



2024-25

Annual Review

April 2024 to March 2025

A year in review

This year marks another chapter in Broadland's long-standing commitment to providing affordable homes and supporting thriving communities across Norfolk and north Suffolk. Since our founding in 1963, we have remained steadfast in our purpose: to offer good quality, affordable homes to those who need them most. That mission has never felt more urgent.

Governance

In April 2025, the **Regulator of Social Housing (RSH)** published its regulatory judgement following an in-depth inspection undertaken over the winter. We were awarded a governance rating of G1, a financial viability rating of V2, and a consumer standards rating of C2.

The G1 confirms that we meet the highest standards of governance, and the V2 reflects the financial pressures we face while remaining compliant.

The C2 rating acknowledges that we are compliant with the consumer standards but highlights areas for improvement – particularly in repairs and resident scrutiny. We are already working with the RSH on a Provider Improvement Plan to address these issues.

Listening and Engaging

The **Tenant Assurance Panel (TAP)** continued to strengthen our resident-led scrutiny and assurance. Comprising seven resident members with an independent non-voting Chair, Samantha Goodwin from TPAS, the panel provides independent oversight of our performance, policies and compliance with regulatory standards. Our TAP members review the performance data monthly, scrutinise key service areas and make recommendations directly to the Board.

They have recently undertaken an in-depth investigation into how the Association responds to customer enquiries through three workshops in Kings Lynn, Great Yarmouth and Norwich. They will be presenting improvement recommendations to the July 2025 Board meeting.



Children having fun at Swanton Road



Start on Site at West Beckham Scheme

Investing in Our Homes

We are committed to investing in our homes and were able to increase our budget last year. This has enabled us to invest more in our homes, including replacing windows and doors, and kitchens and bathrooms. We were also able to increase our day-to-day repairs budget, resulting to carry out over 22,000 repairs since April 2024.

New Homes

In the last year, we were able to provide 92 new affordable homes; 72 for rent and 20 shared ownership. Our first carbon net zero operational homes were completed in Northrepps and Hindringham. Further homes started in Salthouse and will be completed in summer 2025. These net zero homes will be monitored so we can continue improving fuel efficient homes for our residents.



Working Towards Ending Homelessness

Our continued commitment as a member of the Homes for Cathy coalition, since its founding in 2015, has grown again this year. Embedding its principles into our strategic and operational framework, these commitments are reflected in our tenancy sustainment policies. This includes our pledge not to evict residents for rent arrears when they are engaging with us.

And finally...

Looking ahead, the Board and Leadership have been working on our 2025-2029 Corporate Strategy. The new strategy will build on our Whole Value approach by connecting homes, people and communities. We will continue to invest in decarbonisation, resident engagement and digital transformation, whilst ensuring our governance and risk management remains strong.

We are grateful to our staff, board members and partners for their dedication and support. Together, we will continue to navigate uncertainty with purpose and compassion, ensuring Broadland remains a trusted provider of affordable homes and hope in our communities.

Jenny & Michael

Governance

Our Corporate Strategy 2022-26 – 12 strands



Our corporate strategy steers us towards achieving our goals. A founding cornerstone of our strategy is our residents. We remain dedicated to improving our services, providing new homes and supporting our residents. This commitment is at the heart of everything we do.

The Board are currently concluding our new 5 year strategy.

Executive team – who does what?



Michael Newey
Group Chief Executive

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



Andrew Savage
Executive Development Director

- Development of new homes
- Delivery of new homes
- Planning and design of new homes
- Shared ownership
- Home sales



Louise Archer
Executive Operations Director

- Asset Management
- Fire, health & safety compliance
- Housing & neighbourhood management
- Local delivery teams
- Planned maintenance
- Property surveyors
- Routine and emergency repairs
- Tenancy support
- Resident communication
- Resident participation



Iain Grieve
Executive Resources Director

- Business IT
- Customer services
- Digital services
- Facilities management
- Finance risk and assurance
- Procurement and tenders
- Rent collection

Regulatory Rating

We maintained our G1 (for Governance) and V2 (for Viability) grading following the most recent inspection by the Regulator of Social Housing, which was concluded in March 2025. The Association was also given its first grading, C2 (for Consumer), in relation to compliance with the Regulator's Consumer Standards introduced in April 2024. These gradings show that we are meeting regulatory expectations and can build on these foundations to continue improving our services and meet the challenges ahead.

Code of Governance and Code of Conduct

We follow the latest versions of the NHF Code of Governance and Code of Conduct and assess our compliance against these annually. We publish a 'comply or explain' statement in relation to the Code of Governance within our Financial Review each year as per the Code's requirements.

New Board Members

In September 2024, 3 new board members joined the Broadland Housing Board at our AGM; Justin Plumpton along with Maria Campos Torres and David Richardson who are both Broadland residents.

Justin is a Chartered Surveyor with experience across a wide range of property sectors, locations and organisations. This includes roles at a senior management and director level within both the private and public sectors.

Maria is currently a student of Environmental Science with a focus on Energy and Sustainability Management and is keen to bring her passion for environmental and social sustainability to the Board.

David has over 40 years of senior management experience, bringing a wealth of knowledge in strategic planning, organisational development and stakeholder engagement as well as valuable leadership skills, including effective communication, conflict resolution, and decision-making.

Regulator for Social Housing – Consumer Standards

The Regulator of Social Housing's Consumer Standards came into effect on 1st April 2024. Broadland undertook a gap analysis before the introduction of the Standards to identify areas where changes or improvements are needed and formulated an action plan so progress could be monitored by the Board. The inspection by the Regulator resulted in a C2 grading given to Broadland in April 2025. The feedback from the inspection has helped prioritise improvements needed and has led to focus on specific areas of service relating to the Safety and Quality Standard, the Transparency Standard and the Accountability Standard.

Member Events

We provide our members with a range of opportunities to meet and engage with our staff team and board members. Our members events programme offers daytime social events as well as evening presentations on topics relevant to the housing sector which members can attend either online or in person. We actively encourage and invite our residents to become members.



Tenant Satisfaction Measures

Tenant Perception Survey

We carried out our latest Tenant Perception Survey in **October 2024**, where **1,078** residents participated.

