



# Annual Review 2021



# A year in review

2020-21 will always be remembered for Covid-19, but despite the pandemic restrictions we are proud of everything we have managed to achieve this year. Thanks to our staff going the extra mile wherever possible, we have been able to maintain essential services to our tenants and provide homes for people in desperate housing need. And we continued to invest in our tenants' homes to ensure they can live (and if necessary self-isolate) safely and reasonably comfortably.

The safety of our tenants and employees has been our number one priority. This meant pausing or adapting our services so we did not expose people to any unnecessary risks. We focused on key services, especially emergency and urgent repairs. But we also consulted with our tenants on how to prioritise the backlog of routine repairs that built up during the

lockdowns. Their feedback guided our scheduling of general maintenance jobs whenever lockdown restrictions were eased and it was safe to do so.

## New ways of working

For much of the year our offices have been closed, and most of our office-based employees have been working from home. In recent years we have

invested heavily in digital systems, so we were able to act quickly and transfer many of our services online.

We posted regular updates on our website and sent out digital communications wherever possible to keep tenants informed about changes to services, safety guidance etc. Our staff quickly volunteered to telephone tenants who were

not on online, vulnerable or isolated, picked up shopping and prescriptions, and helped with additional Covid-19 sanitising of our sheltered and housing with care schemes.

Since July 2020 we have been using the latest electrostatic spraying and antimicrobial technology to sanitise all touch points at our communal sites. The new technology protects surfaces for up to 30 days. It has reduced the time our cleaning teams spend at sites, while offering a higher level of sanitisation and greater protection from Covid-19 over a longer period.

All our tenant engagement groups and activities went online. Tenancy Support processed tenants' grant paperwork digitally, we introduced 'virtual' sign-ups for new lets, and organised 360-degree online tours of our new properties at Canary Quay. Board and



Michael Newey with artist Devin Smith, who painted three specially-commissioned oil portraits of Broadland tenants



Annual General Meeting, 2020

governance meetings, such as boards and committees, mainly took place on video calls.

As the pandemic and lockdowns continued, we promoted staff wellbeing through our Employee Assistance Programme, in-house Mental Health Champions and staff association. Our regular Challenge and Change staff development programmes went online.

### **Providing homes**

The pandemic increased the urgency of addressing homelessness in our area. We have worked with public sector and housing association partners to help

people in acute housing need to access safe housing. We are active members of the new Norfolk Strategic Housing Partnership and the Norfolk Homelessness Forum. We transferred our regular Homes for Cathy training and information sessions for the region on to Zoom or Microsoft Teams.

When the pandemic began, all activity on our construction sites ceased. Happily, within a month, our contractors and developers had established Covid-secure site work practices that minimised delays to the programme. As a result, during 2021 we completed 135 new

affordable homes, including 33 shared ownership properties. We also finished building 12 market sale homes and sold a further 48, many of which had been completed at the end of the previous financial year. All our market sale homes are on sites where we are also building affordable homes. We use the surpluses generated to help fund the financial gap on new affordable homes.

### **Changing times**

There is no doubt that the pandemic will continue to have a substantial impact on our operations during 2021-22. However, our commitment to delivering our enduring purpose,

namely helping people who cannot afford decent places to live in the open market access good quality affordable homes, remains as strong as ever. We have successfully moved on from the pandemic being a crisis business continuity event to a sense of everything being almost normal. A huge thanks to the whole Broadland team for their positive attitude and commitment to help us achieve this.

**Michael Newey**  
Group Chief Executive

# Corporate strategy

In November 2020 the Board approved a revised 12-month interim corporate strategy which sets out Broadland's objectives until November 2021.

This new interim strategy takes into account the ongoing restrictions on our operations because of the Covid-19 pandemic. It replaces the interim strategy that we issued in April 2020, immediately after the outbreak of the virus. We are planning to consult tenants, members, staff and stakeholders during 2021 so that we can approve a new 4-year strategy in November 2021.

## Corporate Strategy

### At a glance



#### Frontline Services

We will provide a high quality management and repair service.



#### Value for money

The focus of our financial management is to maximise efficiencies across Broadland, to provide better value for money for our tenants.



#### Sustaining tenancies

We will support tenants at a risk of losing their homes by engaging with them to minimise the number of failed tenancies.



#### Financial resources

We will manage our financial resources sensibly, borrowing funds and maximising grant funding to deliver our strategic objectives and improve Broadland's financial performance.



#### Asset management

We will invest in our homes to improve quality and energy efficiency.



#### Governance

We will ensure that:

- Our Boards and Committees are fit for purpose, reflecting good practice and compliant with all regulatory expectations.
- We have effective executive management to lead and manage the staff team and deliver on the Board's ambitions.



#### Involving tenants

We will involve tenants in shaping our services and in scrutinising our performance.



#### Homelessness

We will, working with others, seek to reduce homelessness in Norfolk and north Suffolk and will lobby for policy changes nationally that reduce the likelihood of homelessness.



