



**BROADLAND
HOUSING**

Celebrating
60
YEARS
1963-2023

2023

Annual Review

A year in review

The last few years have definitely been some of the most challenging in our 60-year history. But despite this, we have delivered some significant successes in 2022/23 through investing in our homes and building new homes, addressing homelessness and improving efficiency. These will be key areas of focus this year as we celebrate our 60th birthday.

Broadland has been impacted significantly by rising interest rates and high inflation. The Government acknowledged that the cost-of-living crisis particularly impacts lower-income households, and capped the 2023 rent increase for social housing at 7%. We supported this initiative, despite the consequences for our finances.

Without doubt it has also been an exceedingly difficult year for many of our tenants, and indeed our employees too. The cost of food shopping and energy bills have increased significantly.

Investing in our homes

Our priorities during the year were to resolve the backlog of repairs that had built up during the pandemic restrictions, and to ensure that we continue to fully comply with the Decent Homes Standard. As well as undertaking almost 16,000 reactive repairs, we have invested in over 150 new kitchens, 63 new bathrooms and nearly 200 heating system upgrades.

However, we had to make the difficult decision to defer some of the improvements and renewals to our homes that we had planned. We know that kitchen and bathroom renewals, as well as energy-efficiency works, are important for our tenants. We expect to be able to resume our full proactive programme over the next five years.

Addressing homelessness

Our core purpose is to provide homes for people who are unable to afford a home in the private sector. This has been our purpose for the past 60 years, and our active involvement in the Homes for Cathy Group over the past seven years demonstrates that our commitment is as strong today as it has been in the past.

In the last year we have completed 12 new homes as part of Housing First projects, which provide accommodation for people coming from a homelessness background. This brings our total number of Housing First homes to 44. We re-let 108 of our existing homes to homeless households during the year and we are looking to identify ways that a higher percentage of housing nominations could be for families living in temporary accommodation in the future.

Building new homes

We built 55 homes for rent and 76 shared ownership homes in the last year. Being able to deliver new affordable homes depends on a combination of grant, private funding, and generating our own subsidies. To make our affordable programme viable, we also completed 60 open market homes through Broadland St Benedicts Limited, which gift-aids the surpluses to the Association. We do not develop open market homes on separate sites, but instead build new mixed-tenure schemes with open market homes mixed in with our affordable homes.

Improving energy efficiency and sustainability

During the last year we continued investing in our tenants' homes to improve energy efficiency. During the year we undertook works to 53 homes and 88.5% of our housing stock now has an EPC of C or above.

We led Independent East's joint bid for funding from the Government's Social Housing Decarbonisation Fund. In total we secured almost £9 million of funding, of which Broadland will receive c. £815,000 to improve 61 homes.



Assistant Asset Director Justin O'Connor talking at a members' meeting

Independent East

Independent East continues to grow in its effectiveness and in the benefits it provides to the five member housing associations. Our partnership with Freebridge, Havebury, Orwell and Saffron is underpinned by openness and transparency. Each member is committed to remaining

independent, but working together when and where it makes sense.

During the year last, there were a significant number of working groups, including decarbonisation, health and building safety, and tenant engagement.

Listening and engaging

We continue to implement our tenant engagement policy and we are pleased that our Housing for Over 55's Panel (HOP) goes from strength to strength. The HOP now has its own tenant Chair and continues to review our services and make suggestions for improvements.

In January the first meeting of the Tenant Assurance Panel (TAP) took place. During the TAP's induction period, there was an independent chair from TPAS. The panel has since elected a tenant Chair and 2 vice chairs. As TAP gets to know the organisation, they have already started making recommendations which are leading to changes.

Governance

We have adopted the revised National Housing Federation Governance Code, with reduced term limits for Board members. This means that both Chris Ewbank, our current Chair, and Gavin Tempest, our Vice Chair, will be retiring from the Board at the AGM in September. Their contribution to Broadland has been immense and they will both be missed.

In 2022, we recruited three new Board members to succeed two non-executives who had retired. Therefore, as part of our renewal process this year, we ran a

recruitment campaign to recruit a new non-executive director who will (if ratified by the Annual General Meeting and subsequent Board meeting) succeed Chris Ewbank as Chair.

The Board, with support from the Tenant Assurance Panel, are unanimously recommending to the AGM the appointment of Jenny Watson CBE as a new Board member.

Finally

As Chair and Chief Executive, we are very aware that we are asking for a great deal of commitment from both our staff team and our Board members in these challenging times. We want to say a sincere thank you to everyone who has been part of the Broadland team over the last year. Delivery of services to our tenants and communities is completely dependent upon that commitment.

As we mark Broadland's 60th birthday, we are optimistic that, unless there is a further economic downturn, we will be able to reinstate many of the postponed planned improvement projects.

The Association has achieved a great deal since our first Board Meeting in January 1963. It has had a positive impact on many people's lives and become a trusted partner of many other organisations, including the local authorities where we work. While the current climate is challenging, we are confident that Broadland will continue making a positive contribution in Norfolk and north Suffolk over the decades ahead.



Chief Executive Michael Newey with Rita Bugg, a Broadland tenant for 43 years



Tenants at The Cedars celebrating Broadland's 60th anniversary

Governance

Corporate Strategy - 12 strands

**Frontline housing management**

**Involving residents**

**Financial resources**

**Frontline responsive repairs**

**Homelessness**

**Governance**

**Sustaining tenancies**

**Development**

**Environmental responsibilities**

**Asset management**

**Value for money**

**People**

Our Corporate Strategy 2022-2026 was agreed by the Board in March 2022. The strategy reflects post-Covid changes, the publication of the Social Housing White Paper (2020) and the reality that climate change is becoming an even more serious challenge. The 2022-2026 strategy sets out our aims, and we'll continue to review it to reflect changes in our operating environment.

