our tenants. It featured our Passivhaus scheme at Fulmodeston, where tenants' fuel bills have halved, and the energy cost

savings of retrofitting solar panels at Little Snoring.

In October we celebrated 10 years of the opening of our 65 homes at Boundary Close, Pavilion Way and Keepers Close in Dereham. Dozens of families attended the street party, which included free hot food, children's activities, and a visit from Norfolk Fire & Rescue.

Homelessness is a growing concern in the region. As a Homes for Cathy member, we have been actively supporting its campaign to end homelessness. As well as speaking at the national Homes for Cathy Conference in London, we have been working with local partner organisations to translate the Crisis plan to end homelessness into specific actions that will make a difference in Norfolk. Our work with the Theatre Royal in Norwich on the Creative Matters arts programme

throughout February helped to reach new audiences and raise public awareness of the issues around local homelessness.

Michael Newey
Group Chief Executive



Customer satisfaction with BHA overall service

81%

Customer satisfaction with quality of home

81%



HOUSING MINISTER, KIT MALTHOUSE MP MEETING
THE CHIEF EXECUTIVES FROM THE EASTERN REGION
HOUSING PROVIDERS SEPTEMBER 2018

Number of homes let during 2018-19



Total number of
homes allocated

476



General needs
re-let

248



Housing for older
people re-let

131



Homelessness
re-let

75



Supported
re-let

22



Average
re-let time (days)

21.4



99.71%
of rent due was
collected



Number of ASB
complaints

169

Supporting our tenants

Our Tenancy Support team actively engage with some tenants who are at risk of losing their homes, with a positive impact for the tenant, their family and the community.

Number of tenants
Tenancy Support
team worked with

391

Amount tenants'
benefit payments
were increased* by

£322,462

Reduction in tenants'
rent arrears**

£45,575

Number of tenants
supported to enter
paid employment***

14

Number of tenants
supported to get a
better energy deal

99

Tenants referred to Employment
& Training Coach

87

(50 supported into education/skills
training, 12 into employment)

Enrolments on to New
Horizons project (employment
& budgeting support)

62

(project target 46)

*either by successfully challenging incorrect DWP decisions or securing benefits that tenants were entitled to.

**by supporting tenants in Housing Benefit appeals or helping them manage their debts/finances.

***after many months of support to build confidence, skills and training.

Building confidence and work experience

With the Tenancy Support team's help, a long-term unemployed tenant built up his skills through volunteering, including work at the local hospital. The team supported him to attend the WEA's free Universal Credit and Recognise Your Potential courses. They helped the tenant identify his transferable skills, write his CV and apply for jobs, ensuring his benefits continued to be paid.

Help to access welfare benefits

A tenant's partner was experiencing severe mental health difficulties which made it impossible for her to work. They had 4 children. Their housing benefit had been reduced to 50p per week and they were £2,700 in rent arrears. The Tenancy Support team helped the family successfully appeal two DWP benefit decisions, resulting in a housing benefit payment which put their rent account £2,300 in credit and a PIP (Personal Independence Payment) arrears payment of nearly £8,000.

Engaging with our tenants

It has been an exciting year for tenant engagement throughout the organisation. Our Homes Panel has continued to review and challenge us on our repairs and planned maintenance, as well as the lifecycles of our kitchens and bathrooms.

We have this year also started a communities panel, called the Tenant Action Group. Their first task was to give themselves a name, but more importantly they have been reviewing and rewriting our

complaints letter. They have also been looking how we deal with complaints and giving us solid feedback on where we need to improve. This brings our tenant panels up to three, with the Digital Panel giving valuable feedback on policies and the new Estate Services Standards.

We have also launched two brand new initiatives this year with our Mystery Shoppers and Community Inspectors. The first task for the Mystery

Shoppers was to develop their terms of reference. Next they helped us develop a void (empty property) checklist, ensuring that new Broadland tenants move into homes that comply with the best quality homes standards.

The Community Inspectors have been busy looking at health and safety, gardening and cleaning services at their schemes. Their feedback will ensure that we are able to address any issues they detect as soon as possible.

As well as celebrating 10 years at Boundary Close in Dereham, we have held our first beach clean at Great Yarmouth. In conjunction with our Environmental Champions, tenants and staff spent time on the iconic beach picking up plastic and other rubbish. The obvious conclusion to this event was fish and chips!



Homelessness

As a Homes for Cathy member, we are committed to tackling homelessness in our region. The board unanimously supported Broadland to sign up to the 9 Homes for Cathy commitments for housing associations. These commitments are designed to deliver the significant 2018 plan by Crisis, the national charity, to end homelessness.