Tenant Perception Survey Results

Satisfaction Measure	2023		2024	
	Tenant	Shared owners	Tenant	Shared owners
TP1 – Overall satisfaction	63.3	57.6	62.3	45.3
TP2 – Repairs service overall	68.1	N/A	69.6	N/A
TP3 – Repairs service timeline	61.5	N/A	62.5	N/A
TP4 – Home is well maintained	65.5	N/A	64.2	N/A
TP5 – Home is safe	72.2	77.4	70.7	59.3
TP6 – Listens to views	51.9	47.3	52.1	32.7
TP7 – Keeps tenants informed	65.5	58.5	62.2	54.8
TP8 – Treats fairly and with respect	69.7	58.5	69.0	52.5
TP9 – Complaints handling	37	44.4	31.1	13.3
TP10 – Communal areas	65.3	68.9	66.2	60.0
TP11 – Neighbourhood	54.9	48.2	55.4	37.5
TP12 – Anti-social behaviour	49.9	33.3	51.0	27.3

Our Tenant Satisfaction Measures ensure we can understand our residents needs and make improvements to our services. The measures included our Tenant Perception Survey, where residents and shared owners are encouraged to answer a set of questions about their experience with our services. Furthermore, this allows residents to see how Broadland as their landlord are performing. There are 22 TSMs in total, covering five themes. Ten of these will be measured directly by landlords, and twelve through the survey.

Performance Measures

Our Performance Measures are set out by the Regulator which we are required to report on. The data here reflects our performance as of **March 31st 2025**.

These scores are combined for rented and shared ownership residents.



99.9%

Proportion of homes for which all required gas safety checks have been carried out



99.3%

Proportion of homes for which all requires asbestos management surveys or re-inspections have been carried out



100%

Proportion of homes for which all required fire risk assessments have been carried out



100%

Proportion of homes for which all required legionella risk assessments have been carried out



100%

Proportion of homes for which all required communal passenger lift safety checks have been carried out



25

Number of anti-social behaviour cases, opened per 1,000 homes

0.2%

Number of anti-social behaviour cases that involved hate incidents opened per 1,000 homes

These scores are for rented residents only.



0.1%

Proportion of homes that do not meet the Decent Homes Standard



64.3%

Number of stage one complaints received per 1,000 homes



4.3%

Number of stage two complaints received per 1,000 homes



81.5%

Proportion of non-emergency responsive repairs completed within the landlord's target timescales



83.2%

Proportion of stage one complaints responded to within the Housing Ombudsman's Complaints Handling Code timescales



95.7%

Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales



77%

Proportion of emergency responsive repairs completed within the landlord's target timescales

Note: there are 3 homes that do not meet the decent homes standard

Responsive Repairs

We actively engage with our residents to better understand experiences with our repairs service. The feedback is gathered through a range of methods, including resident events, satisfaction surveys, complaints, social media interactions, face-to-face conversations, the Tenant Assurance Panel, the Housing for Over 55s Panel and Community Conversations.

In response to this feedback, we have implemented a Repairs Improvement Plan to improve the repair service we provide. From this, we have seen positive progress in performance and have completed

94 improvement actions.

- We are currently working on improving the scheduling module of our in-house IT system, which we hope will bring further service improvements. We are seeing fewer works being followed on and improved tenant satisfaction rates.
- We have focused on first-time fixes, resulting in fewer return visits from a rate of 83% in March 2024, to **99% in April 2025.**
- As a result of our Repairs Improvement plan, we have seen a positive impact on complaints, with a reduction in volume and resolution times.

- Across all repair jobs, we have seen our time frames improve. In March 2024, the average for all repairs was 25 days, and in February 2025 it was 13 days.

An example of a completion action from the plan:

Learning	Improve communication with residents regarding the specifics of repair work through automated messaging and email.
Action	Updated SMS and email templates to include repair title.
Impact	No repeat complaints on this theme since May 2024.



Number of repairs reported

23,908



Repairs completed

20,254



First time fix

99%



Repairs completed within timescales

86%

Asset Management

Building Safety

We continue to be 100% complaint on fire risk assessments for schemes with communal areas. We have increased our electrical safety test to 99% within the last 5 years. With this area remaining a key priority. We also replaced 91 fire doors.

We remain committed to keeping our residents safe in their home and continue to strive for 100% compliance across all our safety targets, although we are sometimes unable to gain access to all properties.

Building Safety Panel

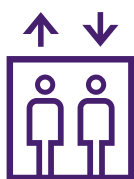
The Building Safety Panel has been reviewing and consulting on the Resident Engagement Strategies to ensure compliance with current legislation. These strategies apply to all buildings on Geoffrey Watling Way. The panel has also contributed to Board Reports on fire safety and provided input on the development of premises information boxes. In addition, they have been reviewing and discussing the complaints process for high-rise buildings.

Compliance



Gas safety

99.9%



Lift safety

100%



Water safety

100%



Asbestos surveys

99.3%



Fire risk assessments

100%



Electrical safety certification

99.6%





Bathrooms replaced

100



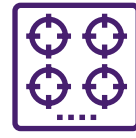
Heating / hot water upgrades

213



Communal heating upgrades

3



Kitchen replacements

105



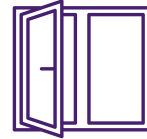
Doors

245



Fire doors

91



Windows

70



Electric re-wires

14



Electrical upgrades

99



Roofs

28



External decoration

55 (schemes)



Smoke and carbon monoxide detector upgrades

98



Aids and adaptations

31 Major works

63 Minor works



Environmental Responsibilities

As a member of Independent East, Broadland received funding through Wave 2 of the Government's Social Housing Decarbonisation Fund to help improve the energy efficiency of our homes.

The funding provided energy efficiency improvements to 48 homes which included air source heat pumps, solar photovoltaic cells, loft insulation and ventilation improvements.

These improvements support our energy efficiency strategy which focuses on improving homes with an

energy performance rating (EPC) lower than a 'C'. We aim to improve energy efficiency measures to all our homes and achieve an EPC rating of C or above by 2030.

The measures installed will support residents in managing the ongoing challenge of high energy costs.



Broadland homes rated EPC C or above (by end of March 2025)

90.5%



Additional C-rated homes after planned improvements

69



Home condition surveys

99.6%



Air Source Heat Pump at Northrepps Scheme

Sustainable Reporting Standard (SRS)

Broadland is proud to have adopted the Sustainable Reporting Standard (SRS) for Social Housing.