Executive team - who does what?

**Michael Newey**
Group Chief Executive
- Corporate Services

- Strategy
- Governance
- External affairs
- Executive services
- Human resources
- Corporate communications

**Louise Archer**
Executive Operations
Director
- Asset Management

- Planning and design of new homes
- Shared ownership
- Home sales
- Business IT
- Customer Services
- Facilities management
- Fire, health & safety compliance
- Housing
- Local delivery teams
- Neighbourhood management

**Iain Grieve**
Executive Finance
Director - Central
Services

- Planned maintenance works
- Property surveys
- Rent collection
- Routine and emergency repairs
- Tenancy Support
- Tenant communications
- Tenant participation
- Finance risk and assurance
- Digital services
- Procurement and tenders

**Andrew Savage**
Executive Development
Director - Development

- Development of new homes
- Delivery of new homes

Regulatory rating

We were rated G1 (for governance) and V2 (for viability) in the most recent In Depth Assessment (IDA) by the Regulator of Social Housing in 2021. This shows that we are meeting regulatory expectations and can build on these sound foundations to continue improving our services and meet the challenges ahead.

Member events

We offer our members lots of opportunities to meet and engage with our staff team and Board members. Our bi-monthly events programme ranges from daytime socials to evening presentations on important housing topics, which members can attend either in person or online.

Change of BHA Chair

Chris Ewbank will stand down as BHA Chair at our 2023 AGM in September. Chris joined the Board in April 2017, and his steady, dependable chairmanship has helped us successfully navigate many challenges since then, including the impact of the Covid 19 pandemic, an IDA by the Regulator of Social Housing, changes to the Housing Ombudsman complaints handling code and the cost of living crisis. Chris' presence will be sorely missed around the Board table.



We thank Chris for his service, as we welcome his successor, Jenny Watson. Jenny is an experienced chair with extensive experience as a non-executive director

across many different sectors. Jenny will be formally appointed to the Board at our 2023 AGM.

Code of Governance and Code of Conduct

We follow the NHF Code of Governance and assess our compliance with the code annually. We publish a 'comply or explain' statement in our Financial Review each year. In May 2022 the NHF issued a revised Code of Conduct, which the Board adopted in January 2023.

Social Housing Regulation Bill

The Social Housing Regulation Bill aims to deliver reforms around what social housing tenants should expect from their landlord. The bill is expected to become law by the end of 2023. We already have a plan in place showing where we meet the new law's requirements and where action is needed.

Tenant Satisfaction Measures and Tenant Perception Surveys

Since April 2023, registered social landlords are required to collect a wide range of performance and satisfaction data. These Tenant Satisfaction Measures assess our services to tenants. In May we sent out a pilot survey to identify any potential challenges in collecting data. The full survey will be sent to all tenants in October 2023, and the results will be submitted to the Regulator.



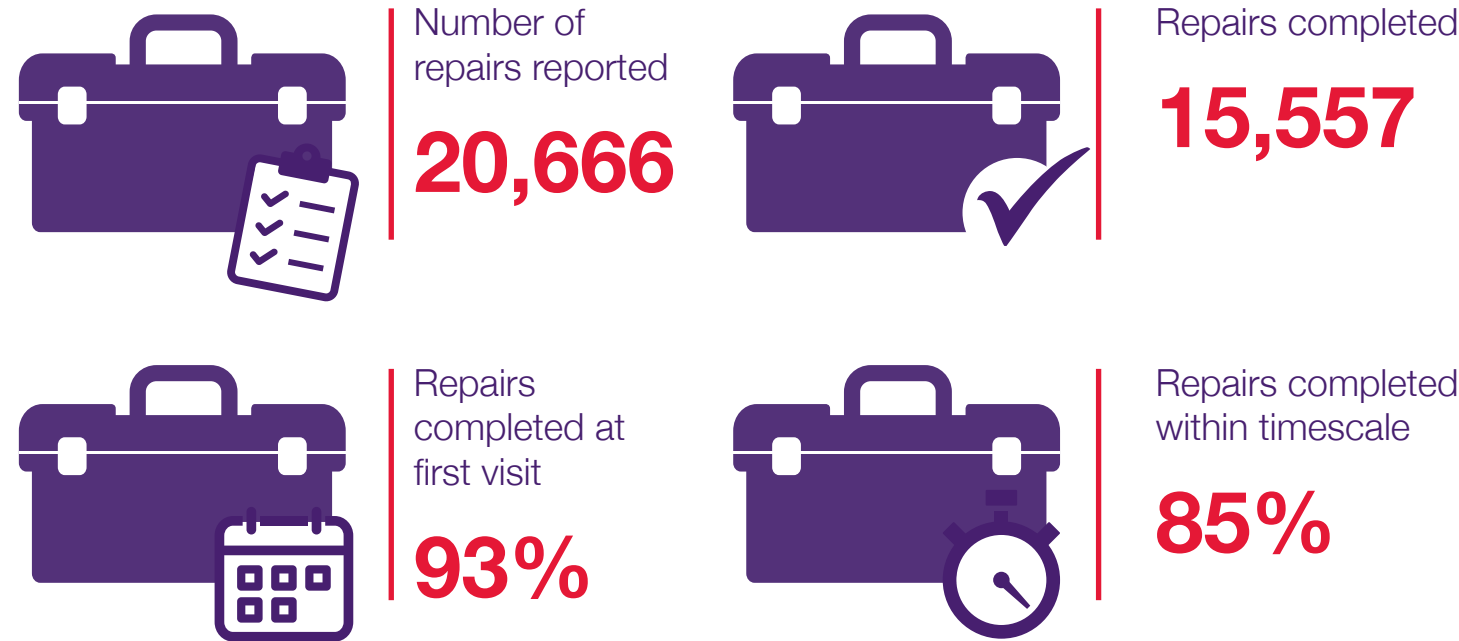
Board member Jo Ballman presenting at one of our member events

Responsive repairs

In 2022/23 we focused on clearing the backlog of responsive repairs following the Covid lockdowns. Local delivery of repairs maximises our efficiency and allows our team to become familiar with the tenants and properties in their area. We are pleased to say we completed the repairs backlog in early 2023.