Our Commitments

1

To contribute to the development and execution of local authority homelessness strategies.

6

To work in partnership to provide a range of affordable housing options which meet the needs of all homeless people in their local communities.

2

To operate flexible allocations and eligibility policies which allow individual applicants' unique set of circumstances and housing history to be considered.

7

To ensure that properties offered to homeless people should be ready to move into.

3

To offer constructive solutions to applicants who aren't deemed eligible for an offer of a home.

8

To contribute to ending migrant homelessness in the areas Housing Associations operate.

4

To not make an tenant seeking to prevent their homelessness, homeless (as defined by the Crisis plan definition).

9

To lobby, challenge and inspire others to support ending homelessness.

5

To commit to meeting the needs of vulnerable tenant groups.

June 2018
homeforcathy.org.uk
[@HomesforCathy](https://twitter.com/HomesforCathy)





SPEAKERS AT THE HOMES FOR CATHY EASTERN REGION WORKSHOP, FEBRUARY 2019

We are working with other local organisations to progress actions against each of our Homes for Cathy commitments. For example, in line with commitment 4, we are continually reviewing the evictions we have carried out to identify learnings and put new measures in place to further reduce this number.

In February, we hosted the first Homes for Cathy

workshop for the East of England, attended by local councils, housing associations and charities such as St Martin's Housing Trust and the YMCA. The workshop identified obstacles to ending local homelessness and together we agreed practical steps forward.

Also in February the Theatre Royal helped us deliver our ninth Homes for Cathy

commitment via Creative Matters, a month-long programme of drama, art, film screenings and seminars, all focusing on homelessness. One of the plays was Street Life, which featured verbatim conversations with homeless people in the Norwich area. Drama is a powerful and effective tool for engaging with stakeholders and the wider community. Scenes from

Street Life were subsequently performed at the national Homes for Cathy Conference in London, where Chief Executive Michael Newey and Assistant Housing Director Adam Clark were also speakers.

Ambition to build

Our innovative partnership with North Norfolk has this year finally borne fruit in the form of actual new homes. After completing both Great Ryburgh and Bodham in 2018, we have started on site in Erpingham (completing in October 2019), and at Edgefield and Binham (completing in 2020).

The sixth scheme in partnership with North Norfolk District Council is Trunch. Phase 1 completed in April 2018 and phase 2 completed in January 2019, totalling 24 new homes. Set in a pretty rural village, these new homes have taken on a real community feel almost overnight. We believe that the design of these homes has been instrumental in helping grow this community. Trunch has both affordable rent and shared ownership homes, and the design of this mixed tenure scheme has really helped in breaking down the barriers and integrating the community. We have seen this in the number the tenants who have already engaged with us.



Michael Newey, CEO BHA, Brian Boughton, Chair Trunch Parish Council, Chris Ewbank, Chair BHA and Rob Young, North Norfolk DC

We have also been excited to see Canary Quay quite literally grow out of the ground (opposite our head office in Norwich), following the start on site in July 2018. The first 60 new social rented homes will be ready for tenants to move into this autumn, with phase 2 rapidly following in March 2020.

This is such an exciting project for Broadland to finally see being built. As with several of our new schemes, some of the new homes are for market sale. Building homes for market sale was a hard decision for the Board to make. But we strongly believe that we need to provide more homes for the people of Norfolk, and making a surplus from market sales is an important step in enabling us to do this.

CANARY QUAY
RISES FROM THE
GROUND!

JULY 2018 – APRIL 2019



JULY 2018



AUG 2018



SEPT 2018



OCT 2018



NOV 2018



Another exciting new development this year has been at Roughton, with 30 new homes in the pipeline. The archaeological dig during early Spring found pieces of Roman pottery. Oxford Archaeology visited St Mary's Primary School in Roughton to show the local village children our finds.



Number of properties owned and managed

5,090



Number of homes completed 2018-19

67



Number of homes under construction (31 March 2019)

259

Number of homes in 3-year pipeline



Total **610**

2019-20 **291**

2020-21 **172**

2021-22 **147**

Performance on repairs

2018-19



Number of responsive works

17,900



Percentage of responsive repairs completed on first visit

96%

Planned works completed



Kitchens

202



Bathrooms

53



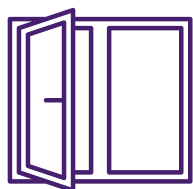
Boilers

126



Storage heaters

52



Windows

134



Doors

43



Electrical upgrades & rewires

68

Tenants Online

Part of our digital commitment to our tenants is to reduce costs and give them a more convenient way to access our services 24/7. Over the last year we have continued to grow Tenants Online.

