



Environmental, Social & Governance (ESG) Report

2025/2026



Contents/Summary of Criteria Themes

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Message from the Chair & Chief Executive

We are pleased to present Broadland Housing Association's Environmental, Social and Governance (ESG) Report for 2025–2026. It sets out how we are delivering on our environmental, social and governance commitments for residents, communities and stakeholders.

Over the past year, our *ESG approach has become more firmly part of how we work. This is not an add-on or a separate programme, it is a part of how we run the organisation day-to-day. Our Corporate Strategy gives a clear direction focused on creating homes and communities where people can thrive, and on the differences we make beyond housing itself.

A big part of that is how we think about value. Not just what we deliver, but how we deliver it, and what it leads to. That means looking at our environmental impact, the quality and affordability of homes, the support we provide, and whether our governance stands up to proper scrutiny.

We have continued to invest in our homes and improve their energy performance. We have also kept delivering new homes that are well-designed, efficient and needed locally. This is long-term work. It matters because homes need to be warm, affordable to run, and fit for the future — not just today.

Affordability remains at the core of what we do. We know many households are under pressure. That hasn't changed. So, we have stayed focused on keeping our homes as affordable as possible, while

making sure support is there when it's needed — through tenancy support, welfare advice, and wider help that builds resilience and stability.

Our social impact continues to be one of our strongest areas. Day in, day out, our teams are helping people through difficult situations such as financial pressure, poor mental health, and wider life challenges. That support makes a real difference. It sustains tenancies and strengthens communities. Alongside that, we have tried hard to listen to residents and act on what they tell us, using their feedback to improve how we work.

Underpinning all of this is governance. It may not be visible but strong oversight and clear accountability leads to better decisions. Over the past year we have kept that focus, making sure our ESG commitments are not just statements of intent, but are backed by evidence and scrutiny.

The challenges ahead are real. The operating environment is not getting easier. But we are clear about our purpose, confident in our direction, and determined to keep improving. ESG will remain central to that.

Jenny Watson CBE, Chair
Michael Newey, Group Chief Executive

About Broadland

Our History

Broadland Housing Association was established in 1963, initially to provide affordable rented homes in the Norwich area. Since then, we have expanded to help families and individuals in housing need across Norfolk and north Suffolk.

Today we own or manage 5,869 quality homes across this region, improving the lives of 6,701 residents and their families.



Our Corporate Strategy 2025-29:



Providing people with affordable homes



Employing residents to shape Broadland



Looking after our residents' homes



Ensuring the long-term viability of Broadland



Helping people living in our homes



Running Broadland effectively and efficiently

Our primary purpose is to provide high-quality, affordable homes in Norfolk and north Suffolk. The founding cornerstone of our strategy is to help people access support they may need to maintain their tenancy.

Our main priorities will be to:

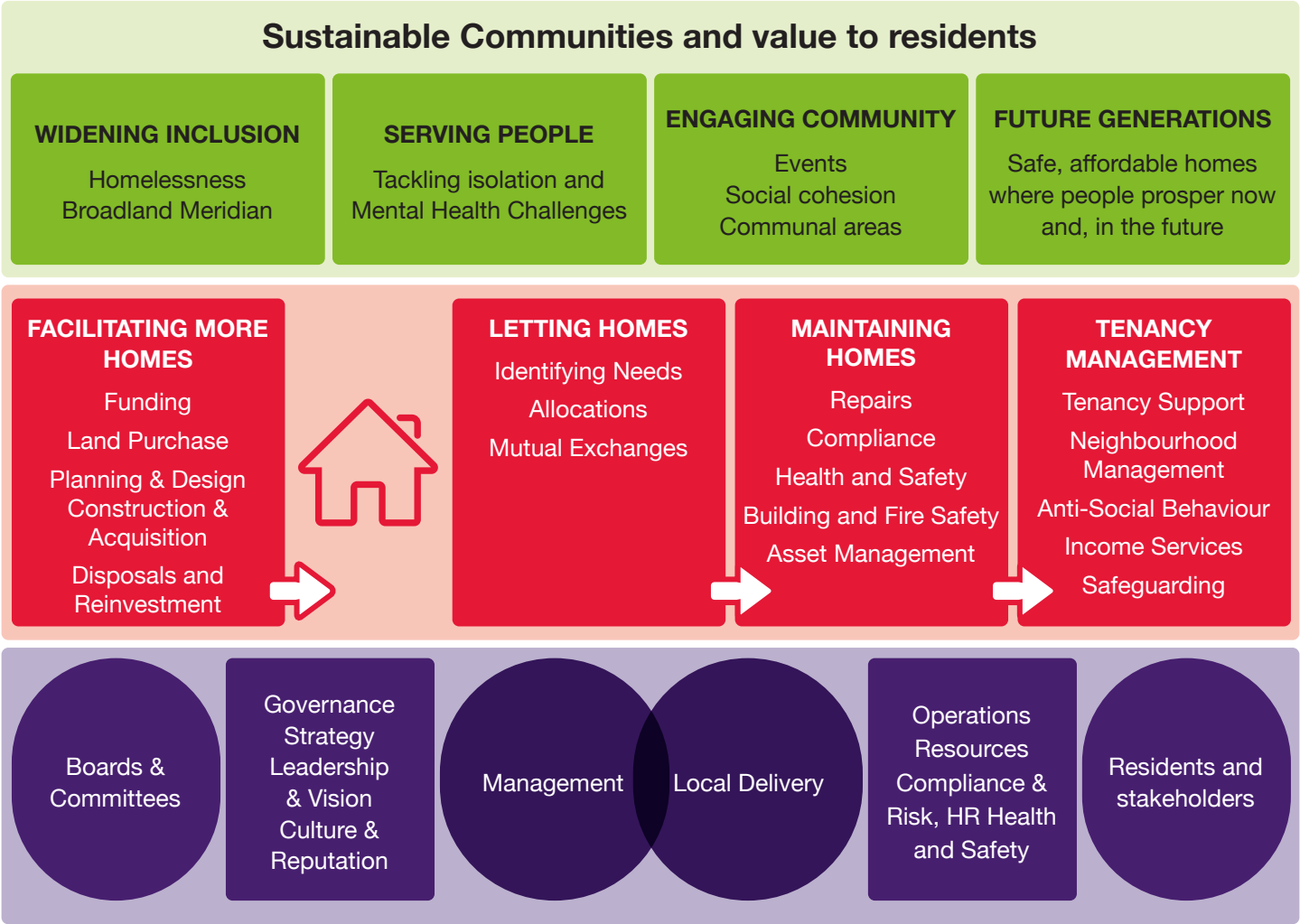
- Supply good services that meet residents' expectations.
- Manage and maintain our properties well.
- Ensure the safety of our residents in their homes and our employees as they do their jobs.
- Support our residents and minimise the number of tenancy failures.
- Involve our residents in scrutinising our performance and shaping our priorities.
- Optimise the number of new homes we build to help meet housing need.
- Help reduce levels of homelessness in Norfolk and north Suffolk.
- Plan and deliver the decarbonisation of our homes and operations.