Over the year we reviewed our Responsive Repairs Policy and Procedure, setting out clearly our definitions for emergency, urgent and routine repairs. We also provide the timescales for the different categories of repairs to be carried out.

We review tenants' experience of our service through post-repair surveys and complaint investigations, tenant panels and events. We are acting on the lessons learned to ensure we continue to improve and comply with the new TSM (Tenant Satisfaction Measures).



Asset management

During 2022/23 the cost of building materials rose steeply, which unfortunately affected our maintenance programme. Some planned upgrades to kitchens and bathrooms were put on hold this year. However, it remains our priority to achieve, and continue to exceed minimum decent homes and building safety standards.

Highlighting fire safety

The Government's new fire and building safety regulations, introduced following the Grenfell tragedy, came into force on 23 January 2023. We have a comprehensive programme to ensure that all our properties comply with this new legislation. This year, with Norfolk Fire and Rescue Service, we produced a series of short videos for tenants living in apartment blocks, explaining the important fire safety features of their building.



Energy-saving upgrades





Bathrooms

63



Heating upgrades

180



Communal
heating upgrades

4



Kitchens

152



Doors

170



Fire doors

64



Windows*

94



Electric
re-wires

25



Electrical
upgrades

92



Roofs

30



Aids and
adaptations

113



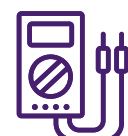
External
decoration

350



Gas safety
checks

3,932



Electrical
safety checks

1,618



Fire risk
assessments
(FRA's)

44



Smoke and
carbon monoxide
detector upgrades

108

*number of homes, not individual windows

Environmental responsibilities

Towards net zero

With other local housing associations in Independent East, we successfully bid for decarbonisation funding from the Government. We were awarded £815,913, our share of the total of £9 million awarded, from Wave 2 of the Social Housing Decarbonisation Fund (SHDF Wave 2.1).

The funding will pay for energy-saving measures, such as loft insulation, new windows, low-carbon heating systems and PV solar panels, to be installed. We are targeting the upgrades at 61 of our properties that currently fall below Energy Performance Certificate (EPC) C to bring them up to that standard.

At Northrepps (see below) we are building Broadland's first net zero operational carbon homes. The scheme is due for completion in Spring 2024.

Lower carbon, lower bills



88.5%

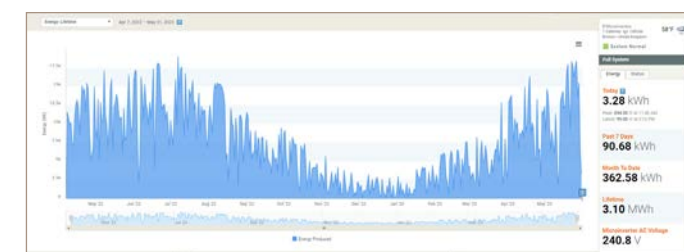
Broadland homes
rated EPC* C or
above



214

additional C-rated
homes after planned
improvements

Renewable sources of energy have now been installed in 16 homes at Burston Close, which has increased the EPC (Energy Performance Certificate) rating to C and helped to lower tenants' fuel bills.



We continue to roll out our smart thermostat Switchee. This device helps tenants track and modify their energy consumption. It also acts as a diagnostic tool for our maintenance team, flagging potential damp and mould issues.



Building 19 new net zero operational carbon homes at Northrepps

*energy performance certificate

Frontline housing management



In April our tenants’ rent went up by 7%, in line with the Government’s rent cap. Many tenants saw a rise in their service charges too. These increases reflected our soaring costs as a landlord, from the price of building materials to increased energy prices.