#### Environmental responsibility

We will:

- Reduce our carbon footprint and our impact on environment
- Consider sustainability in all our activities



#### Development

We will build as many new affordable homes as possible each year, while ensuring we maintain our existing homes, the safety of our tenants and our long-term viability.



#### People

We will ensure that we are a good employer with high levels of staff engagement and staff commitment to our tenants.

# Complaints handling

In 2020 the Housing Ombudsman introduced a new complaint handling code, which Broadland has formally adopted. See below for a summary of the changes and our self-assessment against the new code.

## The Ombudsman's Code - summary of changes

- Tenants can access the Ombudsman service for advice and assistance at any stage in the complaints process, although the Ombudsman is still unlikely to investigate a complaint until they have exhausted Broadland's complaints process
- All tenants should be able to access Broadland's complaints process easily
- The number of formal stages is reduced to two
- Broadland has tighter time constraints to respond to complaints (unless agreed by the tenant)
- Broadland must publish the results of complaint investigations and the lessons learnt
- Broadland must take action to put things right and find appropriate remedies (the Ombudsman has published separate guidance on remedies)
- Broadland must publish an annual self-assessment against the code, together with a summary in its Annual Report.

## How Broadland performed: self-assessment against the Ombudsman's new Complaint Handling Code

Complaint Handling Code: Self-assessment			
<b>1. Definition of a complaint</b>			
Does the complaints process use the following definition of a complaint? <i>An expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents.</i>	Yes		
Does the policy have exclusions where a complaint will not be considered? *No, unless tenant is subject to Limited Contact policy			No*
Are these exclusions reasonable and fair to residents? We rely on evidence	Yes		
<b>2. Accessibility</b>			
Are multiple accessibility routes available for residents to make a complaint?	Yes		
Is the complaints policy and procedure available online?	Yes		
Do we have a reasonable adjustments policy?			No but will do after consultation
Do we regularly advise residents about our complaints process?	Yes		
<b>3. Complaints team and process</b>			
Is there a complaint officer or equivalent in post?	Yes		
Does the complaint officer have autonomy to resolve complaints?		Not completely	
Does the complaint officer have authority to compel engagement from other departments to resolve disputes?		Not completely	
If third stage available, are residents involved?	N/A		
Is any third stage optional for residents?	N/A		
Does the final stage response set out residents' right to refer the matter to the Housing Ombudsman Service?	Yes		
Do we keep a record of complaint correspondence including correspondence from the resident?	Yes		
At what stage are most complaints resolved?	stage 1		
<b>4. Communication</b>			
Are residents kept informed and updated during the complaints process?	Yes		
Are residents informed of the landlord's position and given a chance to respond and challenge any area of dispute before the final decision?	Yes		
Are all complaints acknowledged and logged within five days?	Yes		
Are residents advised of how to escalate a complaint at the end of each stage?	Yes		
What proportion of complaints are resolved at stage 1?	72% (2019/20)		
What proportion of complaints are resolved at stage 2?	28% (2019/20)		

What proportion of complaint responses are sent within Code timescales? • Stage 1; stage 1 (with extension) • Stage 2; stage 2 (with extension)			Not currently measured but will be going forward
Where timescales have been extended, did we have good reason?			Not currently measured but will be going forward
Where timescales have been extended, did we keep the resident informed?	Yes		
What proportion of complaints do we resolve to residents' satisfaction?		We will be taking action to improve response rates and survey satisfaction levels	
<b>5. Cooperation with Housing Ombudsman Service</b>			
Were all requests for evidence responded to within 15 days?	Yes		
Where the timescale was extended, did we keep the Ombudsman informed?	N/A		
<b>6. Fairness in complaint handling</b>			
Are residents able to complain via a representative throughout?	Yes		
If advice was given, was this accurate and easy to understand?	Yes		
How many cases did we refuse to escalate? What was the reason for the refusal?	None		
Did we explain our decision to the resident?	N/A		
<b>7. Outcomes and remedies</b>			
Where something has gone wrong, are we taking appropriate steps to put things right?		Sometimes. We need to improve	
<b>8. Continuous learning and improvement</b>			
What improvements have we made as a result of learning from complaints?			This is a current project across the organisation
How do we share these lessons with: a) residents? b) the Board/governing body? c) In the Annual Report?		At present this is patchy and we need to improve. See response below	
Has the Code made a difference to how we respond to complaints?	Yes		
What changes have we made?		We will report regularly to our tenants' Board (inc in Annual Report)	

# Number of homes let

## 2020-21\*



Total number of homes allocated

**348**



General needs re-lets

**140**



Homeless households housed

**117**



Supported re-lets

**18**



Average total re-let time (days)

**38.76**



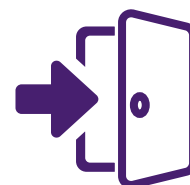
Number of ASB cases opened

**254**



Rent arrears reduced by

**£108,169**



Evictions carried out

**0**



Housing for older people re-lets

**111**

*\*Please note our housing statistics have been impacted by the pandemic this year*



Our Lloyd Court housing with care scheme celebrated its 20th birthday. Two 100-year-old tenants, Pattie Knopp and Marion 'Bubs' Wilkinson, got the party started!

