

Annual Review 2025-26

Building stronger homes,
creating better futures



Content

A year in review	3
Introducing our new corporate strategy	4
Who are the Executive Team	5
Providing people with affordable homes	6
Looking after our residents' homes	10
Helping people living in our homes	14
Empowering residents to shape Broadland	18
Ensuring the long-term viability of Broadland	26
Running Broadland effectively and efficiently	30



A year in review

It has been another exciting year for the Association, with new homes, investment in our existing homes and a brand new corporate strategy. The new corporate strategy gives us a clear path over the next 5 years and we are excited to start the journey.

The world we operate in continues to be complex, with increased regulation and demand for homes. However, our enduring purpose remains our bedrock, and sixty plus years on still guides and shapes us.

At the heart of everything are our residents, our purpose. We have continue to significantly invest in maintaining and improving homes, ensuring that our residents have a safe place to make theirs.

We know that providing a home is only part of our responsibility. Equally important is the quality of the services residents receive and the way in which we respond when things go wrong. During the year, we have continued to focus on improving service delivery, strengthening resident engagement and responding to resident feedback. While we are pleased with the progress made, we recognise that there is always more to do and remain committed to learning from residents' experiences and expectations.

Our commitment to addressing housing need through new affordable homes remains unchanged. During the year, we continued to invest in the development of new homes,

helping more individuals and families access housing that meets their needs. Every new home delivered represents a household given greater security, stability and opportunity.

There are times when our residents struggle, and our Tenancy Support Team continue to be there for support.

Finally, we would like to thank our residents, colleagues, Board members, partners, funders and stakeholders for their continued support. It is the collective effort of all that help us delivers our purpose and we look forward to continuing the journey together.



Jenny Watson CBE,
Chair



Michael Newey,
Chief Executive Officer

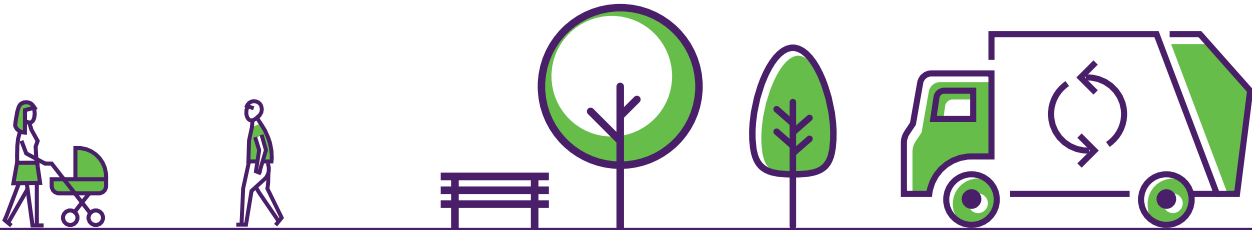


Introducing our new corporate strategy

Our new corporate strategy was finalised in July 2025. We are excited by the opportunities this is going to provide over the next 5 years. This will continue to improve services for residents, provide more homes and help the homeless return to a safe environment.



Providing people with affordable homes		Looking after residents homes	
Helping people living in our homes		Empowering residents to shape Broadland	
Ensuring the long-term viability of Broadland		Running Broadland effectively and efficiently	



Who are the Executive Team

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 & design of new homes
- Shared Ownership
- Home sales

Louse Archer

Executive Operations Director

- Asset Management
- Fire, Health & Safety Compliance
- Housing & Neighbourhood Management
- Local Delivery teams
- Planned Maintenance
- Property Surveyors
- Routine & Emergency Repairs
- Tenancy Support
- Income Recovery
- Resident Communication
- Resident Engagement

Iain Grieve

Executive Resources Director

- Business IT
- Customer Services
- Digital Services
- Facilities Management
- Finance Risk & Assurance
- Procurement & Tenders
- Customer Complaints





Providing people with affordable homes

Our mission is to provide good quality, affordable and safe homes

We continue to support our residents who have come from homelessness with a dedicated Neighbourhood Officer. Ensuring that they are receiving the support they need is vitally important and our purpose built homes in Norwich and Thetford are thriving.

Over the last year, we have supported 41 households who have experienced homelessness to purchase white goods, furnishings or carpets.

The percentage of homes with an Energy Performance Certificate (EPC) rating of 'C' or above at the end of the reporting period was 89.4%.

60 homes achieved an EPC C rating following improvement works throughout the year.

Number of homes completed 2023-26	437
2023-26 completions	
Affordable rent	231
Shared ownership	129
Open market sales	77
Number of homes under construction at April 2025 (inc open market)	52
Affordable	48
Shared ownership	4
Pipeline (not including open market)	
2026-2027	60
2027-2028	50
2028-2029	50
Pipeline Total	160

Shipfield

Working in partnership with Norwich City Council, we have taken two blocks of disused garages and turned them into light modern apartments. The four new homes boast electric charging stations and three have an EPC rating of A. Making them fuel efficient to run for all future residents.



Swanton Novers

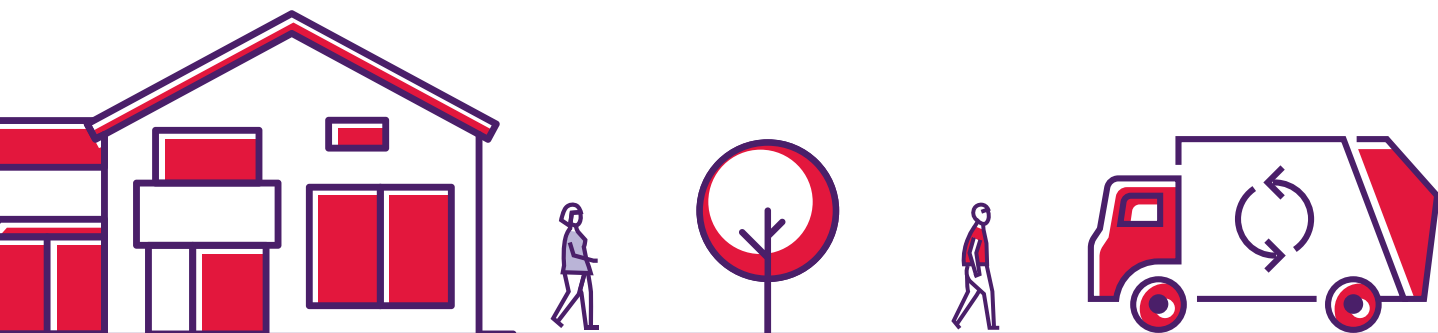
Working with the Local Community Trust with land donated by Lord Hasings, the local community has seven new modern highly-efficient homes. The Local Community Trust wanted the new homes to fit into the local feel of the village, and we worked to ensure the design reflected their wishes.



The Conge

Planning begun last year with a strategic partnership with Great Yarmouth Borough Council and Orwell Housing, our Independent East Partner. We have gained planning permission for 82 homes which will form a key gateway, linking the railway station and the Market Place in the town centre of Great Yarmouth.

The new high-quality town houses and apartments will provide energy-efficient homes for local people.