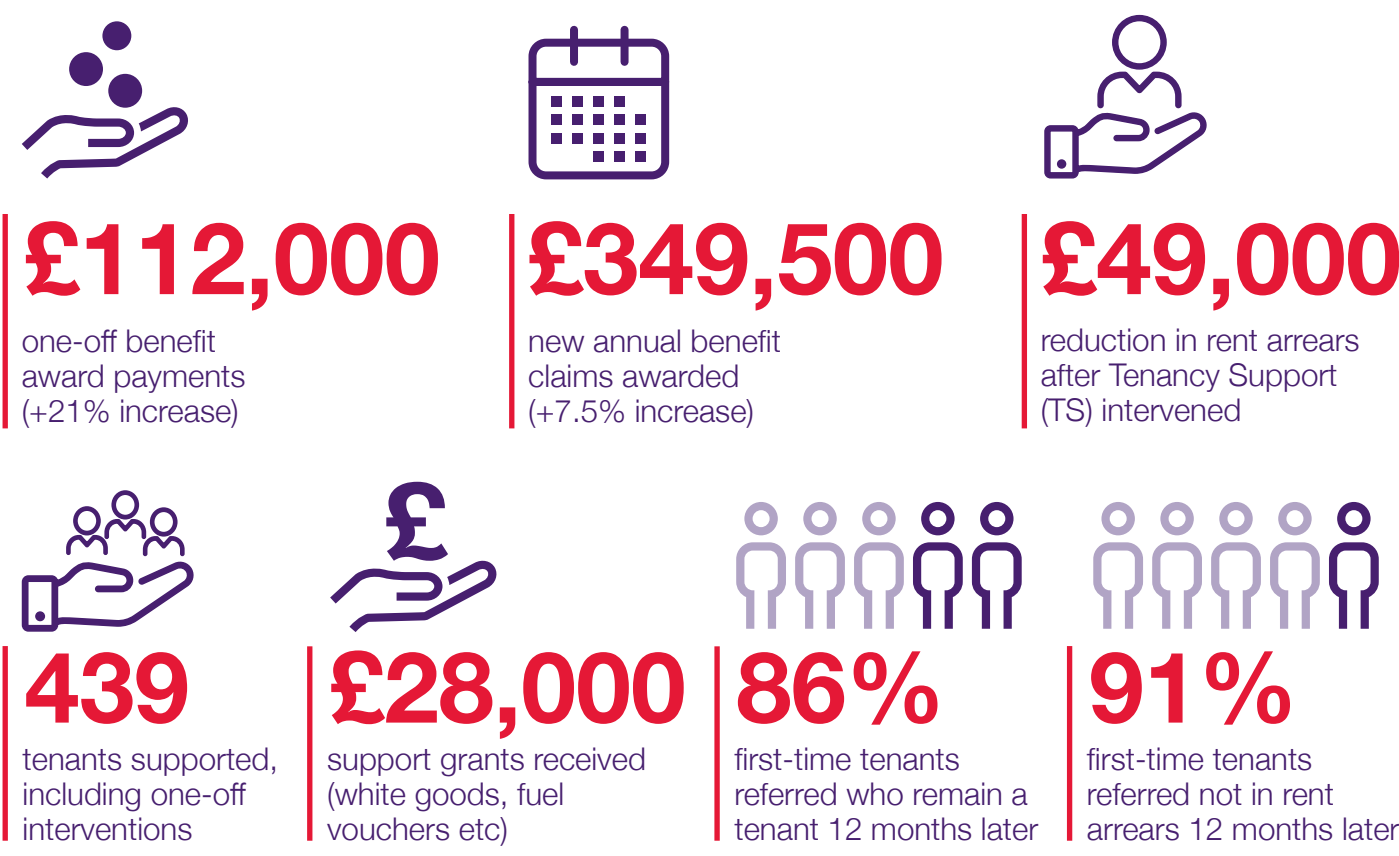
With food and utility prices also rising steeply, we encouraged tenants to contact our Rent team as soon as possible if they were struggling to pay their rent. We also set up a dedicated ‘cost of living support’ page on our website, with details of local and national support available. As a result there was a small decrease in rent arrears.

*Although this is only a 0.1% reduction, it is a real achievement given the cost of living crisis challenges facing our tenants this year



Sustaining tenancies

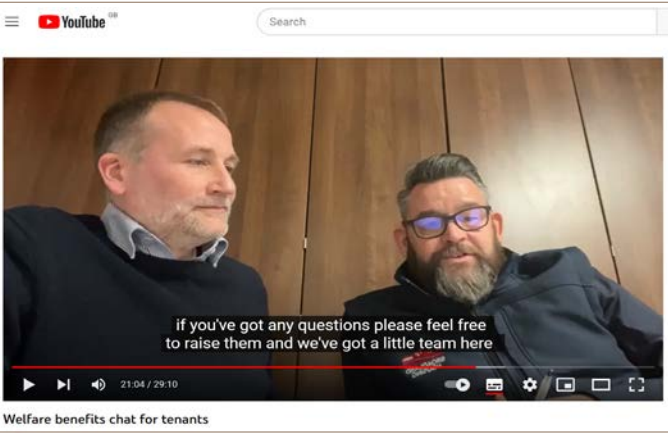
This year was particularly challenging because of the cost of living crisis. Our three Tenancy Support Coordinators recorded significant results:



Tenancy and independent living skills workshops

We continued our programme of ‘TILS+’ (tenancy and independent living skills) workshops with Your Own Place/Independent East. In total, in 2022/23:

- 74 Broadland tenants were referred to TILS+
- 44 reported a positive impact
- 36 attended a workshop



Increasing tenants' income

Last winter we offered all our sheltered housing scheme tenants an on-site benefits check. Many older people are unaware of the benefits and grants they are eligible for. We supported one tenant to increase their annual income by over £6,500, and another tenant by £3,500.

In February our Welfare Benefits Coordinator and a Tenancy Support Coordinator hosted a Facebook Live Chat, explaining how they can support tenants to claim benefits and access grants they may be entitled to, and get help with the cost of living and other life pressures.