# Our tenants working with us

Although many of our planned events were postponed because of the pandemic, we have reached out through online panels and workshops to get tenants involved and share their ideas and opinions.

## ASB seminar

Tenants told us at our Community Conversation events that they didn't understand our processes for dealing with anti-social behaviour (ASB) and why it took so long.

In response, we held our first ASB seminar in December. In partnership with Birketts Solicitors, we held a virtual meeting explaining the process from Broadland's perspective and from the legal side.

Tenant feedback from the seminar is now shaping the work we are doing to update our ASB policy and procedure.

## Homes Panel

During the pandemic all our Homes Panel meetings went online. The panel tackled some big issues for tenants, such as service charges. They were supportive with ideas and encouragement when we were re-starting our repairs service after the first lockdown. Panel members also discussed compliance and the importance of gas servicing, window and door replacements, and the changes to our complaints policy and procedure.



Broadland tenant with her Good Neighbour Award. Below: festive Christmas tea for tenants

## Community Improvement Fund

Broadland's Community Improvement Fund (CIF) offers grants for tenants to set up their own community project.

This year our judging panel (comprising four members of our Tenant Action Group) approved 7 applications. The CIF grants have funded a greenhouse, communal garden improvements and new garden furniture at several housing with care schemes and communities in Norwich, Aylsham and Heacham.

Our Estate Services team have been involved with the landscaping improvements at the sites. All the projects encourage more use of the communal garden space for tenants' enjoyment and wellbeing.

## Good Neighbour Awards

We received dozens of Good Neighbour nominations over the past year from tenants, appreciating the support from their neighbours. The pandemic showed that our communities are alive with generosity of time and spirit.

## Tenant Action Group (TAG)

Our TAG panel focuses on community and neighbourhood issues. This year we moved to virtual meetings.

The panel discussed the rent increase, re-starting our repairs service, the new complaints handling code and illegal dumping. Guest speakers attended from the See the Person campaign, which tackles stigma in social housing. There were also in-house presentations from Andrew Savage about the design and build of our new homes, and from Kevin Gee about our new IAP service for tenants.

## Community Conversations

Our Community Conversation events continue to be a success in getting valuable feedback on how we are performing. We re-started these events in August 2020, meeting tenants from across the region monthly on Zoom. In 2020-2021 we consulted with 37 tenants through our Community Conversations.

# Supporting our tenants

The pandemic significantly impacted on both tenants and Broadland staff this year. Because of the restrictions, the Tenancy Support team had to process much of their work for tenants digitally. Not every tenant has access to a laptop or PC, so many had to use their mobile phones.

Nevertheless, there were some impressive results. The number of tenants referred for Employment & Training support who secured paid employment increased by 11%, which is particularly impressive given how the pandemic has affected the job market.

We also recorded some of our best-ever results for supporting first-time tenants. These are tenants referred to Tenancy Support generally at sign-up. The team supports them to set up their new home, including setting up rent, Council Tax and utility accounts. This support helps tenants to sustain their tenancy in the longer term.

**254**

referrals to Broadland's 5 Tenancy Support Coordinators

**78**

referrals to Broadland's Employment & Training Coach

**523**

tenants helped with separate Covid-19 related support

**696**

individual Covid-19 requests met

## 855 total number of tenants supported

### Financial benefits for tenants as a result of Tenancy Support intervention (compared to 2019-20)

**20%**

increase in amount of one-off benefit payments awarded (£83,539)

**18%**

increase in amount of reduced rent arrears (£54,178)

**10.6%**

increase in amount of household grants awarded (£29,828)

**3.8%**

increase in amount of annual benefit payments awarded (£288,298)

### Employment & Training

**11.5%**

increase in number of referrals to the Employment & Training Coach

**11%**

increase in number of tenants referred who gained paid employment

### First-time tenancy referrals

**92%**

of referrals remained Broadland tenants 12 months later

**82%**

of referrals not in rent arrears 12 months after their case was closed



## New Welfare Benefit Advisor

A dedicated Welfare Benefit Adviser (WBA) was added to the Tenancy Support team in 2020. The WBA provides specialist advice and represents tenants to challenge benefit decisions.

**157**

total number of benefit queries received

**1 in 3**

queries related to Universal Credit (reflecting the economic downturn of the past 12 months)

**£91,498**

amount that tenants' benefit income was increased

**£37,543**

amount of one-off benefit payments received as a result of the WBA's intervention

## BACK TO WORK CONFIDENCE

After 35 years of work, a tenant was made redundant during the pandemic. He needed regular income until he could draw his state pension, but had lost confidence. The Employment and Training coach helped him update his CV, investigate job opportunities and supported him through the applications process. Eventually the tenant was successful in gaining a part-time role with B&Q.