Salthouse

Providing rural housing for local communities is a challenge worth accepting. We are delighted by the five new homes at Salthouse, as are the residents and local community. This is an award-winning scheme with both a RIBA and Housing Excellence Award already. These new homes are highly-efficient with triple glazed windows and solar panels.



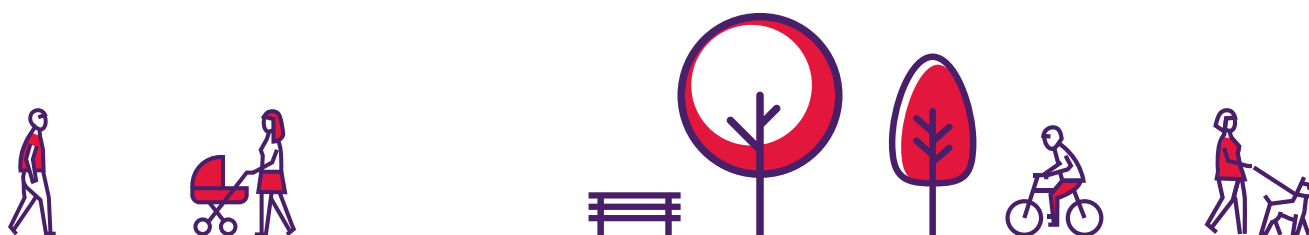
Shared Ownership Update

15 shared ownership completions took place from 2025/26. Two of these were open market conversions at Canary Quay, and 13 were delivered by Section 106 sites. Only three of these completions remain available as of June 2026.

Broadland St Benedicts

Broadland St Benedicts contended with a slow sales market in 2025/26. However, its strong financial position at the end of the 12-month period has a positive impact on the contribution it was able to make towards the Association's affordable housing programme.

The year was supported by the sale of a market plot in Salthouse, which helped fund the development of the neighbouring award-winning rented homes. The outlook for 2026/27 will be more challenging, as the company has fewer properties available to sell following a period of sales. However, it will begin a new period construction, with development starting at Corpusty and Martham later in the financial year.





Looking after our residents' homes

Ensuring our homes are places our residents want to call home

Repair

Number of repairs report

24,953



First time fix

99%



Repairs completed

21,946



Repairs completed within timescale

87%



Planned works

Bathrooms replaced

97



Heating / hot water upgrades

245



Communal heating upgrades

4



Kitchen replacements

135



Doors

227



Fire doors

123



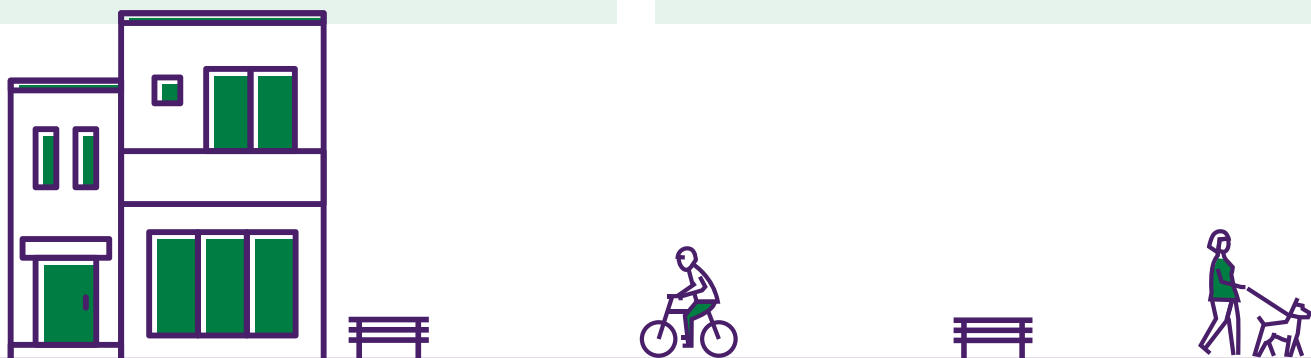
Windows

186



Electric re-wires

8



Electrical upgrades

99



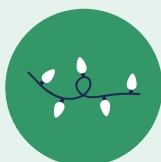
Roofs

32



External decorations

30



Smoke and Carbon monoxide
detector upgrades

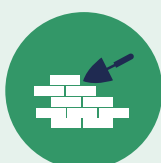
284



Aids and Adaptions

Major works

48



Minor works

69



Aids and Adaptations case study

After receiving grant funding, we successfully installed a level access shower. The resident had been experiencing significant challenges with mobility and was unable to wash safely at home. Throughout the process, we maintained regular contact with the resident,

and she expressed her absolute delight with the new bathroom. She praised the fitters, describing them as kind, considerate, and extremely accommodating. The resident was impressed with everyone involved in the project and shared that the installation has made a tremendous difference—she can now shower independently and safely.

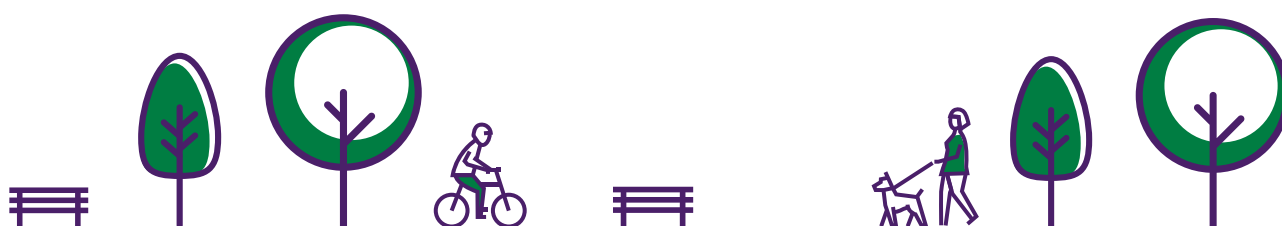
Improving the repairs service

The Repairs Improvement Plan set out 118 actions across nine key focus areas: productivity, first-time fix, planned works, leadership, training, data, finance, communication, and overall service experience. This was successfully completed at the beginning of 2026; while this has already delivered measurable improvements, we remain committed to further progress and have therefore launched a new improvement plan focused on

driving faster repair times, reducing outstanding work, introducing Category E repairs, and enhancing the overall resident experience as we move through 2026 and beyond.

Decent Home Standard

The proportion of our homes that did not meet the Decent Homes Standard at the end of the reporting year was 0.1%. The proportion of homes that had a 5 year cyclical home condition survey completed at the end of the reporting period was 99.9%.



Health & Safety

Gas safety

99.9%



Lift Safety

100%



Water safety

100%



Asbestos safety

99.6%



Fire risk assessments

100%



Electrical safety certification

99.9%



Building Safety

We continue to be 100% complaint on fire risk assessments for schemes with communal areas. With this area remaining a key priority. 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 completed their annual report on the management of building safety for our high-rise buildings. We have

developed our building safety case reports and expect to apply for our safety certificate for all our high-rise buildings within 2026/27.

Healthy homes update

We continue to manage all damp and mould cases in accordance with Awaab's law legislation. Since this law was implemented, we have identified and managed eight incidents in compliance with these new regulations.