Sustainability is a key theme throughout our new Corporate Strategy, and our adoption of the Standard, alongside the Environmental, Social and Governance (ESG) Report we produced, will help ensure we maintain this focus. We are committed to working in partnership with like-minded organisations to provide thought leadership and adopt best practices demonstrated across the sector.

In addition, we have worked with Lloyds, one of our significant bank funders, to agree and adopt ESG Key Performance Indicators (KPIs)/targets linked to our £30m Revolving Credit Facility (RCF) with them. If targets are met, Lloyds provide us with a discount on the interest payable to our RCF. Our target below shows our performance against agreed targets for the 2024/25 financial year.



ESG KPI	Target agreed for 2024/25 financial year	Actual 2024/25 performance
1 – % Homes with an EPC ‘C’ or above	89.50%	90.30%
2 – % of homes allocated to those at risk of homelessness where (a) they have been allocated by local authorities (b) have undertaken a risk assessment and (c) appropriate homes are available	100%	100%
3 – No. of new affordable homes developed	40	92

Frontline Housing

As part of our commitment to improve Service Charge information, we made some minor changes to the actual service charge statements we sent out in September 2024. We continuously look at ways to improve the information we provide by listening to feedback from residents. This includes carrying out value for money reviews and tender exercises to ensure we are providing the best service possible.



Total number of new homes let

80 (including 10 homes let on behalf of West Norfolk Housing Company)

70 (not including 10 homes let on behalf of West Norfolk Housing Company)



General needs re-lets

251



Homeless households housed

82



Number of ASB cases opened

142



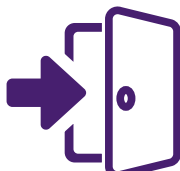
Average standard general needs re-let time (days)

22



Arrears reduced by our Income Team

2.21%
Gross from 2.37%



Evictions carried out

10
Arrears: 7
ASB: 3
Abandonment: 0

Sustaining Tenancies



£81,186

One-off benefit award payments



£536,590

New annual benefit claims awarded



£77,093

Reduction in rent arrears after tenancy support intervened



623

Tenants supported, including one-off interventions



£80,808

Supported grants received (white goods, fuel vouchers etc)



89%

First-time tenants referred who remain a tenant 12 months later



56%

First time tenants referred not in arrears 12 months later

During 2024-2025, we were aware of 135 households that worked with Broadland and external partners to receive the support they needed in their homes. The breakdown by type of safeguarding included:

- 50 cases were Domestic Abuse
- 45 cases were Adult Safeguarding
- 18 cases were Children Safeguarding
- 22 cases were Self Neglect & Hoarding

When aware of a Safeguarding concern, we look to ensure our residents are safe, well and able to live independently within their home. We will make referrals to our partners to help achieve this. If we have a concern that a resident or their household lack the capacity or ability to live safely in their home, or are at risk, we will raise a Safeguarding concern with Adult or Children Services.

We support victim/survivors of Domestic Abuse by prioritising their safety and providing them with the information and guidance they need to make informed decisions about their next steps.

Our Tenancy Support Team are available to support any resident who is struggling to manage their home. They can provide advice and guidance on welfare benefits, maximising income, support with utility bills and meeting rent payments.

Fuel Poverty

Fuel poverty has been one of the biggest concerns for our residents this year, whether this be debts or not being able to afford to heat their home. We applied for grants for 79 households and were able to secure £35,800 in funds. We were also able to provide fuel vouchers totalling £4000 from our Tenancy Welfare Budget.

In 2024, the Department for Work and Pensions began contacting claimants to migrate them over to Universal Credit over the next 2 years. This can be quite worrying for some of our residents, and so our Tenancy Support Team have been supporting residents.

Case Study A

We picked up a referral with concerns around home conditions and health and wellbeing. On visiting the property it was filled with rubbish, food waste, empty cans, empty pet food pouches and even cat faeces. This is a case where we have been previously for similar issues.

Previously, we have faced challenges in securing support from Adult Services or Mental Health Teams, often due to cases not meeting specific thresholds – either being considered too complex for a single agency or not severe enough to trigger intervention from another. On this occasion, we arranged for the GP to get involved by writing to them and sending photos of the property, as well as explaining concerns of the tenancy. Adult Services completed an assessment and referred our resident to a social worker.

By working with the resident and adult services, we were able to agree on a plan in which Adult Services referred the case to their in-house team, enabling the resident to receive the support needed to make the property habitable. We also supported the resident in maximising their income and ensured Norfolk County Council was held accountable. While the process took some time, it resulted in a clean, safe and habitable home.

Case Study B

A resident was struggling to maintain her Universal Credit (UC) claim due to poor mental health and difficulty accessing her online account. We found out that the resident had been missing out on a significant amount of benefit income over several years. After liaising with the DWP to get this resolved, we discovered she subsequently received an underpayment of £4892.93, and her monthly award was increased by £287.92. The resident's family were informed to ensure support is available managing the online UC account going forwards.



Complaints

We remain committed to improving how we handle complaints, ensuring that every concern raised by our residents is taken seriously, resolved in a timely manner and used as a learning opportunity, particularly when considering the delivery of our services and the resident experience.