## LIFE-CHANGING SUPPORT

A tenant with physical and mental health needs was identified as being at risk of fuel poverty. The Tenancy Support team helped him access debt advice and support, switch energy supplier (lowering his fuel costs), and get grant-aided food provision. Team members checked in with him regularly during lockdown to ensure he was coping OK. He said: "It is difficult to explain what I go through each day, but quite simply the support I have received has enabled me to experience a better life. As a result of the team's help I now exist on another level in my everyday life."

## IAP (Individual Assistance Programme)

health assured

In October 2020 we rolled out a new service for tenants. The Individual Assistance Programme (IAP) is a 24/7 confidential helpline and app operated by Health Assured, who also provide Broadland's similar EAP (Employment Assistance Programme) for staff.

**21**

tenants self-referred to the service, of which

**33%** requested health & wellbeing support

**29%** requested housing advice

**39**

tenants downloaded the My Healthy Advantage App

# Working in partnership to end homelessness in Norfolk

Broadland is a founder member of the Homes for Cathy campaign and has committed to tackle homelessness and to prevent evictions. During the pandemic, there was an enormous effort across the country to get 'everyone in'. Broadland provided temporary accommodation and then worked with partners so that we could make a long-term difference.

Broadland partnered with Norwich City Council and the Borough Council of King's Lynn and West Norfolk on two bids for national Next Steps funding. This has provided:

## Norwich

**10**

'housing first'  
homes

**6**

new modular  
move-on homes

**£1.22m**

Overall grant funding  
received

## King's Lynn

**6**

'housing first'  
homes

Broadland has also  
remodelled out-of-date  
temporary accommodation  
to provide:

**10**

move-on flats

**7**

additional 'move on'  
flats in King's Lynn

**£0.84m**

Overall grant funding  
received

We have agreement to  
provide a further 7  
one-bedroom move-on  
properties in King's Lynn and  
will use modular homes to  
achieve this.

## What is 'housing first'?

Simply put, housing first is the principle that someone who is homeless needs a home first of all. Instead of going through a complex pathway of hostels and move-on accommodation, they are provided with a good quality, long-term home. Intensive support is provided so that people who have experienced long-term rough sleeping can get to grips with running their own home and sustaining their tenancy.



Andrew Savage pictured during the refurbishment of Alexandra House homeless accommodation, King's Lynn

## Supporting people leaving prison

Almost 80% of people who leave prison into homelessness are re-convicted within a year of release. The Foundations project aims to break that link. A partnership between Broadland, the Ministry of Justice, the Police and Crime Commissioner, Norwich City Council, St Martins Housing Trust and more, the project is funding 10 flats, with intensive support for people who have repeated experience of prison and of homelessness.

## Partnering to end homelessness

Broadland has also worked in partnership with:

- The **Stronger Futures** project, led by Norfolk County Council, providing homes for three young people leaving care. All tenants have received support and sustained their tenancies.
- The **Housing to Work** project, with Norfolk County Council's People from Abroad team, providing temporary homes for eight migrants who have the right to live in the UK, but no access to public funds.
- Broadland's Chief Executive, Michael Newey, sits on the new **Norfolk Strategic Housing Partnership**, which aims to end homelessness in Norfolk.

There is much more to do, but by working in partnership we can make a difference together.

**“I absolutely love it here. I was living at St Martin’s Housing for 3 years before I moved here in April. It’s great to have my own space. It’s just perfect the way the flat is laid out. I even have a view of the river”**

Julie, new tenant in Norwich



Stephen (see right) at his new home

**“I’ve been living here for 2 months now. I was hostilely evicted by my landlord and had a breakdown. I also have a physical disability. The council put me into temporary accommodation, and then I stayed at (Broadland’s) St James Lodge for 4 months. So it’s great to have peace of mind, and the security of a roof over my head. It helps with the anxiety and depression. I’m now feeling more confident and looking forward to doing my hobbies again.”**

Stephen, new tenant in King’s Lynn

# Building together



Number of homes completed 2020-21

**147**



Number of homes under construction (to June 2021)

**145**

## 2020-21 completions

**80**

Affordable rent freehold

**22**

Affordable rent leasehold

**33**

Shared ownership

**0**

Shared equity

**12**

Market

**Total**

**147**

These figures include 12 properties bought as leasehold to meet our homeless accommodation ambitions (see page 10).

Another 12 homes were completed by Broadland St Benedict's and sold on the open market. The profits made are gifted back to the Association to help fund more affordable properties.

## Number of affordable homes\* in 3-year pipeline



2021/22 **145**

2022/23 **150**

2023/24 **150**

*\*not including open market*



## Awards success

Our affordable housing strategy in north Norfolk has received national recognition, winning a prestigious Royal Town Planning Institute (RTPI) Award for Planning Excellence and reaching the finals of the Inside Housing Development Awards.