We have set up a dedicated Healthy Homes team and budget to improve the management of urgent and more complicated damp and mould cases.





Helping people living in our homes

We are passionate about helping residents remain in their homes

One-off benefit awards payments

£104,438

New annual benefit claims awarded

£432,793

Reduction in rent arrears after
tenancy support intervened

£88,574

Residents supported, including
one-off interventions

**542 cases supported by the Tenancy Support
Team, plus 204 safeguarding cases supported
alongside Neighbourhood Officers.**

Supported grants received
(white goods, fuel vouchers etc)

£45,352

First-time residents that started a tenancy with
us and are still a resident 12 months later

96%

First time residents referred not in
arrears 12 months later

67%

Fuel poverty is a constant concern for our residents. Each year, we offer support to our residents that opt to have their gas meter capped due to unaffordability. If we can support with a debt on the meter we will, however some opt to keep their meter capped. In these instances, we check that they are keeping warm safely. We offer extra blankets, hot water bottles and draught excluders.

In October 2025, we visited properties in Great Yarmouth and spoke to residents to check they were able to heat their home. We provided support if they were in debt, advice on changing providers and getting the best energy deals, and gave out care supplies to keep warm. One of our Surveyors joined the visit and inspected the residents homes for any concerns with damp and mould and repair issues.



Case study 1

A concern was raised for the welfare of a resident due to their living conditions. The Scheme Manager tried to support the resident, but felt the Tenancy Support Service were able to provide more intensive support. When meeting the resident for the first time, they expressed a need for help.

Upon attending the home there was evidence of damp and mould and the general state of the flat was unclean and in need of a de-clutter. Their carpets were also in need of replacing but the resident had no funds to do this.

The Tenancy Support Co-ordinator completed an income and expenditure audit with the resident to check they were receiving the correct benefits. It was confirmed there was a lack of funds available, so new grants could be applied to support new carpets and furniture.

During this appointment, the resident disclosed that they were feeling lonely and also been financially abused (police had been involved).

The Tenancy Support Co-ordinator made a referral to Victim Support to provide some counselling due to the crime, a referral to NCAN (Norfolk Community Advice Network) for befriending support and to Age UK for weekly calls.

The damp and mould was reported and an appointment was made for treatment.

The resident felt uneasy accessing the communal laundry facilities due to making poor relationships in the past, so the Tenancy Support Co-ordinator explained this to the Scheme Manager, and they went with him weekly to help build his confidence.

This in turn meant that the resident no longer needed to hand wash their clothes which stopped wet clothes hanging in their home, which reduced the damp and mould and the heating could also be turned down as it wasn't needed to dry the clothes.

The damp and mould appointment went ahead and the treatment was complete.

Case study 2

A resident contacted Customer Services as they had no money and needed help to get food.

The Tenancy Support Co-ordinator arranged a supermarket voucher for the resident and discussed the reasons for no money. There were problems with their Universal Credit claim so as it was a technical query, the case was passed to a Welfare Benefits Advisor.

The Welfare Benefits Advisor helped them to make a joint claim to Universal Credit. To do this a new email address had to be created for one of the residents.

One of the residents had recently lost their job and were now providing more care for two of their children as they are disabled. The household has five dependants and two of them receive Personal Independent Payments.



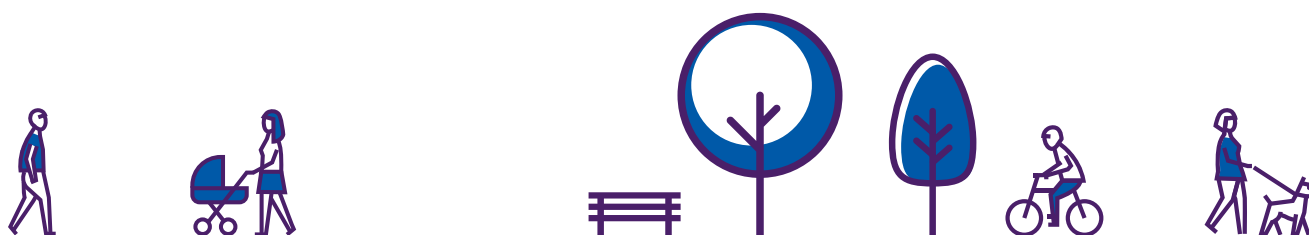
Once the Universal Credit award was made it became apparent that it was incorrect and that two of the children were not showing on the claim. These happened to be the two receiving Personal Independence Payments. This made a large financial difference to their award as they were entitled to extra financial elements due to being carers.

The Welfare Benefits Advisor contacted the DWP and highlighted the error.

The Universal Credit claim was amended, along with the other benefits claimed and awarded resulting in an annual benefit increase of £39,500.

This outcome was achieved due to the technical knowledge of our Welfare Benefits Advisors and their ability to confidently challenge when they believe an award is incorrect.

Total number of new homes let (includes 7 of homes let on behalf of West Norfolk Housing Company)	72
General needs re-lets	279
Homeless households housed	109
Number of ASB cases opened	134
Average standard general needs re-let time (days)	36
Arrears reduced by our Income team	2.20% (gross from 2.21%)
Evictions carried out	14 (Breakdown by type below)
Evictions for Arrears	7
Evictions for ASB	6
Abandonment	1





Empowering residents to shape Broadland

Empowering our residents to work in partnership with us to improve services

Tenant Assurance Panel

The Tenant Assurance Panel has carried out two scrutiny reviews over the last year. They have looked at the customer enquiries and complaints. For both reviews they held workshops, where other residents were able to come along and give their feedback.

An action plan for both reviews was submitted to the Board for their approval. The Customer Enquiries action plan has now been completed.

The panel plays an important role in holding Broadland to account and ensuring residents' voices help shape our services.

Over the past year, TAP members carried out detailed reviews of customer enquiries and complaints handling, gathering evidence from performance data, resident feedback and resident workshops.

Resident recommendations:

- It wasn't always clear who to contact or how enquiries would be handled.
- Communication and updates could be more consistent.
- Residents wanted more confidence that complaints are listened to and lead to improvements.
- Feedback should be used to make services better.

What changed:

- Reviewed how customer enquiries are managed and identified opportunities to improve communication and responsiveness.
- Strengthened our complaints handling arrangements to provide a more consistent customer experience.
- Increased capacity within our complaints team to improve response times and support learning from feedback.
- Developed action plans approved by our Board, to address recommendations made by TAP.
- Put in place ongoing monitoring to track progress and ensure improvements are delivered.



TAP's recommendations continue to help shape service improvements across the organisation, ensuring that resident feedback leads to meaningful action and better outcomes for customers.

This year, more than 50 residents were actively involved in TAP scrutiny activities and resident workshops, helping to influence future service improvements.

Housing for Over 55's Panel

The Housing for over 55's (HOP) continue to focus their energy on improving services for those who live in our over 55's homes. At the beginning of the year, they review the Tenant Perception Survey results, for just their co-hort. They found the results fascinating and decided to look at how they can suggest improvements.