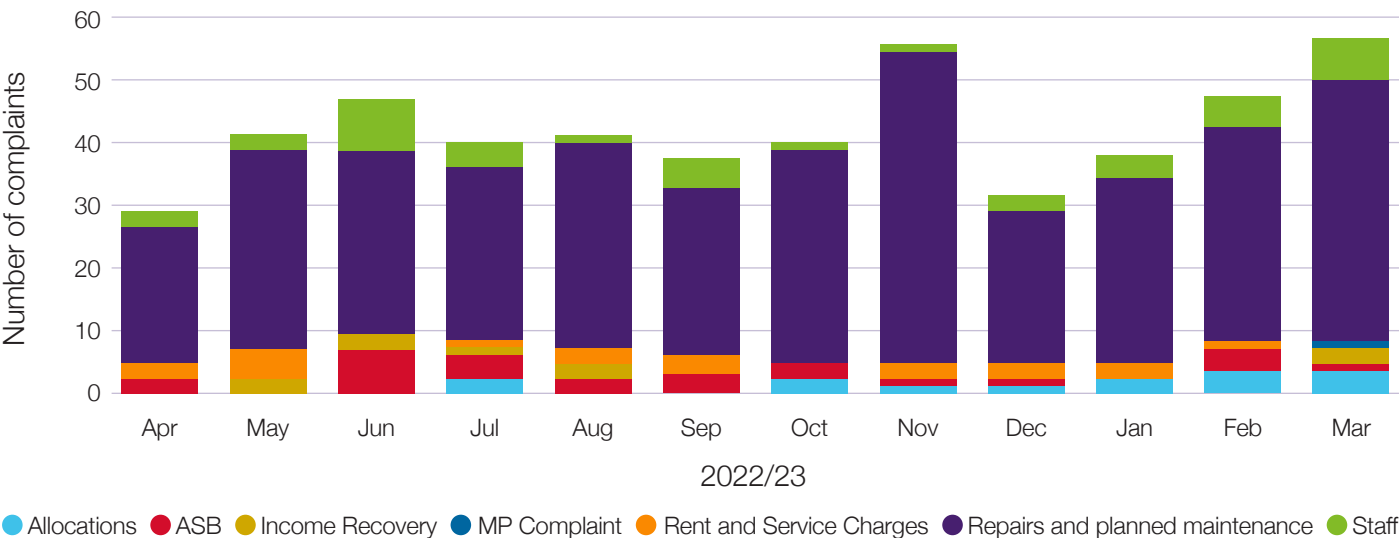
Complaints

We continue to work towards improving how we deal with complaints and improving the experience for residents.

Our self-assessment shows how we are doing, including areas where we think we are doing well and the areas where we need to improve. Our self-assessment can be found in the complaints section of our website, in ‘Complaints performance and self-assessment’.

- When reviewing the self-assessment, we sought the views of tenants who had made a complaint in the last year to understand what the process was like for them. As a result we found:
- 49 parts of the code where we were confident that we were meeting the requirements
 - 13 parts of the code where we felt we had made some progress, but there was more to do
 - 5 parts of the code where we did not feel we were meeting the requirements

Analysis of complaints by category



Learning from complaints

In 2022/23 we have improved how we identify learnings from complaint investigations. We need to ensure these learnings are embedded into our processes and shared with staff, so we do not see repeat complaints. We are working with our Tenant Assurance Panel to explore the most effective way of sharing this information with tenants.

Learning	Action
Repairs communication	Improve communication with tenants about repairs, specifically emails and text messages about appointments. Confirmation or cancellation messages will name the repair, so that tenants with more than one outstanding repair are clear which one it refers to.
Right first time/quality of work	There is a need for more post-repair inspections to ensure we are completing repairs to a good standard and monitoring the performance of individual operatives.
Flexibility around appointments	We need to be more flexible with repair appointments, where possible, to take into consideration our tenants’ time commitments.
Damp and mould	We need to improve staff awareness of damp and mould. We are in the process of embedding a new policy and procedure, and staff training is part of this.
Contractors	We need to make sure that all our contractors display the same behaviours that we expect from Broadland staff. We have identified communication and respect in tenants’ homes as areas to focus on during our contract meetings.
Improving call wait times	This is an area where we can improve, and our Customer Services Team have been tasked with reducing call wait times over the year.
Aids and adaptations	We need to improve our process for repairs to an existing wet room and consider the impact on the tenant when they are unable to use it.
Mutual exchanges	There is a need for more thorough property inspections before tenants are able to exchange. As a result, we are currently reviewing our mutual exchange policy and processes.

Development



New developments

- In January we handed over five eco-friendly homes at Mile Cross to Norwich City Council. The new social rent homes were built on the site of the old King's Arms pub. Each home has additional insulation and low-carbon features, including air source heat pumps, triple glazing and solar panels, to save residents money on their energy bills, and an electric vehicle charging point.
- We also worked with Norwich City Council and Norfolk County Council to develop 13 additional pitches for the city's Gypsy, Roma and Traveller community at Swanton Road. The 21 existing plots are currently being extensively refurbished to include more efficient thermal electric boilers, after consulting with the tenants.
- With our development partner Breckland Council, in May we celebrated completing 10 affordable homes and 8 market sales homes at a new mixed-tenure scheme at Great Hockham. People in housing need with a connection to Great Hockham/adjoining parishes get priority for the social rent and shared ownership homes.



Meeting local housing need



Canary Quay completed

In March we were proud to complete the fourth and final phase of Canary Quay in Norwich. The award-winning development contains 323 affordable rent, shared ownership and open market homes, built in the heart of the city on the riverside.



Shared ownership

Our largest shared ownership scheme is at Canary Quay, with 46 apartments available for sale from an initial 25%-75% share. More than two-thirds had been sold or were under offer by June 2023.



Homelessness

We are active members of Homes for Cathy and the Norfolk Strategic Housing Partnership, working closely with local council and charity partners to help end homelessness.

This year we built five one-bedroom homes at Elm Road in Thetford as part of a project with Breckland Council. The homes were completed in just eight months and will house people who were formerly sleeping out on the streets. In Norwich, working with Norwich City Council, we built seven one-bedroom homes at Ketts Hill to help address street homelessness in the city.

In both cases, we secured funding from the Government's Rough Sleepers Accommodation Programme. This includes specialist support from local charities to help the tenants start to rebuild their lives.



Elm Road, Thetford



Ketts Hill, Norwich



Supporting a new tenant at King's Lynn

Action on local homelessness



Homes for Cathy Eastern regional workshop on homelessness



Involving residents

Tenant Assurance Panel

In October 2022 we started recruiting for the new Tenant Assurance Panel. Following a really good response, the final panel consisted of 8 members who started their induction in January 2023. Our Chief Executive gave them an overview of Broadland's operations - repairs, asset management, complaint handling, how Broadland's finances work and the development of new homes.

Along the way the TAP have started making suggestions for improvements, such as describing void properties as 'empty homes', which is more meaningful to tenants. They have also asked for information to be given to tenants to prevent hard water build-up, to reduce the number of kitchen and bathroom taps that Broadland has to replace or repair.