The innovative plan links five mixed-tenure schemes - in Binham, Trunch, Erpingham, Edgefield and Great Ryburgh - in one Section 106 Agreement. The sale of the market homes has helped us build 61 affordable homes in an area with a chronic shortage of affordable housing.



## Canary Quay goes from strength to strength

We completed and let the second phase of Canary Quay, Richard Hawthorn House. The market sales have also done well, considering that during the pandemic viewings often had to be done virtually.

The third phase is now complete. The first 18 affordable homes in Olive House are already occupied, and White Moth House and Norada House were let from May 2021.

## Broadland won two local authority tenders in the past 12 months to provide development agency services.

### Great Yarmouth Borough Council

We were delighted to be appointed as a development agent for Great Yarmouth Borough Council in 2020. We will be using our skills to help the council build 36 new council homes, subject to planning permission. Our virtual planning played an important part in getting feedback from local residents and helped shape the eventual planning applications. These new homes will be delivered during late 2021 and early 2022.

### Shared ownership homes

We were concerned that the lockdown in March 2020 would impact the sales of our shared ownership homes. However, with careful planning, social distancing and much hard work, our team outperformed expectations - selling 31 new homes at Edgefield, Binham, Erpingham, Watton, Trowse and other sites.



### Norwich City Council

In partnership with Aecom, we were appointed to deliver a site in the Mile Cross area of Norwich on behalf of Norwich City Council. A compulsory purchase by the council will now deliver 5 new homes, much needed in the city.



*Retired electrical engineer Paul Dawson was the first tenant to move into our new Edgefield development. Paul's previous accommodation had aggravated his health issues. He said: "I am so lucky, this is a fabulous home - modern, well-designed, and stylish. The setting is wonderful."*

### Virtual consultations

During the pandemic we could no longer hold pre-planning consultations in village halls with local residents. So, in June 2020 we went virtual! Local residents had instant online access to our proposals, so they could view the house layouts and go on a virtual tour of what the proposed schemes at Northrepps and Corpusty would look like when completed. We offered residents a live chat function and were able to answer questions about design and scheme layout in conjunction with our architects, Ingleton Wood.

We found that online consultations provide more opportunities for residents to share their views. Nearly three times as many people attended the online consultations, compared to the numbers at village halls.



# Performance on repairs

We completed 12,513 repairs in the year. Throughout the pandemic, we continued to attend to emergency and urgent repairs in our tenants' homes.

However, there were periods during the year when we paused our routine repairs service for the safety of our tenants and staff. This means the total number of repairs completed during the

year is lower than in previous years. The teams are working hard to reduce the back log of routine repairs as quickly as possible.



Bathrooms

**15**



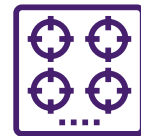
Gas heating systems (boilers)

**102**



Communal boilers

**4**



Kitchens

**59**



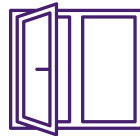
Doors

**136**



Fire doors

**107**



Windows\*

**115**



Electric re-wires

**11**



Electrical upgrades

**22**



Air Source installs (renewables)

**3**



External decoration

**4 schemes**



Gas servicing

**3,294**



Electrical testing

**1,031**



Communal electrical testing

**41**

\*Number of windows relates to the number of homes that had new windows, not the number of individual windows

# Tenants Online



Over the last year we have been working hard to bring repairs scheduling to Tenants Online and the roll-out will be complete by autumn 2021.

In summer 2020 we launched the repair-reporting function to help us manage the backlog caused by the lockdown. Since August 2020 tenants have reported 1,283 repairs to us using Tenants Online. We had planned a full launch in 2020, but the impact of the pandemic has meant we have changed to a phased roll-out.

Later in 2021 we will add the repair-scheduling function that will allow tenants to schedule a repair, not just report it. For the first time, tenants will have choice over when the repair is carried out, as well as the convenience of being able to report and arrange this 24/7.

**1,283**

repairs reported using Tenants Online

**43%**

increase in tenants with an active account

**938**

new users

**2,200**

total number of Tenants Online accounts

## Smart technology rollout

Switchee is a simple and intuitive control for the heating system, allowing tenants to save up to 17% on their energy bill. By the end of 2021, we will have installed Switchee smart thermostats in 9% of our 5,000+ homes. When rolled out across all our homes, Broadland will become the first housing provider to have a fully connected housing stock.

**92%**

response rate to messages sent through the smart home tech

**17%**

of homes with a Switchee were identified as being at risk of mould and were sent damp prevention advice

**51%**

of tenants who had not signed up to receive our tenant magazine did so after responding to a survey sent through Switchee

## COMBATTING FUEL POVERTY

A Switchee survey in November 2020 flagged up an older male tenant, living on his own with physical and mental health disabilities, as being at high risk of fuel poverty. Kevin Gee, Tenancy Support Manager, explains: "As well as helping the tenant access the support he needed, our Tenancy Support team were able to use the data from Switchee to stay in regular contact with him. We encouraged him to review how he heats his home and change the times when the heating was on. Our Repairs team were also able to identify and repair a faulty radiator valve in the property."