They have looked at how we can improve how we communicate with residents and provided suggestions.

Community Inspectors

Our volunteers continue to survey what is going on where they live. They look at health and safety, gardening and cleaning. We have added three new Community Inspectors this year to our team.

Mystery Shoppers

The Mystery Shoppers continue to give us feedback on empty homes before they are let to new residents. They ensure that we are following our Empty Home Standard.

Digital Panel

The Digital Panel have taken part in nine surveys over the last year. The survey topics have been varied, including feedback on the updated tenancy policy, our parking policy, service charges and reviewing the new repairs calling cards.

Out and About

The Out and About programme runs all year. We have analysed the Tenant Perception Survey results to see where we most needed to visit our residents. We followed this up with letters so that residents can see the feedback and how we are progressing any actions.

Independent East Resident Voice Panel

The Independent East Resident Voice Panel (IERVP) continues to do amazing work. This last year they have carried out two scrutiny reviews as well as speaking at the TPAS Scrutiny Conference.

The first review was on damp and mould as a direct result of the new regulations. They wanted to ensure that their fellow residents, and their housing provider were getting ready for Awaabs Law. The review produced an action plan with seven actions. Broadland have one action outstanding.

The second review was on anti-social behaviour (ASB). Overall, the Panel were impressed with the how each organisation dealt with their ASB. The Panel put forward an action plan with two actions on it. Broadland's board have agreed both, one of which was to published the costs associated with ASB, which you can find below.

Residents from Broadland and Havebury presented at the TPAS Scrutiny Conference last November. They talked about the formation of the Resident Voice Panel, what they were hoping to achieve and their very first scrutiny review.

The Panel are now onto their third review on repairs.



Complaints

We remain committed to providing an excellent complaints service while improving how we handle complaints and inform service delivery. We are working hard to ensure our ability to comply with the Complaint Handling Code.

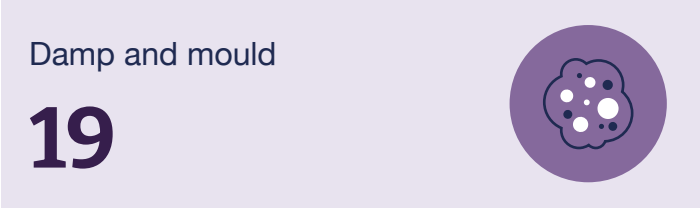
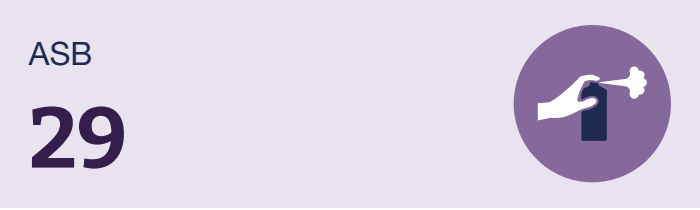
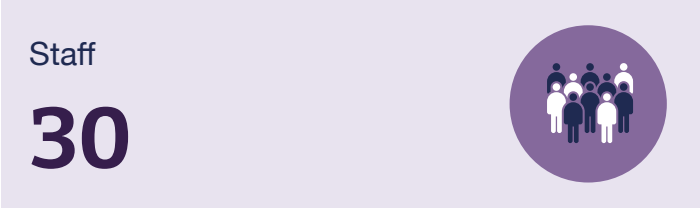
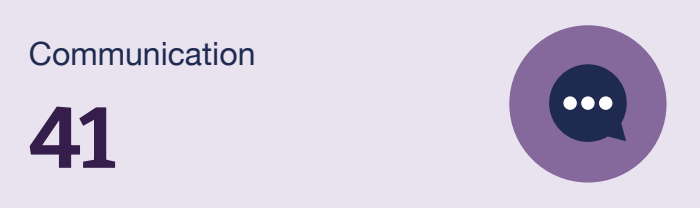
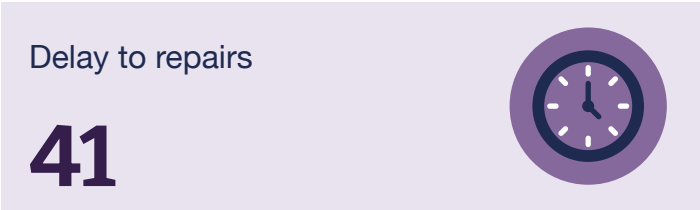
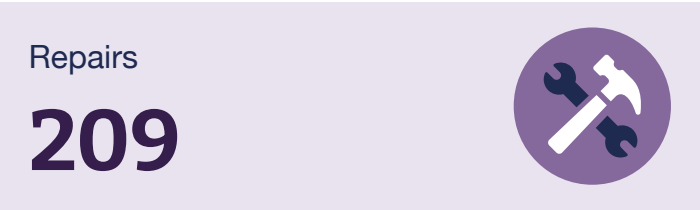
In 2025/26, we received 366 stage 1 complaints, a reduction of 5% compared to 2024/25 (387). As in previous years, the majority of complaints related to repairs, particularly delays and communication, which remain key areas of focus.

During the year, we have been reviewing our Complaints Policy and Procedures, with plans to implement the revised approach in

the coming months. We have also increased complaint handling capacity at the start of 2026 to three dedicated complaint handlers and trained additional staff across the organisation to support our performance and service.

A continued focus has been placed on learning from complaints, ensuring that they are identified and implemented across services.

Around 12% of stage 1 complaints escalated to stage 2, presenting as a 7% increase from last year. We are aware that this is a trend across the sector and that the majority of complaints are still being resolved at the first stage.



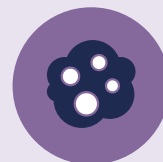
Policy or procedure

11



Asbestos

6



Parking

6



Garden

5



Damage to property

5



“There are more numbers of categories than total number of complaints because some complaints have more than 1 category. Repairs remain the highest category of complaint, followed by delays and communication, which continue to be key areas of focus for service improvement.”