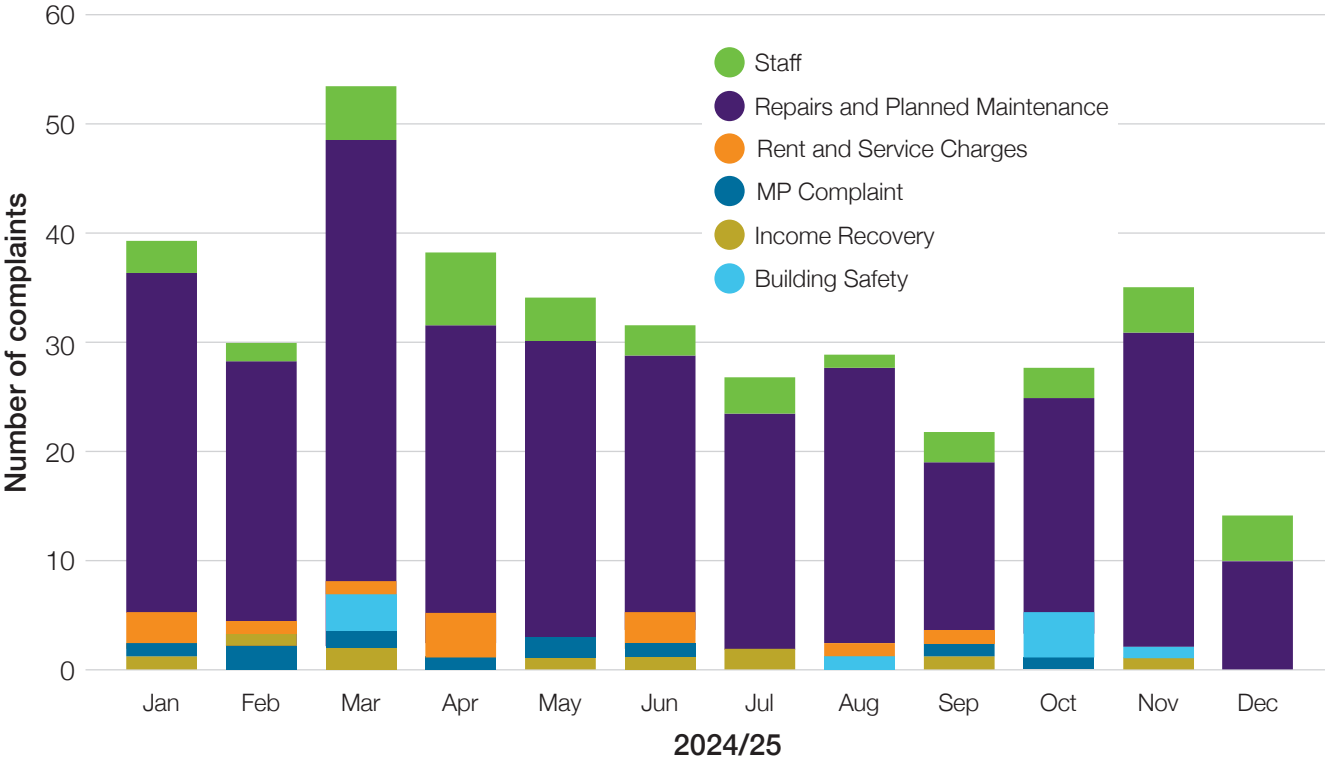
In 2024/25, we received **387** formal complaints which was a **53% increase** from the previous year. While this rise reflects broader sector trends and increased awareness of the complaints process, it also highlights areas where we must continue to improve. As in previous years, the majority of complaints (78%) related to repairs and planned maintenance. Complaints about repairs represent 1.3% of all repairs completed within the year.

Despite the increase in volume, we made significant progress in how we respond to complaints. Our average compliance rate for responding within timescales was 81.4% across the year, rising to 97% in the final six months.

We also found a slight increase in Stage Two complaints, with 6% of cases escalating. This is consistent with national benchmarking and reflects a greater awareness among residents of the complaints process and the escalatory steps available to them.

Performance 2024/25

2024/2025 – Stage One Complaints by Category



- 23 (6%) of all complaints escalated to Stage Two
- 81.4% average compliance with response timescales (97% in the last six months)

Complaint performance per 1000 homes at stage one and two.

Complaints	Stage One	Stage Two
Number of complaints received per 1,000 homes	69.77	4.43
Responded within timescales	81.43% (average)	97.91% (average)

Learning from Complaints

Some of the key areas of improvement identified and implemented during 2024/2025 include:

Learning Opportunity	Action Taken	Impact
Improve repair communication	Updated SMS and email templates to include repair details	No repeat complaints on this issue since May 2024.
Damp and mould response	Targeted surveys and remedial works	Reduced complaints and improved prioritisation.
ASB handling and expectations	New Neighbourhood Management Policy and internal training	Clearer guidance for residents and staff; monitoring ongoing
Disabled Facilities Grants	Dedicated administrator appointed working closely with local authority,	Faster, more consistent support and fewer complaints.

We are also reviewing our customer record complaint recording system and our data and reporting tools to track trends and performance better. These tools will support our goal of maintaining full compliance with the Housing Ombudsman's Complaint Handling Code and improving the resident experience.



Development



Number of homes completed 2022-25

362

2022-25 completions

172

Affordable rent

114

Shared ownership

76

Open market sales



Number of homes under construction at April 2024 (including open market)

48 Affordable rent

11 Shared Ownership

Pipeline (not including open market)



2024-25 **92**

2025-26 **69**

2026-27 **50**

Total **211**

New Homes

In August 2024, we saw the completion of 7 new affordable homes for local residents in Hindringham. All new homes are net zero operational thanks to a combination of sustainable technologies. The homes have been specifically designed to fit into the villages, reflecting the look of a former farmhouse and converted barn.



Nick Suiter handing the keys to Jenny Watson

Hindringham handover

The Conge, in partnership with Orwell Housing and Great Yarmouth Borough Council, has now gone into planning. The transformation of this brownfield site has continued and it is expected that building will start in 2026. There will be 82 new homes in partnership with Orwell Housing our Independent East partner.

Work has not only started but has progressed well at Salthouse. The five new homes will be handed over in summer 2025. The scheme has a local lettings policy ensuring that local residents will be able to remain or return to the village.

Salthouse topping out

Tower Place has a special story. A disused commercial building that has been transformed into 8 social rented apartments in the centre of Kings Lynn. This innovative build was achieved by adding an additional timber framed second floor. All new apartments have an EPC rating of B.



Michael Newey and Jonathan Smith topping out at Salthouse



Jenny Watson, Michael Newey handing over the key to new resident with Craig Roberts of Dwellings4U.

Tower Place handover

Work has begun on 7 new rented affordable homes in Swanton Novers. This has been achieved in partnership with Swanton Novers Community Land Trust and North Norfolk District Council.



Gary May and Ian Watson with Jenny Watson and Cllr Wendy Hendricks, North Norfolk District Council.

Swanton Novers start on site

We have been delighted to have provided development support to our Independent East partners at Freebridge Housing.

Shared Ownership Update

We had 20 shared ownership completions in 2024/25, 15 of which were delivered on 3 different sites via Section 106 Agreements with Norfolk Homes. Three quarters of these completions were sold or under offer by June 2025.



Broadland St Benedicts

Over the past year Broadland St Benedicts has supported not only North Repps and Hindringham but also Salthouse, West Beckham and the new homes currently being developed at Swanton Novers.