# Value for money

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

Projects	Total financial benefits
<b>22</b>	<b>£264,948</b>



## Broken down as:

Cashable savings	Non-cashable savings
<b>£140,062</b>	<b>£124,886</b>

This **£264,948** represents **14.5%** of the **£1,826,655** of the total spend influenced.

## Completed projects include:

- Re-pipe project (phase two) at Sorrel and Campion House
- Re-roofing at Shipfield, Norwich (third phase)
- Drainage services
- Fire doors at Sorrel and Campion House and Oulton Court
- Tenant Assistance Programme
- Re-roofing at 37-41 Beech Court

## NEW GARDEN FOR HOMELESS FAMILIES

A 'Garden SOS' project has created a new outdoor play area and garden at our St James Lodge scheme at King's Lynn. The scheme houses homeless families and helps them transition into permanent housing. Broadland donated £25,000 and our Estates Services team, other staff and contractors volunteered their labour to make the project happen. In December, Broadland staff and contractors also donated £3,000 to pay for Christmas lunch and presents for the St James Lodge families.







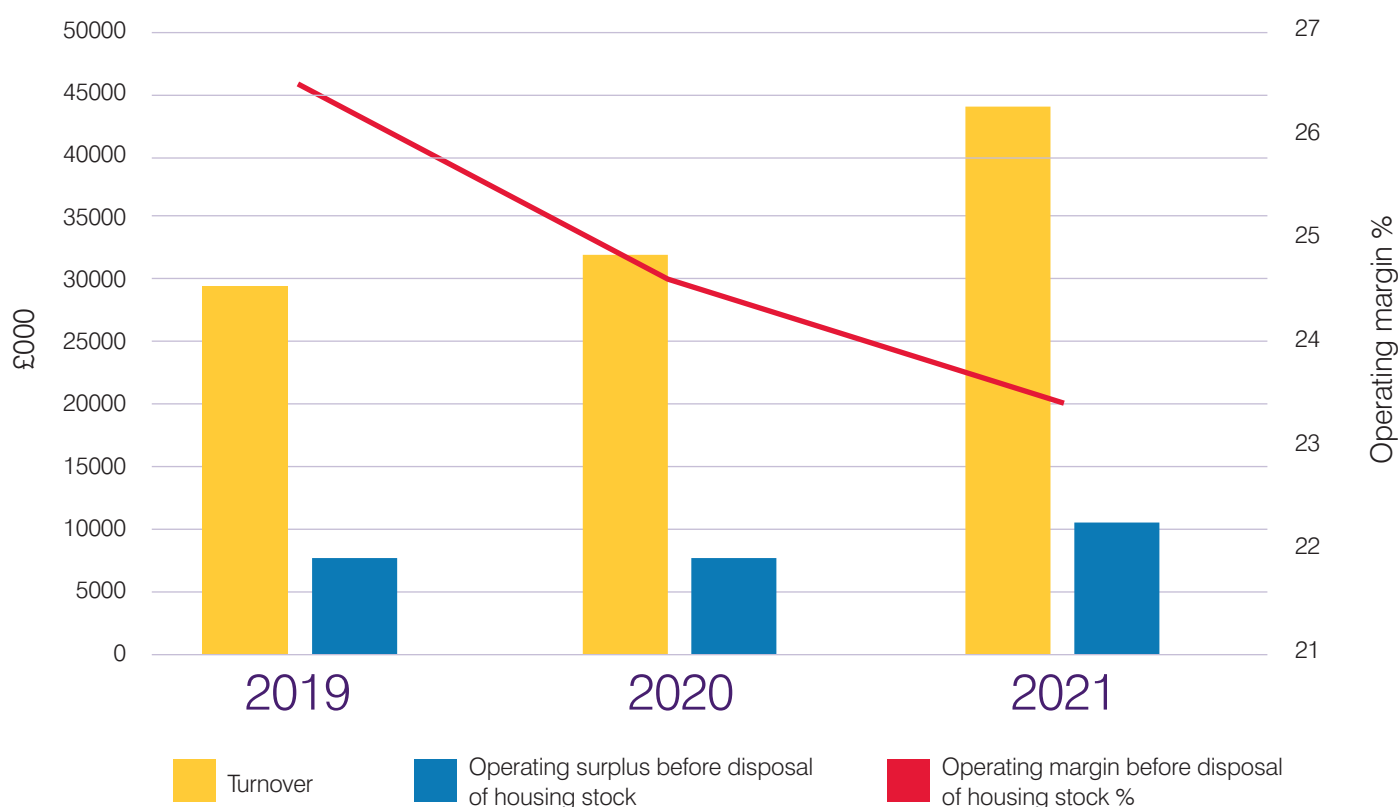
*Member of the Estates Team at work in one of our communal gardens*