Tenant Assurance Panel meeting



Premier League Kicks

Nearly 50 children aged 8 upwards enjoyed our Premier League Kicks sessions, held weekly in term time in King's Lynn and Norwich. Open to Broadland tenants only, the after-school sessions were an opportunity for boys and girls to get active, improve their confidence and social skills, and make friends. Football and a range of other sports were on offer.



Housing for Over 55s Panel (HOP)

Our HOP panel this year as gone from strength to strength. They have been getting to grips with complaints, anti-social behaviour, environmental issues, workshops on how to save energy, feedback on the new out-of-hours service during procurement, adult safeguarding and mental health. Their feedback, and importantly their questions, have been invaluable.

Independent East – Tenant and Board Member Conference

Independent East (Broadland, Saffron, Freebridge, Havebury and Orwell Housing) held its first joint conference for involved tenants, board members and leadership teams. The focus of the event was to hear from Kate Dodsworth, the Regulator of Social Housing, on how engaging with tenants needs to change. The conference also heard from the Housing Ombudsman Service.



IE Tenants and Board member conference

Listening to our tenants

During 2022/3 we held 10 **Community Conversations** right across our patch, both in person and on Zoom. These informal meetings give tenants an opportunity to raise their concerns and get issues put right.



Community Conversation

The **Out and About programme** started last year following a two-year absence due to lockdown. Following feedback from tenants, we have taken a slightly different approach with twilight (or evening) door knocks, surgeries where we will be on site for a few hours or larger events to involve the whole community.



Halloween event, Wootton



Community event at Eaton Old Hall

During our gardening competition we met 20 tenants and got to see their amazing gardens, driving more than 300 miles over 3 days.



Best communal garden winner 2022



Coronation celebration at The Elms, Norwich

People

During 2022/23 our staff:

- continued to enjoy Challenge & Change, our staff development initiative. This is the opportunity for staff to come together twice a year to learn about important Equity, Diversity & Inclusion (EDI) issues and take part in various health and wellbeing activities
- benefited from the support and guidance of our trained Mental Health Champions in the workplace
- received additional one-off payments during the peak of the cost of living crisis.

Pay structures

We reviewed our Pay and Remuneration Policy in full consultation with the union. The new pay structures for all employees ensure they receive equal and fair pay and remuneration packages as part of our commitment to being a good employer.



Shipfield Jubilee event



Challenge and Change initiative

Independent East

We worked our Independent East colleagues to offer wider resources and support so that staff feel confident to be themselves and #FLOURISH in the workplace. We invited speakers from Aspergers in the Workplace and Scotty's Little Soldiers to talk to staff, and with Saffron Housing we have sponsored Norwich Pride.



Living Wage Norwich launch

We have been an accredited Living Wage employer since 2016 and are proud to be founding members of the Norwich Living Wage City campaign. Our Cleaning Coordinator, Jesse Manning (right), spoke at the launch event about the positive impact of the Living Wage on his own life. Chief Executive Michael Newey was shortlisted for a 2023 Living Wage Champion Award by the Living Wage Foundation.



Best Companies

Staff took part in the annual Best Company Engagement Survey. We were rated one of the top 25 Best Housing Associations in the UK to work for and one of the top 75 companies to work for in the East of England.



Financial resources

During the year, we modelled the financial impact of high inflation and increasing interest rates, and of the 7% rent cap that came into effect from 1 April 2023. As a result, our Board took the decision to:

- reduce our development programme from 150 to 75 homes each year, for at least the next four years
- reduce our planned maintenance budget for the coming year, while ensuring that we can continue to exceed minimum decent home and building safety standards
- consider selling our energy-inefficient properties and use the profits to enhance the energy efficiency of our other homes.

We produced two versions of our 30-year business plan, which explains how we will use our financial resources to deliver our corporate strategy priorities. The first version (our 'base plan') assumes we continue to develop new homes for the next five years. The second (our 'aspirational plan') assumes we develop new homes over the full 30-year period, which is our intention. Both versions of