The surpluses we make from our open market sales homes are cross-subsidising and enabling us build more affordable housing. The ongoing gift aid each year makes a positive contribution to the association's ambition to build safe, environmental friendly homes in rural communities.

Homelessness



Number of homeless households housed

82

Supporting Vulnerable Residents

We manage 29 properties funded by a government capital grant in response to the COVID-19 pandemic. We have 23 in central Norwich and 6 in King's Lynn and west Norfolk. These homes were secured to support people with experience of rough sleeping, including those accommodated under the 'Everybody In' initiative. They have now been in operation for up to four years, with an additional year of government revenue funding confirmed for support services until April 2026.

A full-time Neighbourhood Officer provides dedicated housing management for these homes, while specialist local providers deliver support services. In partnership with YMCA, we also purchased five more properties in

Norwich, which are leased to them to provide support, housing management and repairs.

Over the past year, funding for support services at ten properties for people leaving the prison system came to an end. However, the project was a success: all residents moved on to managing their tenancies independently without ongoing support. These properties are now managed by the Neighbourhood Officer as part of the general needs portfolio.

Eastern Regional Meeting

In April 2024, Broadland hosted the Homes for Cathy Eastern regional seminar in Norwich. We were delighted to have the Bishop of Norwich chair this seminar. The continued focus of these seminars is to foster partnership working to make a difference in peoples lives. We were delighted that John Lee, CEO YMCA Norfolk; Will Fremond-Brown, Lambeth Palace; Chris Hancock, Norwich City Council; Lisa Naylor, Crisis; Supt West Horningold and Chief Inspector Ed Brown from Norfolk Police could join us in speaking at the event.



Speakers from the April 2024 Eastern Regional meeting

Housing First Case Study

Mr C was a 38-year-old male who became homeless after a relationship breakdown.

Mr C became street homeless for around three years and continued to have issues and had many occasions when he was arrested for different crimes. Mr C continued to drink alcohol heavily.

Mr C was referred to West Norfolk Housing First service in November 2023. Housing First support coordinator was able to start assessments the end of January 2024. Mr C was currently sleeping in doorways, sheds and empty properties. Mr C has chronic lung conditions, alcoholism and mental health issues.

Mr C was housed in the local night shelter in February 2024 with the idea of continuing assessments with Housing First Support coordinator. Mr C engaged well while completing the assessments.

While in the local Night Shelter, Mr C had issues with remaining in the property for long periods of time. When this was discussed with Mr C, he confided that staying in the night shelter reminded him of when he used to be in care homes as a child and 1-1 units, so this was affecting his mental health. Housing First Support Coordinator supported Mr C by speaking with the GP for referrals of Mr C's mental health and he had an increase in his medication.

Mr C was accepted into West Norfolk Housing First in February 2024, but no suitable property was available. A Housing First property was identified for Mr C in June 2024. Once he was accepted with the housing provider, the Housing First Support Coordinator showed Mr C the area where he would be living.

Mr C was happy with the location as it is still close to the town centre for his weekly appointments with other agencies and GP.

The Housing First Support Coordinator supported Mr C to apply for House to Home package through the Purfleet Pantry and they were delivered the day after his sign up in July 2024. The coordinator supported Mr C in applying for a Home Group fund for his white goods which were also delivered. Additionally, Mr C was supported to complete his council tax, UC – housing element, set up direct debits for electricity and to change address with all other agencies and relevant parties.

Mr C works well with his allocated support worker from Housing First and continues to ask for support with appointments, letters and anything he feels is important.

Mr C has informed the Housing First Support Coordinator that he feels the support from Housing First has helped him massively and if he did not have it, he would either be in prison or dead.

Mr C describes his past as chaotic, and he is finally able to make progress. Mr C now feels able to ask for support, as previously he did not believe he deserved the support, or it would not be offered due to his history and reputation in the area.

Mr C has asked other agencies for rehab, which was declined, so he is hoping to do a community detox at his property. This would have not of been possible without the support from Housing First and being given the opportunity for a property.

Broadland Meridian

Broadland Meridian Mental Health and Wellbeing Fund has continued to provide successful support through its partnership with Norfolk Community Foundation.

During 2024 it awarded **£26,153** in funding, supporting **7** projects across Norfolk and North Suffolk. There have been some truly amazing results for our communities. With **544** people benefiting from the funding.

The projects support were

- Time Norfolk
- West Norfolk Befriending
- Hope after Suicide Loss
- Carers Voice Norfolk & Waveney
- The Restoration Trust
- St Barnabas Counselling Centre
- Oasis

Oasis, a charity supporting adult transgender people welcomed 80 people to monthly meetings, including friends and families. They have seen a 19% increase from last year on attendance.

The Heritage for Wellbeing sessions in Great Yarmouth and Gorleston had 68 people access activities. 56% of those who attended noticed an improvement in wellbeing and 50% said they are now physically active.

Broadland is a proud member of the Good for Good, demonstrating an unwavering commitment to making a positive difference in Norfolk's communities.

Resident Involvement

Tenant Assurance Panel (TAP)

In 2024, our Tenant Assurance Panel reviewed various aspects of Broadland's operations, ensuring compliance with the Regulator of Social Housing Consumer Standards. Their input allows progress tracking and the development of successful action plans, which are regularly reviewed every six months.

At the September 2024 Board, the TAP annual report was presented to the Board sharing a summary of their activities and outcomes from the previous year. This was a collaborative effort from all the TAP members, providing their own findings and feedback within the publication. They also carried out a KPI review, where they found improvements in the percentage of non-emergency repairs completed within agreed timescales.

At the start of the new year, the TAP invited residents outside of the panel to come along to workshops to provide feedback on the customer enquiries journey. Residents were able to share their views and contribute to improvements. The workshops were carried out all over Norfolk and online and were proven to be successful in hearing resident feedback first-hand.

Housing for Over 55s (HOP)

The HOP have been continuing their regular meetings on Broadland's services and discussing support services available to them. In July 2024, they had a talk from **The Norfolk and Waveney Wellbeing Service** and a presentation from **Breckland Arts for Health**, a charity committed to bringing arts to the region to combat social isolation.

Throughout the new year, the panel further discussed topical issues on our services, and how we can work effectively to make positive changes.



Canary Quay

Community Inspectors

Our Community Inspectors have been actively monitoring their schemes, focusing on issues such as illegal dumping, communal repairs, health and safety concerns and blocked guttering. Their observations play a key role in helping us maintain safe, clean and well-kept neighbourhoods.