# Financial review

## Extract from consolidated statement of comprehensive income

	2019 £'000	2020 £'000	2021 £'000
Total turnover	29,599	33,113	44,340
Operating surplus before disposal of housing stock	7,729	7,950	10,332
Net interest & other charges	5,945	6,089	6,092
Surplus before tax	2,005	2,235	4,435
Operating margin before disposal of housing stock %	27.0	24.9	23.4

## Turnover, operating surplus and operating margin trend



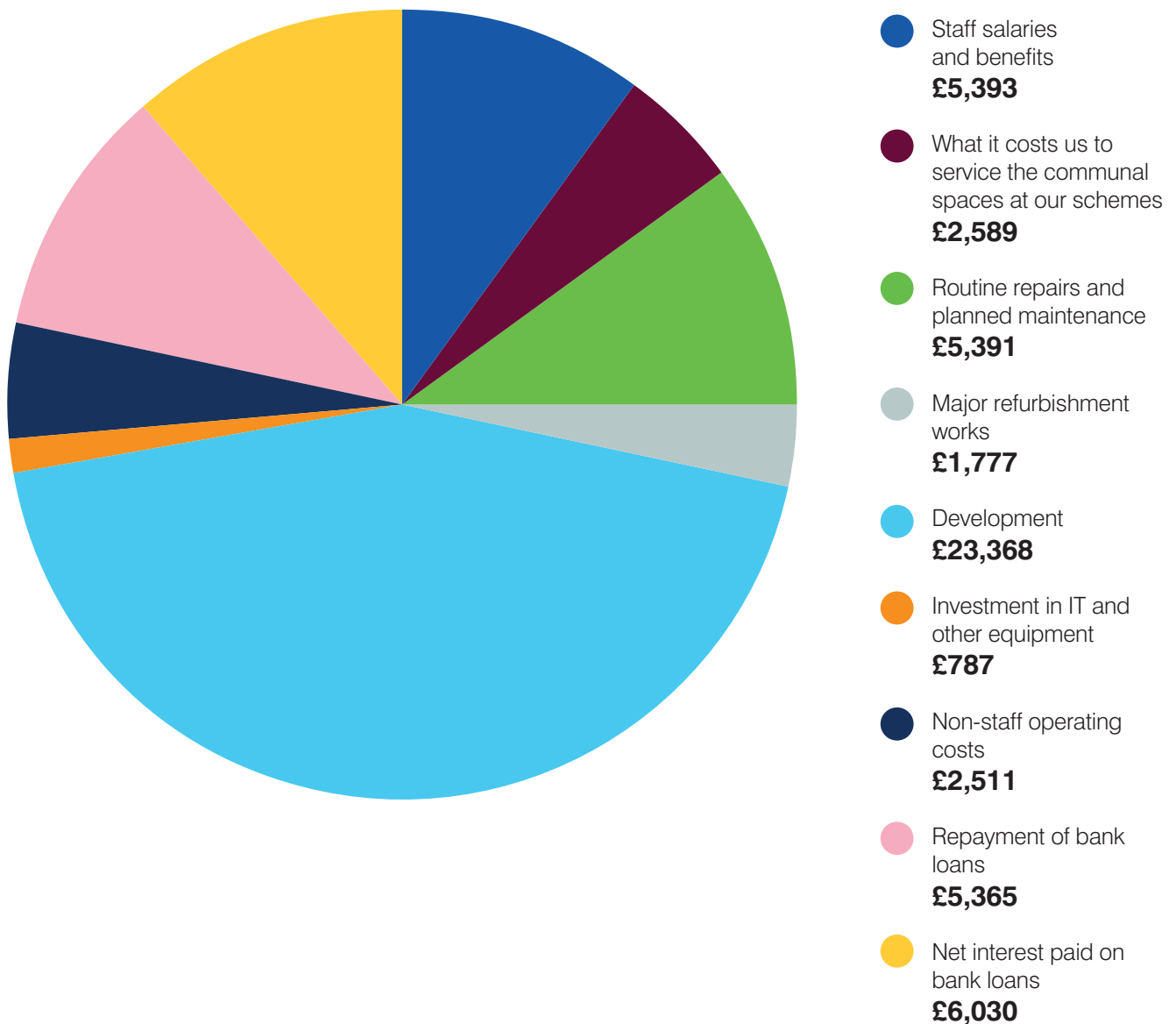
Broadland increased its turnover by £11 million compared to last year because of the exceptional sales performance of our open market and shared ownership homes. Broadland St Benedicts, our market sale development arm, achieved 48 sales compared to a budget of 26 sales. This generated a net surplus of £1.7 million, which will be gifted to Broadland Housing Association to help build new affordable homes. First-tranche shared ownership sales generated a surplus of £0.9 million, which was significantly above the budgeted surplus for the year.

Our operating surplus before disposals and surplus before tax both increased in real terms year-on-year. However, our operating margin fell. While we have achieved

good margins on sales, these are typically lower than those seen across our core landlord services. In addition, due to the success of staff working from home since the start of the Covid-19 pandemic, we made the decision during the year to reduce our main office footprint by half. We paid a termination fee of £0.6 million, but this decision will significantly lower office rent costs in coming years. Excluding the office termination payment, our operating margin would have been slightly higher than the figure reported last financial year.