Number of complaints
received per 1,000 homes

Stage 1

69.2

Stage 2

8.3



Responded within timescales

Stage 1

316

Stage 2

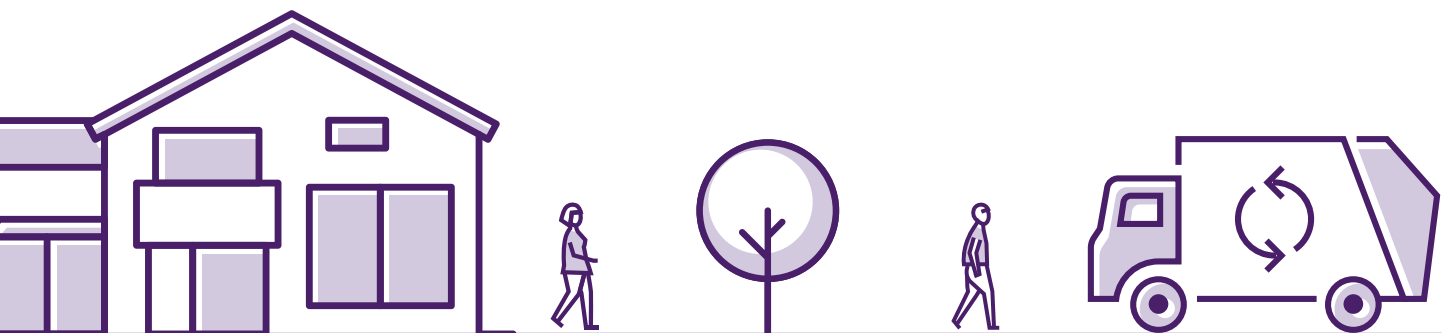
32



Learning from Complaints

Learning opportunity	Action taken	Impact
Repairs communication and appointment information	Improvements to communication, scheduling and visibility of appointments. Informing system improvements.	Improved resident communication and reduced repeat complaints in this area.
Damp and mould response	Increased specialist resource and targeted interventions.	Improved prioritisation and ongoing reduction in related complaints.
ASB handling and expectations	Policy updates and staff training.	Clearer expectations for residents and more consistent approach.
Cross service coordination and record keeping	Stronger oversight, ownership and monitoring of actions through communication channels and task monitoring systems.	Improved consistency and accountability across services.

We have been reviewing our Complaints Policy and Procedures this year.

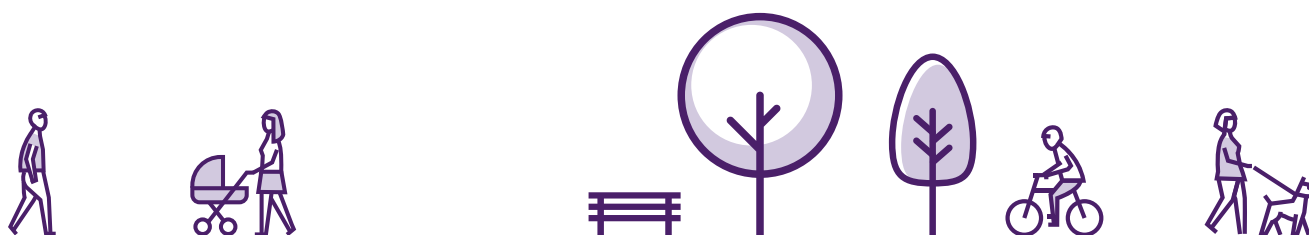


Tenant Perception Survey Results

Satisfaction Measure	2025	
	Tenant	Shared owners
TP1 – Overall Satisfaction	64.6%	34.9%
TP2 – Repairs Service Overall	70.4%	N/A
TP3 – Repairs Service Timeline	66.1%	N/A
TP4 – Home is Well Maintain	65.3%	N/A
TP5 – Home is Safe	71.6%	43.2%
TP6 – Listens to Views	52.1%	21.6%
TP7 – Keeps Tenants Informed	62.3%	38.9%
TP8 – Treats Fairly and with Respect	69.3%	28.9%
TP9 – Complaints Handling	38.8%	10.0%
TP10 – Communal Areas	66.6%	35.0%
TP11 – Neighbourhood	57.4%	22.2%
TP12 – Anti-Social Behaviour	50.1%	25.0%

Our Tenant Satisfaction Measures ensure we understand our resident's needs, so we can make improvements to our services.

The measures are a combination of of the Tenant Perception Survey and a set of performance measures that the Regulator requires us to report on.



Performance Measures

Proportion for homes for which all required gas safety checks 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 requires asbestos management surveys or re-inspection have been carried out	99.6%
Proportion of homes for which all required legionella risk assessments have been carried out	100%
Proportion of homes for which all required communal passenger lifts safety checks have been carried out	100%
Number of anti-social behaviour cases, opened per 1,000 homes	23.3
Number of anti-social behaviour cases that involved hate incidents opened per 1,000 homes	1.1





These scores are for rented residents only

Proportion of homes that do not meet the Decent Home Standard	0%
Proportion of non-emergency responsive repairs completed within the landlord's target timeframe	85.8%
Proportion of emergency responsive repairs completed within the landlord's target timescales	88.9%
Number of stage one complaints received per 1,000 homes	69.2
Number of stage two complaints received per 1,000 homes	6.1
Proportion of stage one complaints responded to within the Housing Ombudsman's Complaints Handling Code timescales	86.3%
Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales	100%





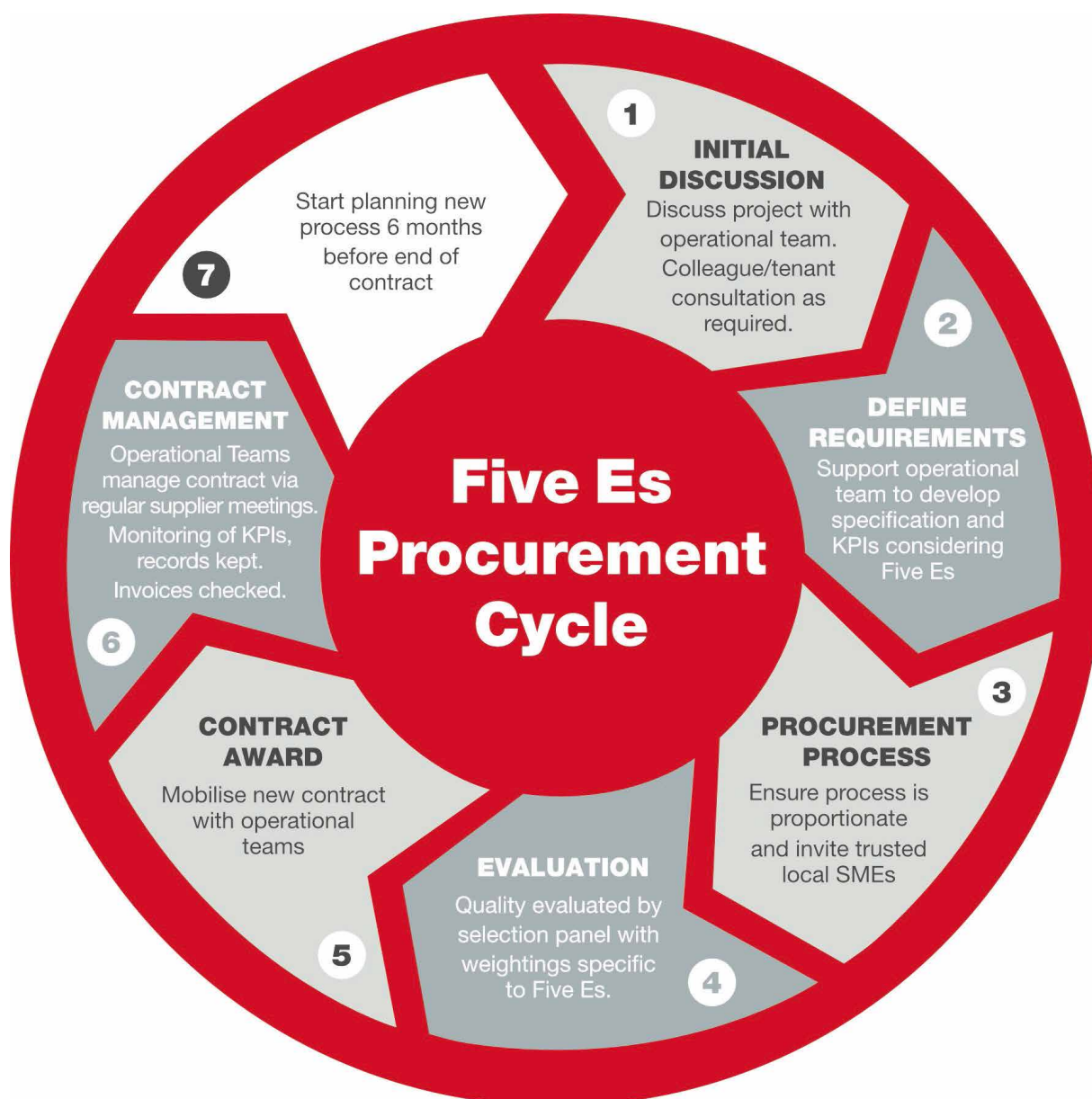
Ensuring the long-term viability of Broadland