Mystery Shoppers

Our Mystery Shoppers have been inspecting empty (void) properties, using a detailed checklist to ensure each home is ready for new residents. Their feedback helps us uphold standards and provide a positive experience for residents.

Digital Panel

The Digital Panel, which has over 200 members, have taken part in 9 different surveys over the year. The surveys ranged from receiving feedback on the Tenants Charter, Corporate Strategy, anti-social behaviour policy and customer service opening times. There were a number of amendments made to our policies, including changes to our Reasonable Adjustments Policy.

Out and About

Our Out & About programme has continued to be a fantastic opportunity for us to connect with residents in person and receive feedback first-hand. We have been running the programme throughout the year, where Broadland staff walk around our schemes and talk with residents.

We now write to residents to share the feedback and actions taken. We hope this will give residents who were not at home at update on the actions taken.



Best Communal Garden

Neighbourhood Engagement

Over the year, we have been active in our neighbourhoods, creating opportunities for residents to connect, share their interests and speak directly with Broadland staff.

Our annual Gardening Competition continues to grow in popularity. It's become a much-loved tradition, with many regular participants returning and new residents entering for the first time. It's a fantastic opportunity for residents to share their passion for gardening, showcase their hard work and have their hobby recognised and celebrated. It was our resident Jane's last gardening competition and she will be sadly missed by the residents and staff.

We've also held a range of community events across our schemes, where staff have engaged with residents, answered their questions and offered support. These events have included stalls from local services and charities, such as Norfolk Recycles and Smokefree Norfolk, giving residents easy access to practical information and advice.

To end 2024, we hosted our festive Christmas get-together for all involved residents. This was to say thank you to everyone who had given their time to be part of our panels and help improve our services. This event is a highlight in our calendar and a great way to celebrate our residents' contributions.

This year we have published a new **Resident Engagement Policy**. The policy sets out our commitment to how we will engage and involve our residents in our decision making and improvements throughout the business.



Christmas Get Together

Following consultation with our Digital Panel we have published a brand new **Tenant Charter**. The Charter sets out our commitment to our residents for the services that we provide to them.

Independent East – Resident Voice

The Resident Voice Panel, as part of Independent East, have had a refocus this year with the help of TPAS. They have now set up their own terms of reference and have been evaluating and comparing the Tenant Perception Survey results of all 5 organisations.

Following this, they have decided to look at the ways the organisations can work together. Their focus will be on damp and mould and anti-social behaviour.



Best Garden Winner



Swanton Road



York Place

People

During 2024/25, Broadland continued to invest in its staff ensuring that we remain an excellent and supportive place to work.



Best Companies

We were delighted to be recognised as a 1 star organisation, which was an improvement to our previous year's position. This demonstrated a positive step in our staff engagement. Equally valuable was the data and feedback collected through the process, which has informed a clear action plan to further strengthen Broadland as a great place to work.

Challenge and Change

Our twice-yearly Challenge and Change – EDI & Wellbeing – event continues to be popular amongst all staff members. It allows an opportunity to expand knowledge about important topics and staff engagement. This year, we had talks on Miscarriages and Jehovah's Witness, while also having the opportunity to try Hot pod yoga, pottery painting and lots of other activities.



Broadland Neighbourhood Team with Resident

Equality, Diversity and Inclusion

In 2024/25, we strengthened our focus on Equality, Diversity and Inclusion (EDI), recognising that continuous improvement is essential. Guided by our People Committee and Employee Action Plan, we have set clear priorities and are actively working to deliver them. Regular training and awareness-raising remain key to embedding EDI across the organisation and ensuring it stays at the heart of our culture.



Domestic Abuse Housing Alliance Accreditation

We were proud to have successfully obtained our Domestic Abuse Housing Alliance (DAHA) accreditation. This important accreditation and commitment which extends to both our work with residents and towards our staff. Robust policies are in place to ensure we are supporting survivors of Domestic Abuse, and we have set up Domestic Abuse Change Champions to support our staff team should it be needed.

Focus on Values

The Senior Management Team has taken time to reflect on and clearly articulate the value of what we do at Broadland. This important and ongoing work is helping to align our day-to-day activities and strategic direction with the core values that underpin our Broadland.