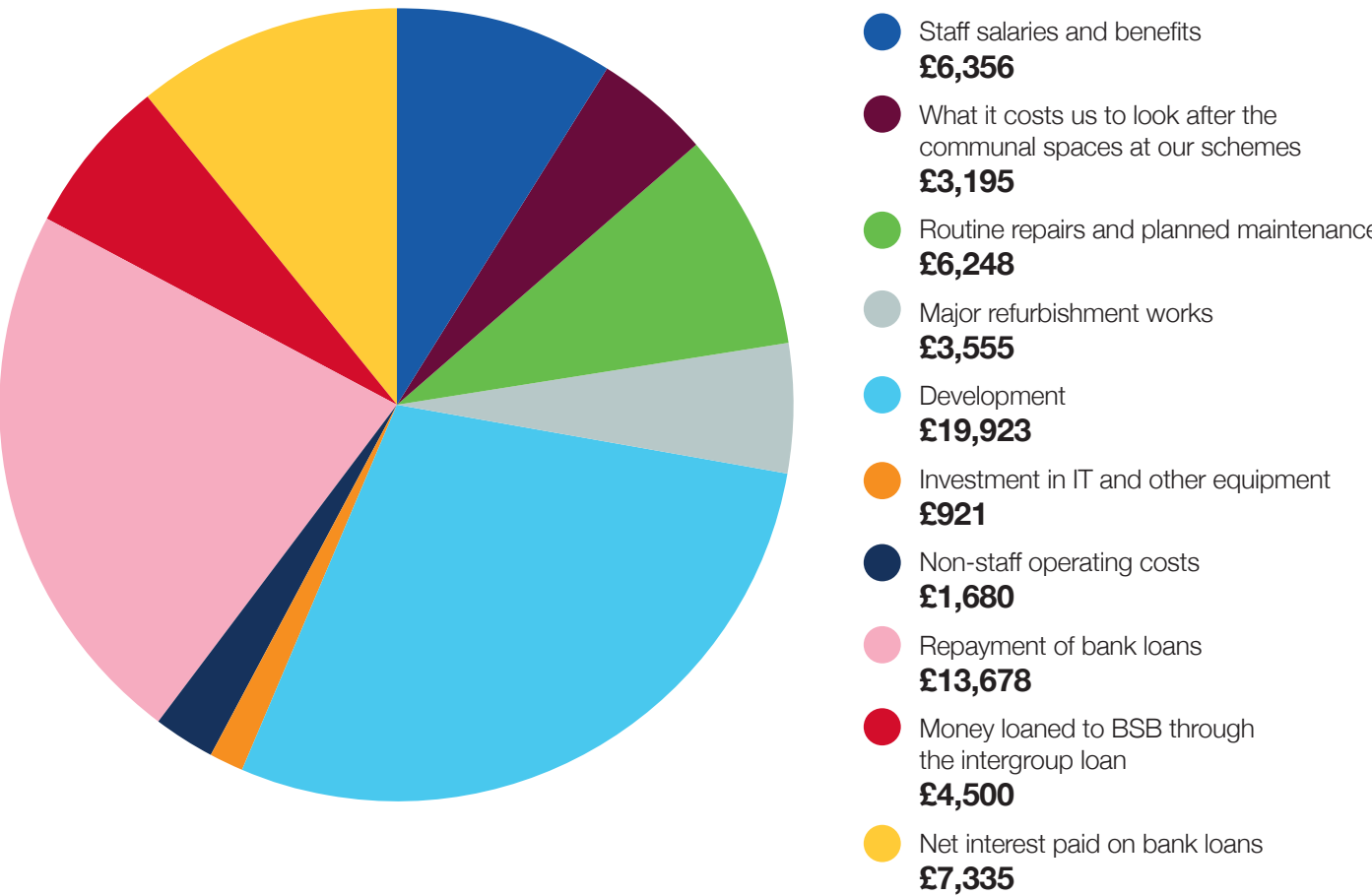
our business plan include our estimated costs of meeting the Government's net carbon zero target by 2050. These costs are c.£40m in today's money.

We undertook robust 'stress-testing' of our business plan, considering how external factors may impact on our financial resources. Based on the actions we have taken, we are confident that our business plan will enable us to deliver our key priorities.

We completed the 2022/23 financial year with c.£59.8m of cash and other facilities. We are looking at how we reduce the cost of future borrowing by demonstrating our strong focus on sustainability-linked activities.

We publish our full financial statements at our Annual General Meeting in September, and they are also available on our website.

Broadland Housing Association Expenditure 2022/23 (£'000)



Apprentice of the Year

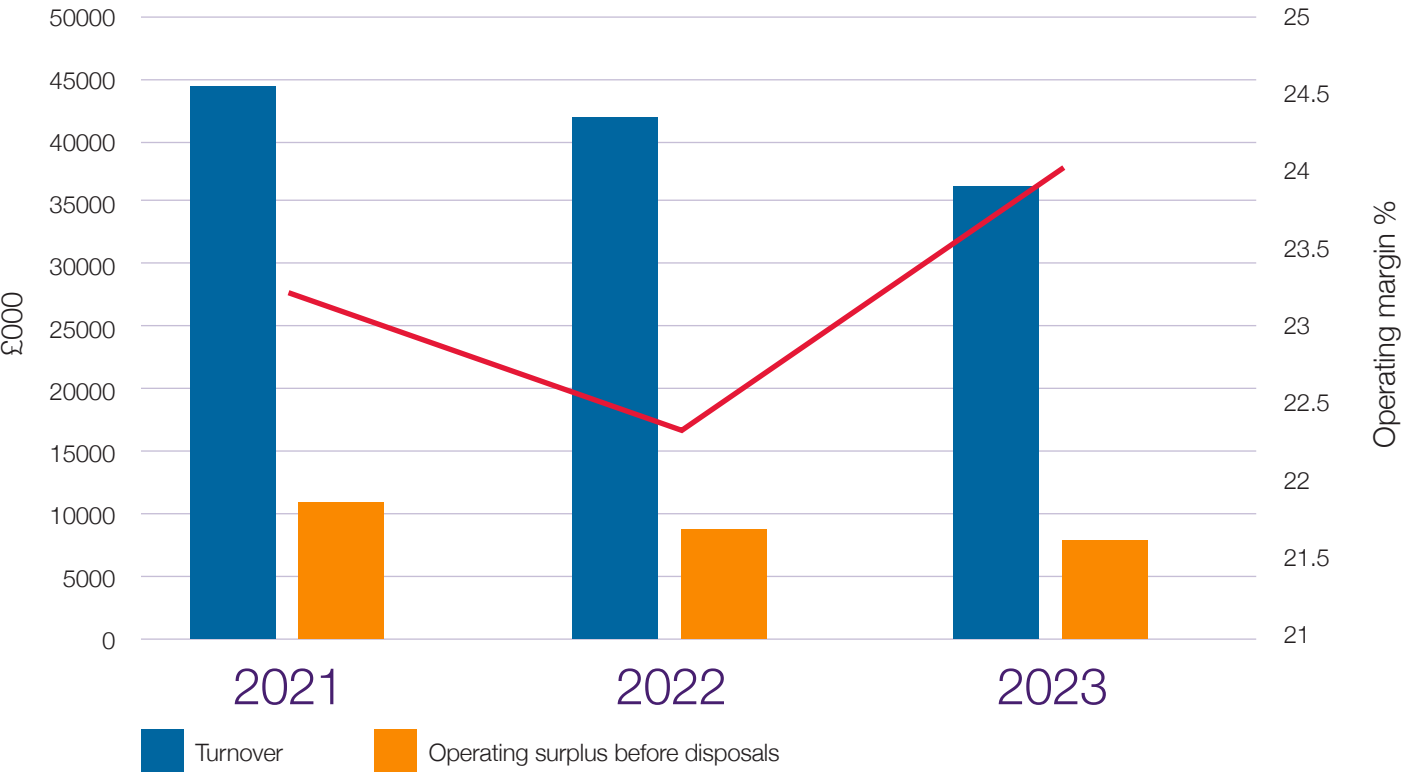
Gracie Symon was named apprentice of the year for construction (Electrical Installations, Plumbing, and Gas) by City College Norwich. Gracie was one of only 12 finalists selected from the college's 1,650 apprentices.