Ensure that Broadland remain strong and vital to safeguard for the future

Update on Procurement

We continue to use our Five Es framework – Efficiency, Effectiveness, Environmental, Equity and Economy. We consider all the Five Es when writing our procurement requirements and Key Performance Indicators to ensure

we are gaining and delivering value. Our Procurement Team produced a quarterly report outlining the performance against our Five Es procurement process during 2025/26.



Highlights from 2025/26:

- **100%** compliance with our Five E's procurement process.
- Approximately **£0.2 million** of 'cashable' savings delivered against 2025/26 budgets, which we used to increase investment in our homes.
- **£27k** 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.
- Buy goods and services locally wherever possible – we spent **£17,608,046** (74.47% of total spend) on goods and services from 356 suppliers (64.14% of suppliers used) based in Norfolk and Suffolk.
- Support small-medium suppliers whenever possible – we spent **£17,541,093** (74.39% of total spend) on good and services from 468 (84.32 of suppliers used) small-medium suppliers.

The Procurement Team remain keen to make procurement as simple as possible. We enjoy working with all areas within Broadland ensuring we have a commercial focus and simplified processed to achieve the best outcome and demonstrate value for money.

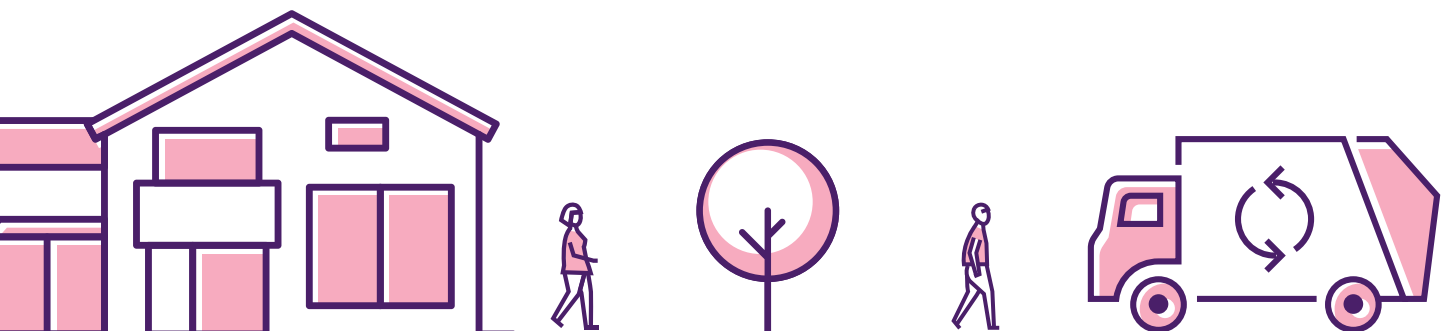
The hybrid home working for our staff has become very successful. It has meant that we can really consider how we provide office space for the future of Broadland. The Board have decided that we will not take out leases for office space. We have the opportunity of using Broadland's assets to our advantage.

Following planning consent on a change of use for the hall on The Elms scheme, we have converted this into our head office.

We also have the original sales office at Geoffrey Watling Way, which we are also converting into office space. This has the added advantage of being on the doorstep of over 400 Broadland homes making us local to our residents.

SRS Update

We have continued to produce our Environmental, Social and Governance (ESG) report, which sets our sustainability credentials against the Sustainability Reporting Standard for Social Housing (SRS). It is a great way of communicating the good work we do to all of our stakeholders but also, importantly, potentially opens the door to new, cheaper funding opportunities. By way of example, working with Lloyds Bank, we have put in place ESG Key Performance Indicators (KPIs) and targets that, if met, result in discounted funding costs. For the second year running, we have met our KPI targets and will receive cheaper funding as a result.



Governance Update

Broadland Housing Association's current ratings from the Regulator of Social Housing are G1 for 'Governance', V2 for 'Viability' and C2 for 'Consumer'. This is reflective of the effectiveness of our board and governance arrangements, our ambition to continue to develop new homes despite financial pressures and to further improve services to residents, particularly repairs and develop resident led scrutiny and assurance through the work of our Tenant Assurance Panel.

We engage an external consultant every three years to review our governance arrangements. The Connectives carried out a review in 2022 and were selected again following a quotation process as they offered value for money as well as the ability to give an informed picture of Broadland's progress since the last review based on the knowledge of the organisation and previous recommendations.

The review commenced in July 2025 and concluded in February 2026 with The Connectives findings being discussed with our board members at a workshop. The review provided substantial assurance in terms of the effectiveness of the board and our governance framework. Specific recommendations arising from the review have been captured within our governance action plan and progress in the delivery of agreed actions will be monitored by our board.

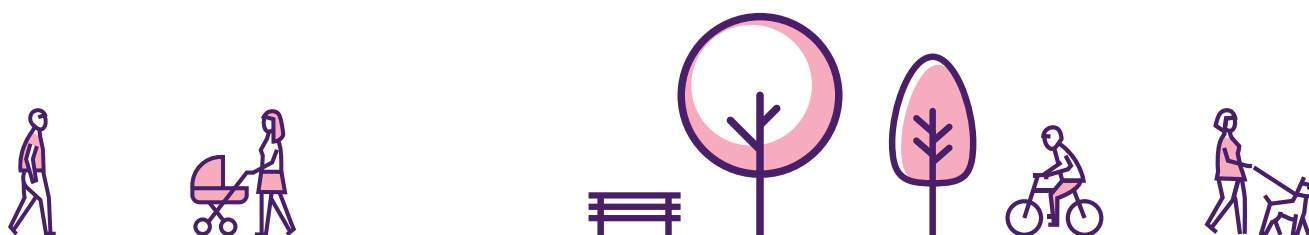
We follow the latest versions of the NHF Code of Governance and assess our compliance against the code annually. We publish a 'comply or explain' statement in relation to the code of governance within our financial statements each year as per the code's requirements.