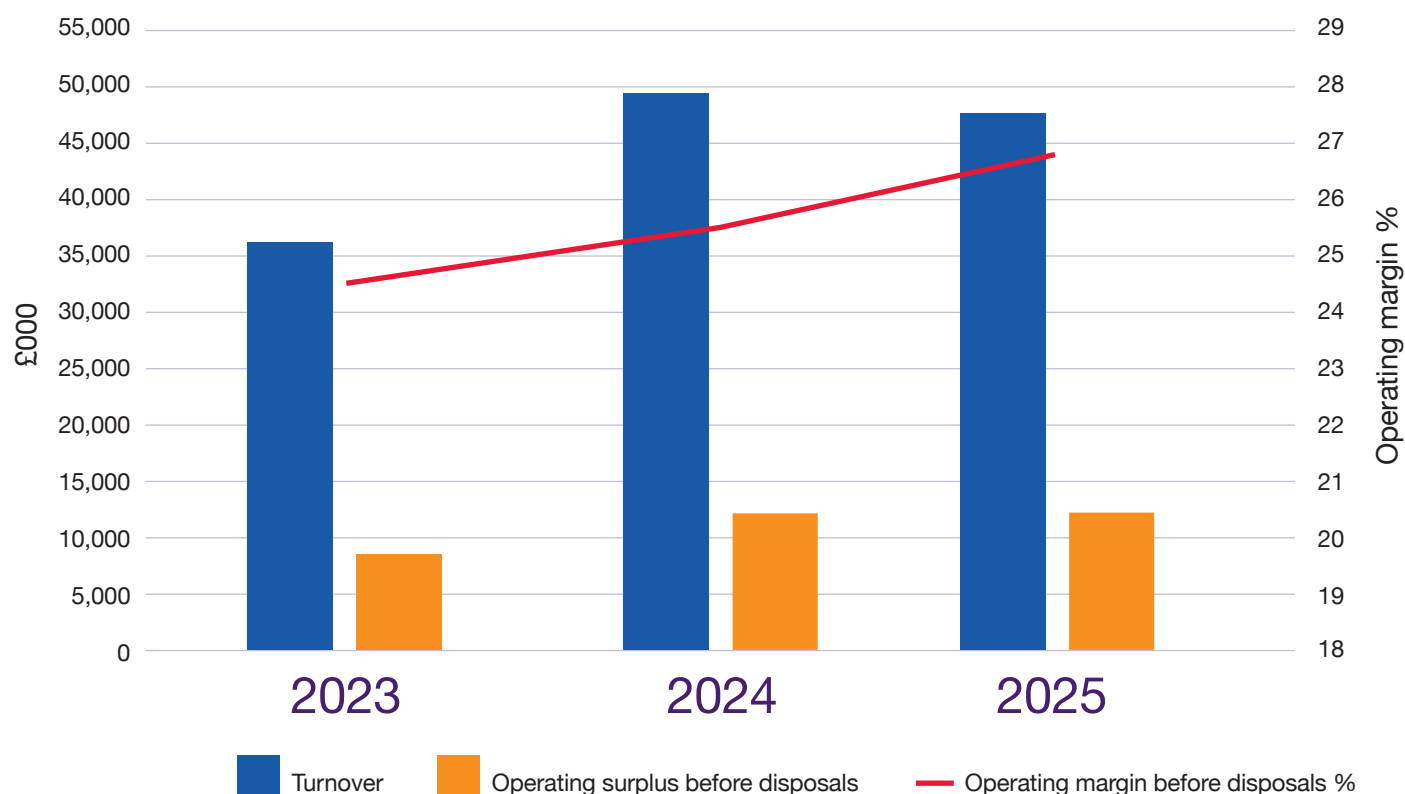
Living Wage

We continue to be accredited Living Wage Employer, recognising the importance of ensuring a fair wage is paid to all and support the Norwich Living Wage City Campaign.

Financial Resources

These are taken from the financial statements

Turnover, operating surplus and operating margin trend



Focus On New Market Homes

Our Group turnover fell by c£2.5m as a result of less sales activity through Broadland St. Benedicts, our market sale development arm, as we near the end of our sales cycle and focus our efforts on developing new market sale homes. Broadland St. Benedicts continues to perform well and generate valuable surpluses that help us build new affordable homes.

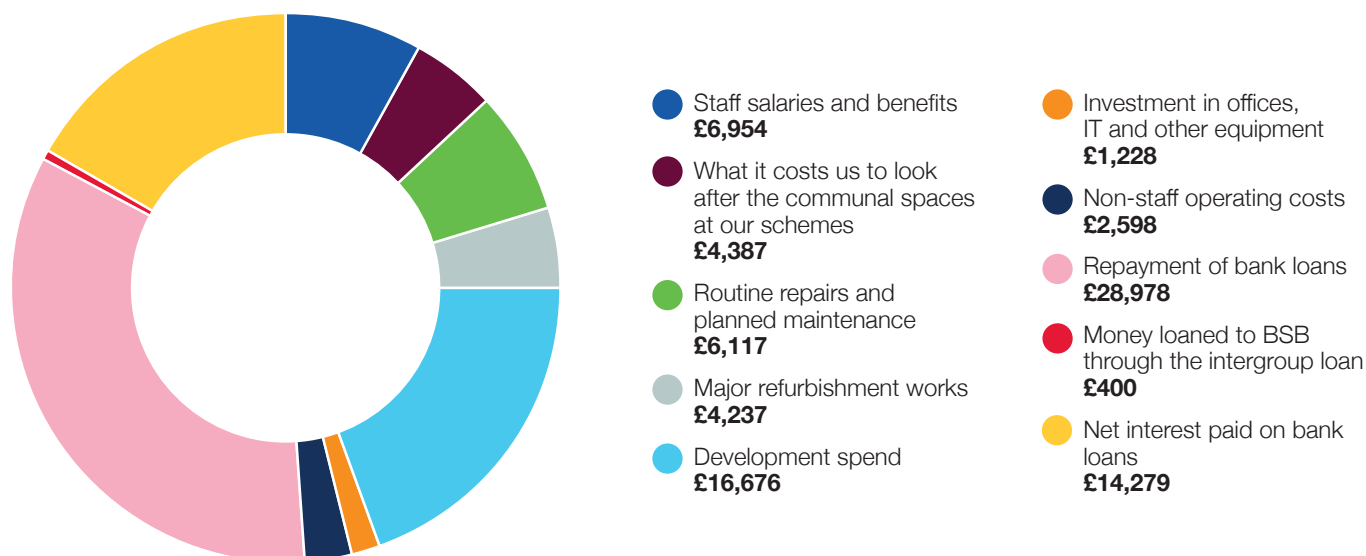
Our financial performance compares favourably to our peers, demonstrating our focus on delivering value for money.

Our interest costs (the amount we pay to funders to borrow money) appear higher compared to last year, however this is due to how we need to present the costs of removing unfavourable loan arrangements and entering more favourable ones. The reality is our interest costs remained fairly similar in cash terms.

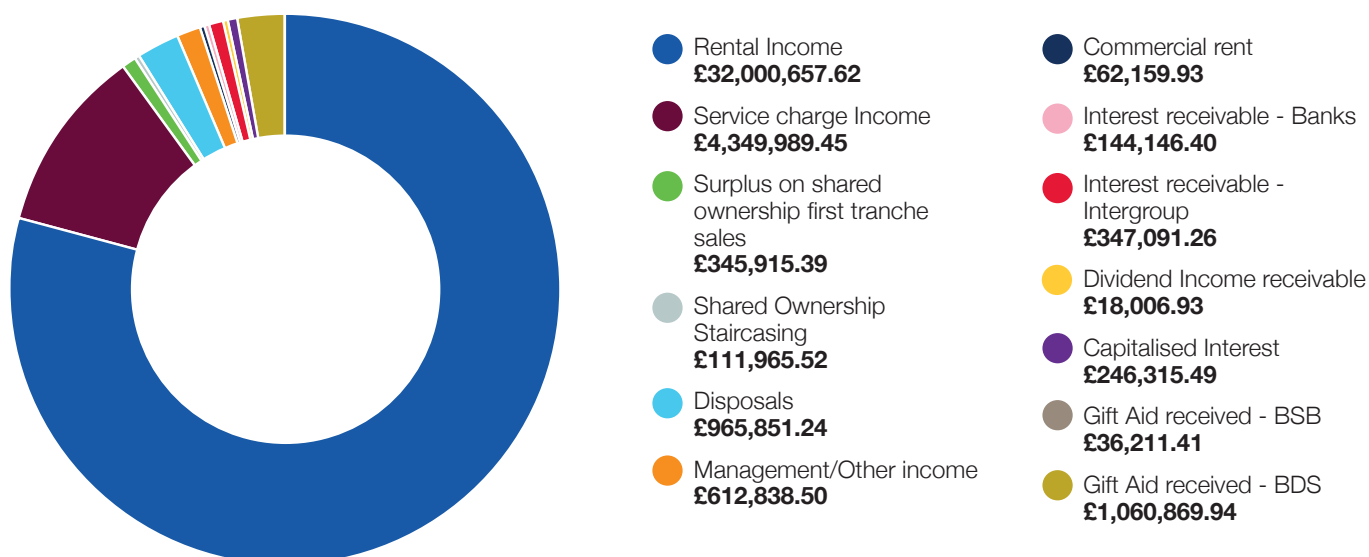
Extract from consolidated statement of comprehensive income