Tenants can now:

- Add more information to their account profile
- Create an account more easily, and have more account security
- Manage their rent account and make payments online 24/7
- Send us enquiries directly

We will be delivering further enhancements in the next year, allowing tenants to schedule or amend a repair and set up/manage direct debits for their monthly rent payments.



BETTER FAULT DIAGNOSIS, LOWER FUEL BILLS

This year we have installed more than 100 Switcher devices in our properties. Switcher is a smart home thermostat that optimises the tenant's home heating system while helping us to improve our maintenance service.

The aim of the Switcher thermostat is to reduce tenants' heating and hot water consumption and lower their bills. It also allows us to detect and make more informed and proactive maintenance decisions, because we can check the condition of the property remotely, for example, if there is a boiler fault. Further detailed analysis of the results of the Switcher devices will be available in 2019-20.

THE EFFECTS OF FUEL POVERTY

Broadland staff and tenants contributed to a new scientific paper on 'Emotions and fuel poverty', published this year. The University of East Anglia study focused on energy vulnerability (EV), and drew on interviews with 20 Broadland tenants and 10 members of our frontline housing team. The UEA study calls for a greater focus on the everyday emotional experiences of fuel poverty to balance out the technical understandings that currently dominate Government policy.



Value for money

We always seek to deliver the best value for money in our procurement, and take advantage of our Group structure to reduce costs. We procure services and materials locally wherever possible. When awarding contracts, we consider quality and social value as integral to value for money. We include a social value question in all tenders, and any supplier who makes an offer is contractually bound to deliver this offer.

This year we are pleased to report that many of our suppliers provided materials and volunteers to help improve an animal welfare facility belonging to our 2018 staff charity, PACT.

MAXIMISING SOCIAL VALUE

RG Carter builders are working with Broadland to support local businesses and build local skills and employment at our new Canary Quay development in Norwich. Approximately 75% of the workforce is based locally, which also reduces the environmental impact of the build. The Canary Quay project is a major source of employment in the Norwich area, with an average of approximately 100 people on site per week.

RG Carter is providing a degree-apprenticeship to a trainee project manager, as well as supporting a range of craft apprenticeships directly through the Carter Academy and the supply chain. The company also offers regular week-long work experience placements. Broadland has promoted two RG Carter Open Days at Canary Quay to tenants, with information highlighting these opportunities.





Projects **35**

Total financial benefits **£361,138**

Broken down as:

cashable savings **£172,351**

non-cashable savings **£188,787**

This **£361,138** saving represents **16.33%** of the **£2,212,070** total spend influenced

Completed projects include:

- Office consumables
- External decorating
- External and internal audit services
- Laundry equipment – servicing and maintenance
- Re-roofing at Shipfield scheme, Norwich (first phase)
- Direct materials – plumbing/general building supplies

Financial statements

Consolidated and Association Statement of Comprehensive Income for the year ended 31 March 2019

	Note	Group 2019 £'000	Group 2018 £'000	Association 2019 £'000	Association 2018 £'000
Turnover		29,046	26,474	27,588	26,515
Operating costs		(21,389)	(19,239)	(20,142)	(19,191)
Final staircasing of shared ownership properties		103	154	103	154
Surplus on disposal of other housing properties		115	299	115	299
Non-social housing activities:- Commercial properties		72	15	72	48
Operating surplus	4	7,947	7,703	7,736	7,825
Surplus on disposal of fixed assets (non-operational)	11	-	-	-	177
Interest receivable and similar income	12	195	73	341	139
Interest and financing costs	13	(6,140)	(5,630)	(6,116)	(5,621)
Movement in Fair Value of Investment Properties	17	-	159	-	159
Movement in Fair Value of Fixed Asset Investments	18	3	(5)	3	(5)
Surplus before tax		2,005	2,300	1,964	2,674
Taxation	14	(34)	37	-	-
Surplus for the year		1,971	2,337	1,964	2,674
Actuarial losses in respect of pension schemes	27	(1,040)	-	(1,040)	-
Re-measurement of pension obligation at initial recognition	27	(2,096)	-	(2,096)	-
Total comprehensive income (loss) for the year		(1,165)	2,337	(1,172)	2,674

Our finances

The Group has continued to perform well financially, despite some one-off financial charges and a further rent reduction this year. Our total operating costs were lower than last year. This reflects our determination to minimise expenditure except where it improves our properties and the lives of our tenants.