Internal Audit

We have continued to work with our internal auditors, TIAA, and members of Independent East to share good practices via our Internal Audit Forum. TIAA have provided guest speakers to cover a number of informative topics including health and safety, cyber security and 'Social tenants Access to Information Requirements' (STAIRS) all of which have helped informed strategic and operational thinking.

Best Companies

We were delighted to retain our recognition as a 1 Star organisation and to be named among the Top 20 Housing organisations to Work For in 2025. This reflects the continued positive progress we are making in colleague engagement and workplace culture. The feedback and insight gathered through the process have also been invaluable in shaping a targeted action plan, supporting our ongoing commitment to making Broadland a great place to work.





Running Broadland effectively and efficiently

It is important that we run the organisation effectively
for generations to come

Turnover, operating surplus and operating margin trend



Our Group turnover fell by c£2.2m 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, we focus our efforts on developing new market sales homes.

Operating surplus before disposals has reduced by c£1.7m as we increased the investment in our existing homes through planned revenue repairs and this has led to a reduced operating margin of 24.3%. Our operating margin benchmarks favourably against our peers demonstrating our commitment to optimising value for money.



Extract from consolidated statement of comprehensive income

	2026 £'000	2025 £'000	2024 £'000
Total Turnover	43,447	45,598	48,106
Operating surplus before disposal of housing stock	10,578	12,273	12,265
Net interest and other charges	9,772	12,511	9,893
Surplus before tax	1,493	1,035	3,220
Operating margin before disposal of housing stock %	24.3	26.9	25.5

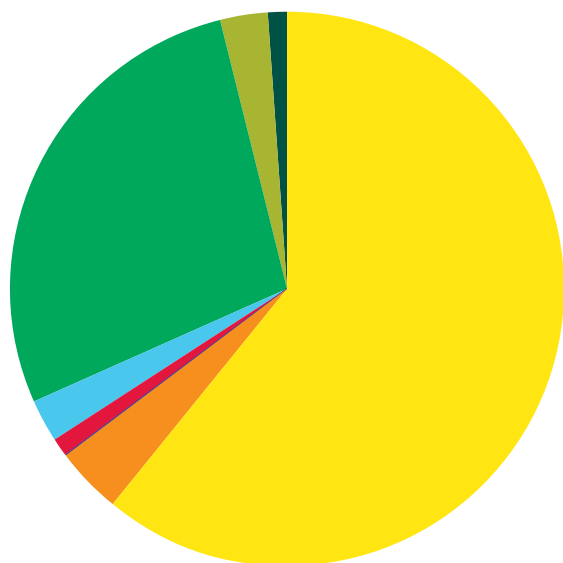
Broadland Housing Association expenditure 2025-26 (£'000)



EXPENDITURE - CASH BASIS	£'000
Staff salaries and benefits	7,204
What it costs us to look after the communal spaces at our schemes	4,296
Routine repairs and planned maintenance	7,674
Major refurbishment works	4,151
Development spend	18,012
Investment in Offices, IT and other equipment	2,465
Non-staff operating costs	3,252
Repayments of bank loans	6,249
Net interest paid on bank loans	9,498
Total	62,801



Broadland Housing Association income 2025-26 (£'000)



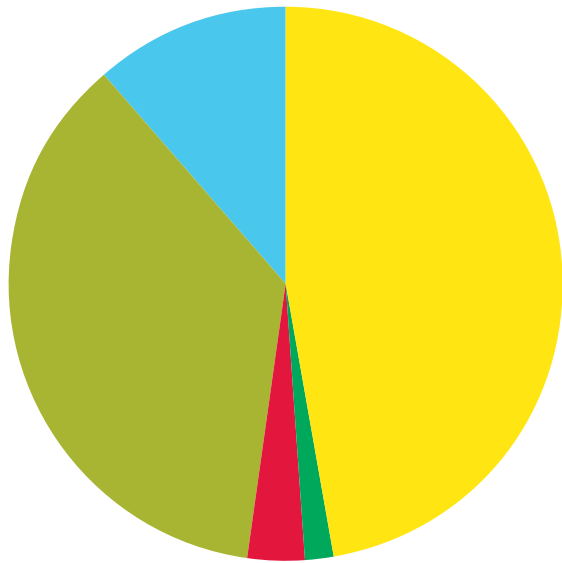
INCOME - CASH BASIS	£'000
Rent and service charge income	35,803
Net Proceeds from shared ownership first tranche sales and disposal of other housing fixed assets	2,257
Commercial properties rental income	81
Income for managing properties for others	662
Development grant	1,482
Bank loan drawdowns	16,200
Repayments received from BSB on the inter-group loan	1,750
Gift Aid received	516
Total	58,751

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	£31	£33	£31
Aggregate amount of remuneration paid to directors, relative to size of organisation	£138	£149	£136
Management costs, relative to size of landlord	£1,260	£1,358	£1,445

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

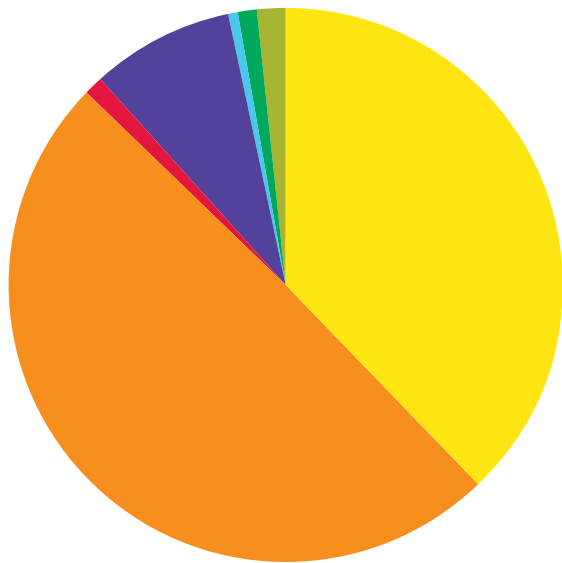




DAMP & MOULD COSTS FOR THE YEAR

2025/26
£'000

● External Spend on Contractor and Materials merchants	82,308.69
● less Materials allocated to internal DLO work	2,767.37
● add current year work undertaken not yet invoiced (PO's on Purchase List at Goods Approved)	5,648.48
● add DLO Labour + Overheads + Materials (main suppliers)	63,459.55
● add Labour reappportionment re Timesheet App issues	19,534.48
	130,114.88



HOUSING COSTS FOR THE YEAR

2025/26
£'000

● Legal Costs - ASB Cases (paid PO's)	48,892.37
● Legal Costs - ASB Cases (Accrued PO's)	63,843.20
● Noise App licence	1,572.80
● Professional Witness Service	10,572.00
● Safety & Security (ASB & Hate Crimes)	775.71
● Noise Equipment Purch/Maint	1500.00
● Noise Equipment Contract costs	2,025.12
	58,751



Broadland's People

Awards



We were delighted to received two awards from RIBA in the last year, both for our new rural properties at Salhouse. We received a Commendation for the high design standard and craftsmanship, and the second Commendation was for the sustainability of the new homes.