We publish our full financial statements at our Annual General Meeting in September, and they can be found on our website.

### Broadland Housing Association expenditure 2020-21 (£'000)



# Who does what

A quick guide to our Leadership team's areas of responsibility



**Michael Newey**  
Group Chief Executive

Responsible for:  
**Corporate Services**

Working with the Board, Michael is responsible for coordinating and driving Broadland's Corporate Strategy. He ensures that Broadland complies with housing regulations, good practice, and governance standards for housing associations.

Michael's areas of responsibility also include Broadland's external affairs, executive services, human resources, and corporate communications. His line reports include all the Executive Directors, the Director of People and Culture and the Head of Governance.



**Louise Archer**  
Executive Asset Director

Responsible for:  
**Asset Management**

Louise is responsible for managing the condition of Broadland's 5,000+ homes. She makes sure that we survey and carry out regular planned works to each property to maintain it to a decent standard. Louise also oversees Broadland's compliance with UK fire, health and safety regulations, and manages our surveyors, facilities and business IT teams. Her line reports include the Head of Asset Management and Head of Compliance, IT and Facilities, as well as three of our Local Delivery Managers.



**Iain Grieve**  
Executive Finance  
Director

Responsible for:  
**Central Services**

Iain is responsible for looking after the financial resources within Broadland so that we can continue to build high-quality homes, improve existing homes, and enhance the level of service we provide to our tenants. His role involves identifying and managing the financial risks to our business, raising new funding for projects such as new homes, as well as overseeing our digital services, procurement and tender teams. His line reports include the Heads of Finance, Procurement, Risk and Assurance, and Digital.



**Catherine Little**  
Executive Housing  
Director

Responsible for:  
**Housing**

Our tenants live in houses, apartments, sheltered accommodation and housing with care, with a wide variety of needs. To ensure a high standard of service for all tenants, Catherine oversees our housing, customer services, Tenancy Support and rent/income teams. Our tenants' feedback is essential for improving our services, and Catherine is responsible for both tenant involvement and communications to tenants. Her line reports include the Head of Housing and two Local Delivery Managers.



**Andrew Savage**  
Executive Development  
Director

Responsible for:  
**Development**

Andrew is responsible for the planning, development and delivery of all our new homes in the region. We have an ambitious development programme over the next few years to meet the local need for affordable housing. Andrew oversees the sales of our market homes, which subsidise the cost of building social rent homes, and also our growing number of shared ownership properties.



**Catherine Little  
and Louise Archer**  
Local Delivery Teams

Responsible for:  
**Norwich North, Norwich South,  
Central, East and West Delivery  
Teams**

Louise and Catherine are jointly responsible for managing our five Local Delivery Teams in the region. These teams cover routine and emergency repairs, Neighbourhood Officers, cleaning and Estate Services.



*New flat at Canary Quay, Norwich*

# BROADLAND HOUSING GROUP GOVERNANCE



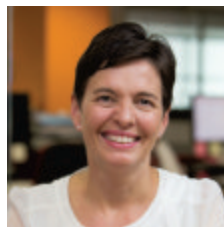
**Chris Ewbank**  
Chair, Broadland Housing Association



**Dr Simon Hibberd**  
Member BHA Board



**Gavin Tempest**  
Member BHA Board,  
Chair Broadland Meridian Board



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



**Kate Slack**  
Member Broadland Meridian Board



**Jenny Manser**  
Member Broadland Meridian Board



**Martin Keats**  
Member BHA Board,  
Member Broadland Meridian Board



**Andrew Savage**  
Member Broadland Development Services Board



**Paul Slyfield**  
Member BHA,  
Chair Remuneration & Membership Committee  
Resigned 09/03/2021



**Richard Alexander**  
Member BHA Board



**Iain Grieve**  
Member Broadland Development Board,  
Member Broadland St Benedicts Board



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



**Siobhan Trice**  
Member BHA Board



**Martin Clark**  
Member Broadland St Benedicts Board



**Sean Tompkins**  
Member Broadland St Benedicts Board



**Jonathan Barber**  
Member Broadland St Benedict Board



**Michael Finister-Smith**  
Member BHA,  
Chair Group Audit & Risk Committee



**Judith Elliot**  
Member BHA Board



## BROADLAND EXECUTIVE TEAM

from left to right:  
Andrew Savage (Executive Development Director),  
Louise Archer (Executive Asset Director),  
Iain Grieve (Executive Finance Director),  
Michael Newey (Group Chief Executive),  
Catherine Little (Executive Housing Director)



**BROADLAND HOUSING**



**BROADLAND ST BENEDICTS**



**BROADLAND DEVELOPMENT SERVICES LTD**



**BROADLAND MERIDIAN**

**Broadland Housing Group**

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**Customer Services**

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[www.broadlandgroup.org](http://www.broadlandgroup.org)