To help us achieve these priorities we will:

- Focus on being a good employer - recruiting, keeping and developing employees who have customer focus.
- Ensure that we have the right digital tools for both residents and employees to use.
- Continue to review and improve the value for money of our activities.
- Maintain good standards of governance.



Our Corporate Strategy was developed with reference to our ‘value chain’ as set out below:



Our Approach to Sustainability

Sustainability is a clear theme running through our Corporate Strategy and everything we do is intrinsically linked to environmental, social and/or governance matters, as is the case with many housing providers.

That being said, we have a number of priorities in our Corporate Strategy that set us apart from some of our peers:

- In a climate of enhanced regulatory and legislative expectations, we continue to commit to sensibly stretching our financial resources to build new energy efficient homes that help address local housing need, whilst adhering to our financial covenants.
- Our latest Board approved Business Plan sees us investing £13.76m more in enhancing the quality of our existing homes over the next five years. To offset this, we will be selling 260 homes over the next five years that would require significant investment to bring them up to a suitable energy efficiency standard. In doing so, we remove the financial burden of the substantial investment that would have been required in these homes and generate proceeds/surpluses to support our affordable homes development programme of a minimum of 50 homes per annum. Our disposal programme will therefore help modernise our homes and make sure they are fit-for-purpose for the future.
- A significant proportion of our homes are let at a social rent, meaning that they are below 70% of market rent, as opposed to affordable rent, which can be as high as 80% of market rent. We also cap most rents in line with Local Housing

Allowances (i.e. the housing benefit available to people living in private rented accommodation). Our focus on affordability means that our homes are truly accessible to people that cannot afford a home on the open market.

- 89% of our homes had an EPC 'C' rating or above on 31st March 2026 and we have incorporated the investment required to reach a minimum EPC 'C' across all of our homes in our latest Business Plan. As explained above, the sale of 260 homes with a poor energy efficiency rating will also contribute to this target being met.
- We have maintained a Gold status for the Sustainable Homes for Tomorrow (SHIFT) report. This means our sustainability performance and aspirations are independently considered to be sector-leading by an independent body.
- The mixed tenure schemes that we build are 'tenure- blind', meaning that it would be very difficult to distinguish between social/affordable rent homes and those built for the open market. This approach challenges social perceptions and helps create communities that can flourish.
- Broadland is a founding member of Homes for Cathy and our Chief Executive is a board member. Our new Corporate Strategy introduces an ongoing commitment to do everything we can to work with partners to end homelessness.
- We have also extended our commitment to sustaining tenancies and will not evict any resident on the grounds of rent arrears as long as they continue to engage to address their arrears.



Environmental

Climate Change

C1. Distribution of EPC ratings of existing homes (those completed before the last financial year)

89% of our homes have an energy efficiency rating of EPC C or above.

The table below provides a breakdown of the energy efficiency of our homes:

Homes by EPC band

EPC Band	%	Difference from 2024/25
A	0.6%	+21%
B	20.4%	-1%
C	68.4%	-1%
D	10.3%	+10%
E or lower	0.3%	+6%

Enhanced reporting:

The Standard Assessment Procedure (SAP) is the methodology used for measuring the energy efficiency and environmental performance of our homes. A higher SAP rating means better energy efficiency.