	2025 £'000	2024 £'000	2023 £'000
Total turnover	45,598	48,106	35,561
Operating surplus before disposal of housing stock	12,273	12,265	8,710
Net interest & other charges	12,511	9,893	7,397
Surplus before tax	1,035	3,220	1,471
Operating margin before disposal of housing stock %	26.9	25.5	24.5

Broadland Housing Association Expenditure 2024/25 (£'000)



Statement of Comprehensive Income (Income Statement)



The below costs are calculated as pounds per home

Broadland	Bespoke*	Independent East
Remuneration payable to the highest paid director, relative to size of landlord		
£30	£30	£32
Aggregate amount of remuneration paid to directors, relative to size of landlord		
£135	£128	£140
Management costs, relative to size of landlord		
£1,123	£1,180	£1,208

*Bespoke in this instance means a group of similar sized housing small housing associations from across the UK who also have a similar make-up who provide in-house repairs service and rural homes.

Value for Money

We continue to achieve value for money in our procurement activity by focusing on the Five Es: Efficiency, Effectiveness, Environmental, Equity and Economy. This framework guides the development of our procurement requirements and Key Performance Indicators (KPIs), ensuring that contracts deliver value across all five areas.

Cost increases have been significant, but we continue to work closely with our suppliers to ensure our supply chain is efficient in mitigating price surges. We hold contract management meetings with our key suppliers to ensure our expectations are being met.

Our Procurement Team produced a quarterly report outlining the performance against our Five Es procurement process during 2024/25.

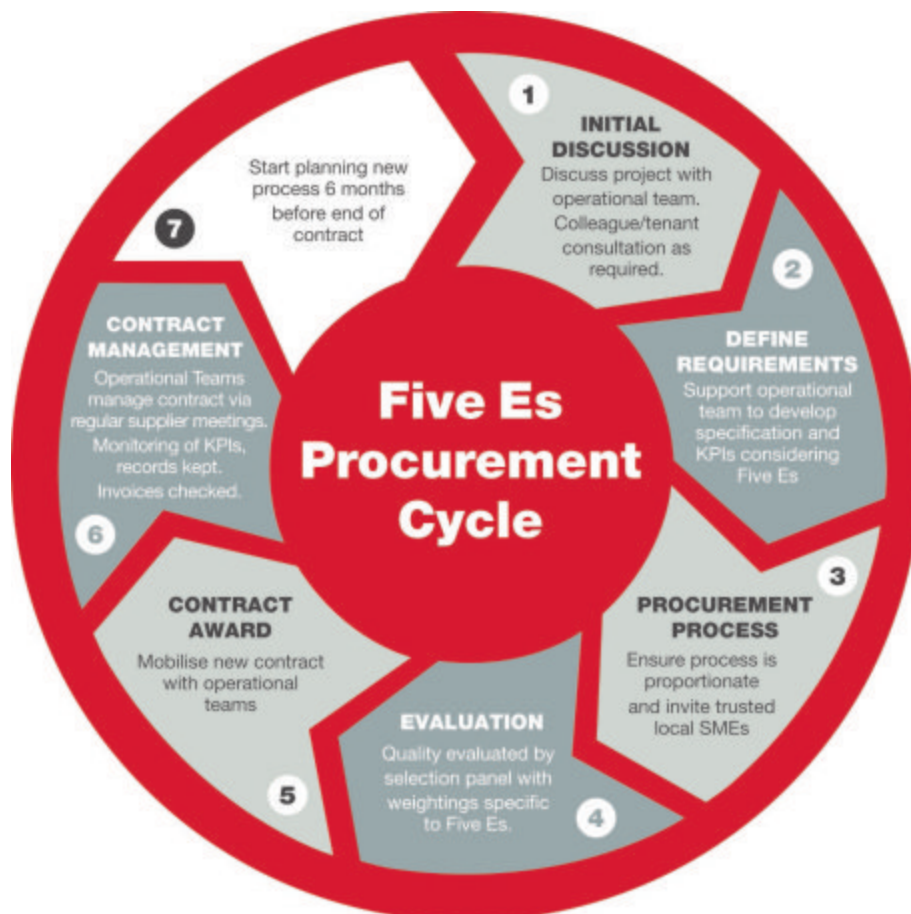
Highlights from Quarterly Report:

- 100% compliance with our Five E's procurement process.
- Approximately £0.2 million of 'cashable' savings delivered against 2024/25 budgets, which we used to increase investment in our homes.
- £28k of social value contributions received from contractors and suppliers, which will be gifted to Broadland Meridian, our charitable arm, and working with our partner Norfolk Community Foundation, will

be used to fund charitable work specifically related to mental health and wellbeing in our local communities.

- Reviewed value for money reviews on three areas of Broadland against the Five Es to assess our performance.
- Buy goods and services locally wherever possible – we spent £17,154,122 (75.55% of total spend) on goods and services from 323 suppliers (63.46% of suppliers used) in Norfolk and Suffolk.
- Support small-medium suppliers wherever possible – we spent £17,274,750 (76.08% of total spend) on goods and services from 427 (83.89% of suppliers used) small and medium suppliers.

The Procurement Team are keen to make procurement as simple as possible. We aim to work with all areas within Broadland ensuring we have a commercial focus and simplified processes to help achieve the best outcome and demonstrate value for money.



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