Extract from consolidated statement of comprehensive income

	2021 £'000	2022 £'000	2023 £'000
Total turnover	44,340	42,768	36,063
Operating surplus before disposal of housing stock	10,332	9,493	8,710
Net interest & other charges	6,092	6,001	7,397
Surplus before tax	4,435	3,706	1,471
Operating margin before disposal of housing stock %	23.3	22.2	24.2

Turnover, operating surplus and operating margin trend



York Place anniversary celebrations

Value for Money

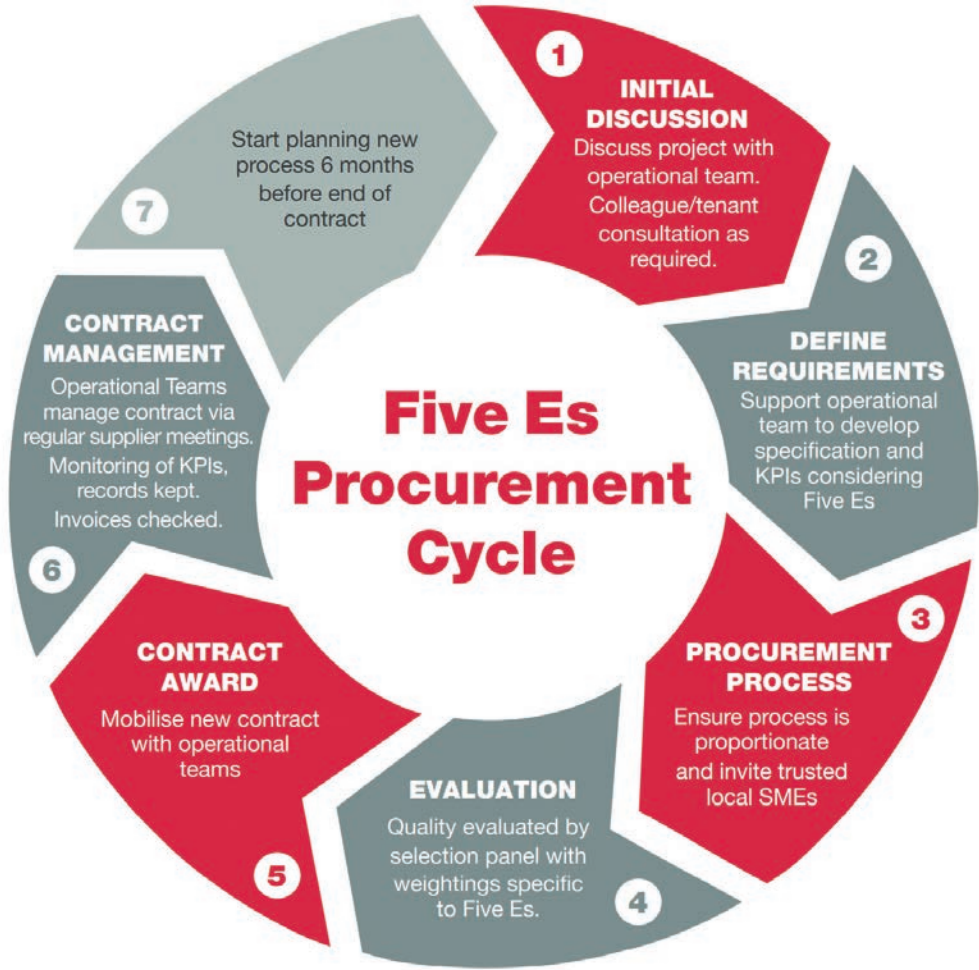
We continue to focus on the Five Es in our procurement activity: Efficiency, Effectiveness, Environmental, Equity and Economy. This clear framework helps us shape our requirements, review proposals from potential suppliers and draw up contracts, including KPIs (key performance indicators) that achieve value for money by delivering on the Five Es.

The UK has experienced significant inflation over the past year, and we have worked closely with our suppliers to keep pricing down. We have communicated regularly about cost changes in their supply chains. This has ensured we have as much notice as possible on price increases which may impact on our services.

Energy price inflation has been a major challenge in 2022/23, and tenants have seen increases in their service charges as a result. To achieve better value for money for tenants going forward, we have engaged specialist energy consultants on a five-year power procurement contract. This arrangement allows us to trade flexibly and buy power (within pre-approved risk thresholds) up to five years ahead.

Through our membership of Independent East (with local housing associations Freebridge, Havebury, Orwell and Saffron) we are able to share knowledge, experience and good practice. We procured an Internal Audit Framework for Independent East, which has reduced auditing costs for all the members.

During the year the procurement team has been working with our supply chain on their approach to carbon reduction and social value initiatives. This will help us identify areas for improvement, so that we can encourage suppliers to develop in areas that will benefit the environment and our communities.



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