Megan, a mum of two who has moved into one of the new properties told us she was thrilled to live here. Previously, she had been living in a cold and damp rented accommodation. She was delighted to move back to the village where her partner grew up and for the support of family now in close proximity.

The awards for Salhouse continued, receiving Residential Project of the Year from the Housing Excellence Awards.

The night was a very special one, Andrew Savage receiving the special recognition award and Client of the Year.





We once again achieved a Gold in our SHIFT Award, placing us among the top four performing landlords. We have worked hard to ensure that we maintain this prestigious award.

Our multi-skilled apprentice, Oliver, who has been completing his Property Maintenance apprenticeship, has passed with distinction.



Partnerships

Broadland has continued to grow partnerships where the organisation can help and enable the delivery of affordable housing in Norfolk and north Suffolk, beyond the capacity of the Association.

Over the past 12 months, the team has been working with Great Yarmouth Borough Council on a town centre development for circa 90 properties, currently leading a team to submit planning in the Autumn of 2026.

YMCA is another partnership where the team are providing development services and advice to increase the accommodation of the organisation, alongside the YMCA Norfolk growth strategy.

Finally, working alongside Homes for Wells and Wells Neighbourhood Implementation Group, delivering eventually a circa 40 property development in Wells Next The Sea. By supporting Local Authorities, Community Land Trusts and other homeless and support organisations, the Association can help deliver more housing.

Foodbanks

Due to generous donations from our suppliers, we were able to provide four of The Trussel Trust's foodbanks with supplies ahead of the Christmas period and support is ongoing into the following financial year.

The Trussel Trust is an anti-poverty charity and community of food banks. They work together to ensure no one in the UK needs a food bank to survive, while providing food and practical support to people left without enough money to live on.

Our Tenancy Support Team also make referrals to foodbanks if a resident approaches them for support due to having no money to purchase food for themselves and their family. We referred 80 households to foodbanks.



Broadland Meridian

The 2024/25 Fund was a fantastic success. It funded five projects across five districts of Norfolk. The funding pot of £22,500 helped 850 people with mental health and wellbeing projects.

This included funding to support the running of musical projects and therapeutic support for eating disorders.

- The Black Dog Project funding delivered 24 weekly sessions for seven youth members
- Eating Matters funding provided 79 counselling sessions
- Walk and Talk helped fund 19 sessions with 46 men taking part in Great Yarmouth
- Funding contributed to the running of three dementia support groups for those experiencing dementia and their partners and carers
- Wellspring Family Centre funding went to running their support group in Dereham



In November 2025, the next round of funding was awarded to the following groups:

- Deaf Connexions
- Home-Start Norfolk
- Musical Keys
- Norfolk Clubhouse
- The Bridge for Heros
- YESU

The Board have been inspired by the work that has been going on over the last few years. This year they wanted to get a bit more involved so decided to go out and about and meet the charities. Understanding how the Fund has helped the charities continue their work has been an important factor for the future of the Fund.

The Board have been out meeting with Norfolk Clubhouse, an amazing charity in Norwich. They are providing a safe place for their members to meet, chat or do crafts.



Currently, the funding comes from the Association's social value contributions from its contract with suppliers. The Board have decided to open the fund from other like minded organisations who want to make a difference to mental health and wellbeing.



Homes for Cathy

Our Commitment to the Homes for Cathy commitments is embedded in how we approach our homelessness work.

We strive to work with residents to make the transition from homeless to having their own home as easy as possible.

Operating flexible allocations and eligibility policies

A collaborative and multi-agency approach is taken when reviewing the suitability of nominations for upcoming vacancies.

All supporting agencies are encouraged to participate in discussions regarding identifying support needs and known risks. They are also encouraged to discuss ways which support can be tailored to suit an individual to adapt and maintain their home and tenancy.

Homes for Cathy indices	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Actual	2026
Number of homeless householders house	117	163	108	117	82	109
Evictions – rent arrears	0	3	8	3	7	7
Evictions – anti-social behaviour	0	4	1	3	3	6



Case Study

An example of this is in the ongoing work with a local authority and other support providers in our approach to provide accommodation to an individual who had previously been living in hostel. It was quickly identified that due to both physical and mental health conditions, past offending, substance addictions, as well as an ever increasing feeling of frustration from being trapped in a single room with little independence.

At this stage it would have been easy to make the decision not to offer accommodation due to known risks (offending, substance, violence). However, it was evident that these were obstacles that could be overcome if this individual was given the opportunity to develop a trust in those around him, as well as introducing additional coping strategies in the event of the progression from hostel to “their own” home.

This tenancy has been in place for over a year now. Our resident can now openly tell us that they are calmer in themselves and is grateful for the opportunity to rebuild their life again.

Support new residents who were homeless to access essential items

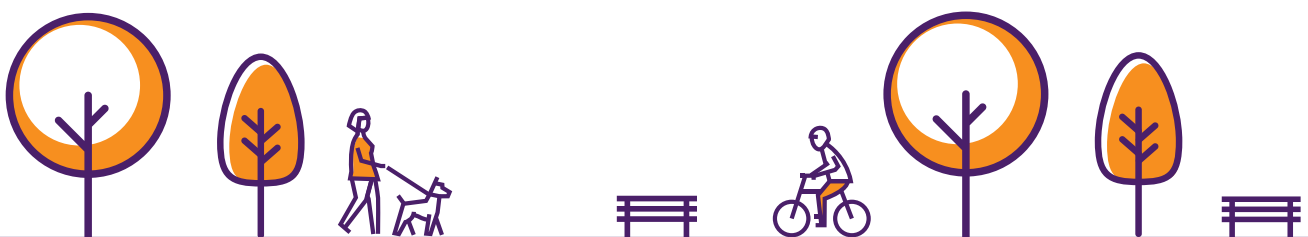
The transition from street homeless to maintaining a tenancy can seem daunting, especially if they have very few or no possessions. In this instance, an individual was identified as being suitable for a property, however work frantically began to source furnishings and household items. Some financial assistance was provided by funding pools, however this individual worked with support staff to identify items through local charities and social media, with support being provided in arranging collection or delivery.

Over a relatively short period of time, this individual was able to prepare and cook meals for themselves again, in a kitchen using equipment that they had found themselves and then eat at a table that they had upcycled after finding it disposed of at the side of the road. Access to local food banks was provided, support was provided in registering with a local GP, a benefit review was undertaken as well as being provided with a mobile phone to enable a means of contact.

Lobby, challenge and inspire others to work to end homelessness

Broadland have continued their commitment to the East of England by holding two regional seminars each year. This is an opportunity for everyone who works in the homelessness arena to learn further and network.

The event was held in November 25 and had Rich Henderson, Chief Executive from Homeless Link, provided an update on the national picture. We also heard about new projects from Break, NCAN and End Furniture Poverty.



Contact Broadland Housing Association

Broadland Housing Association
The Caley Building
18 The Elms
Norwich
NR2 2PL

Customer Services
T: 0303 303 0003
E: enq@broadlandgroup.org

✕ @BroadlandHsg
f Broadland Housing Association
@broadlandhousingassociation
in Broadland Housing Group
www.broadlandgroup.org