We have trebled expenditure on new homes to over £21 million, which reflects our aspiration to respond to local housing need.

We also continue to invest heavily in improvements to our existing homes, and this cost is likely to continue to increase again in the coming year.

Being a good employer

In 2019 we moved up 17 places to number 61 in the Sunday Times Best Companies listings. A top-100 Best Companies ranking reflects staff satisfaction. We have listened to our staff's Best Companies survey feedback and now offer employees an extra day's leave for their birthday, agile working and an optional personal day – that staff can request to support their mental and physical wellbeing.

Mental Health Champions

In May 2019, during Mental Health Awareness Week, Broadland launched the Mental Health Champions. The team of 10 staff from across the association provide a confidential service to listen, support and signpost suitable services to colleagues who may be struggling with their mental health. They also raise awareness and promote mental wellbeing across the organisation.

Developing our people

This year Chloe Calver was appointed Scheme Manager for two of our sheltered schemes. Chloe joined Broadland in January 2018 as an apprentice. During her studies she worked for us as a Local Area Advisor.

Chloe Slater was appointed as Sales Administrator in the Development team in May, helping with selling our shared ownership properties. Chloe joined Broadland in October 2015 as an apprentice and worked in the Customer Services team.

SHIFT Gold 2018

In November 2018 we were pleased to maintain our GOLD status in the Sustainable Homes Index for Tomorrow (SHIFT) Awards, and were the highest scoring social landlord.

Norfolk Safeguarding Adults

Broadland created a short video on self-neglect and hoarding in July 2019, to coincide with the launch of Norfolk Safeguarding Adults Board's latest guidance.

The 3-minute animation provides frontline practitioners with useful information on this complex topic in an accessible way.

Placeshapers

Broadland continues to be an active member of the Placeshapers organisation and has lent its support this year for their very successful #wecare campaign. This year's campaign really highlighted the important role housing associations play in supporting their communities across the country.

Awards

Broadland's Maintenance team was 'Highly Commended' for Team of the Year at the 2018 Women in Housing Awards. In May Broadland was named 'Client of the year' in the Norfolk Constructing Excellence 2019 awards. Our Head of Development Delivery, Alex Williamson, was in the top 3 'Future leaders in construction'. The Constructing Excellence awards celebrate innovation and best practice.

Corporate strategy

Our Board have agreed a new corporate strategy for 2019-2023. Our primary purpose is still to provide high quality affordable homes in Norfolk and north Suffolk. We will also continue to help people access the support they need to maintain their tenancy. The full strategy can be found on our website.

BROADLAND HOUSING GROUP GOVERNANCE



Jon Barber

Vice Chair, BHA Board
Chair, Group Audit & Risk Committee



Martin Clark

Member, Broadland St Benedicts Board



Samantha England

Retired in July 2019



Chris Ewbank

Chair, Broadland Housing Association



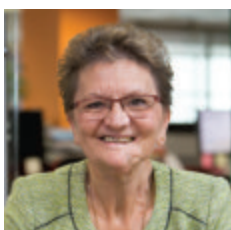
Simon Hibberd

Member, BHA Board



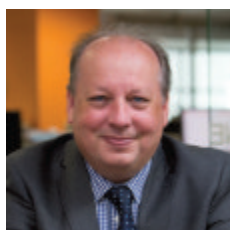
Amanda Ellis

Member, Broadland Meridian Board



Jenny Manser

Member, Broadland Meridian Board



Andrew Savage

Member, Broadland Development Services Board



Helen Skoyles

Member, BHA Board
Member, Broadland St Benedicts Board



Kate Slack

Member, BHA Board



Julian Foster

Member, Broadland Development Services Board

Member, Broadland St Benedicts Board



Michael Newey

Group Chief Executive

Member, BHA Board

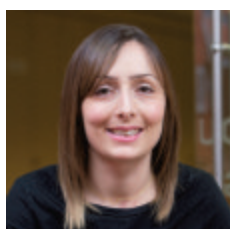
Chair, Broadland St Benedicts Board

Chair, Broadland Development Services Board



Sean Tompkins

Member, Broadland St Benedicts Board



Siobhan Trice

Member, BHA Board



Paul Slyfield

Member, BHA Board
Chair, Remuneration and Membership Committee



Gavin Tempest

Member, BHA Board
Chair, Broadland Meridian Board



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).

**BROADLAND
HOUSING GROUP**

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ST BENEDICTS**

**BROADLAND
DEVELOPMENT SERVICES LTD**

**BROADLAND
MERIDIAN**

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Silver
Until 2020