The average SAP rating for our existing homes at the end of the financial year is **74.86** compared to **74.70** for the previous year.

Energy use of existing homes

The average energy use for our existing homes recorded at the end of the financial year is 196 kilowatt hours per square metre (kWh/m²/yr).



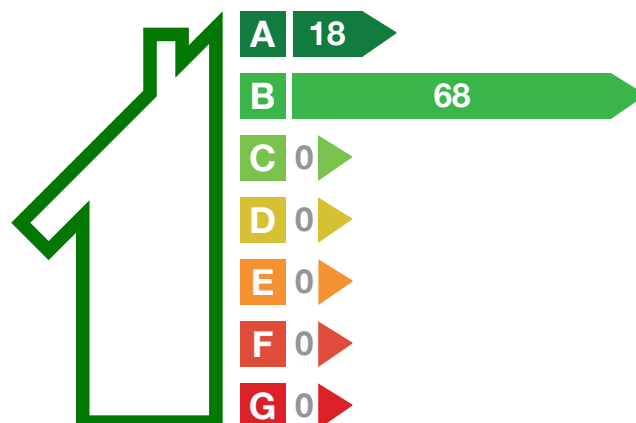
C2. Distribution of EPC rating of new homes (those completed in the last financial year)

Broadland acquires new build housing through two main routes, section 106 purchases from local developers and direct construction of its own acquired development sites. The strategy is to acquire properties at a minimum level of an EPC B, which we have set as a contractual element of the purchase agreement with local developers. Our New Homes Plan (April 2022) outlines Broadland's climate targets around our direct build developments, both operational and embodied carbon and future minimum EPC A homes for Broadland's developments. The programme for 25/26 has seen a 21% level of EPC A completed from Broadland's direct build programme and 79% EPC B from a mixture of section 106 purchases and direct build. As Broadland moves to a higher percentage of direct builds over the next 4 years, the rate of EPC A homes will increase to 80% of the programme by 2030.

Enhanced reporting: Average SAP rating of new homes (those completed in the last financial year).

The average SAP rating for our new development homes at the end of the financial year is 87.76.

New Homes by EPC band



C3. Does the housing provider have a Net Zero target and strategy? If so, what is it and when does our housing provider intend to be net zero by?

We aim to achieve net carbon zero by 2050. Our Sustainability Plan outlines our overall approach to achieving Net Zero. The policy is supported by three key plans to achieve our objectives broken down into:

- Sustainable Business Plan
- New Build Homes
- Decarbonisation of Existing Homes

Sustainable Business Plan

Our Sustainable Business Plan sets out our goals to becoming a more sustainable business and how we aim to achieve these. Some of our key goals are to:

Environmental

- Reduce our impact on air quality by improving our fleet and operational processes.
- Support the development of green skills.
- Work in partnership with Independent East, a group of four other local housing providers, to support the wider decarbonisation across our region.
- Procure sustainable materials.

Social

- Create green spaces that support wellbeing, mental and physical health and are biodiverse.
- Encourage the growth of 'green' skills and supply chain.
- Raise awareness of sustainability and climate-related action by engagement with our residents.

Governance

- Transition energy contracts within our commercial buildings to low-carbon alternatives, which started with a switch to green electricity in October 2021.
- Build sustainability into our strategic decision making.
- Assess and mitigate climate change-related risks effectively.



New build homes:

- The new build programme has been concentrating on net zero housing over the past 23 years, achieving net zero operational results at Salthouse in the past 12 months and Northrepps and Hindringham over the past couple of years.
- We are also balancing how we achieve a reduction in embodied carbon. However, after monitoring a range of schemes over the last three years, it is evident that the team need to carry out further research to really understand how we can achieve a true net zero picture.
- Focus has gone back to the net zero/energy cost reduction and energy security in new housing developments; all three elements are tied together and will give a final blueprint for Broadland New Build Schemes from 2030.
- Further work around adoption and unadoption of infrastructure and highways is also ongoing to inform how embodied carbon could be tackled on schemes in the future.



Decarbonisation of Existing Homes Plan

The Decarbonisation of Existing Homes Plan sets out our ambition to:

Our asset management strategy focuses on the performance of our homes and identifies any of the poorer performing homes and where it would demonstrate value for money to dispose of these homes and ring-fence the surplus to invest in energy efficiency improvements to achieve our EPC 'C' target in 2030. We aim to:

- Improve the energy performance of all our homes to an EPC 'C' or above by 2030.
- Achieve an average EPC of 'B' or above, (average SAP of 86) across all our homes by 2050.

We recognise that our objectives contribute to only part of the solution. In helping to achieve our ambition, we will:

- Not take measures that have a negative impact on the affordability of heating our homes.
- Work with residents to learn, adopt and champion new low carbon technologies.
- Assess measures installed with a wider view of the overall performance of the property. For example, ensuring adequate ventilation is in place when improving the thermal performance of our homes e.g. external wall insulation.

Our focus is to achieve a minimum EPC C across our homes by 2030 and we have built the investment required to achieve this into our business plan. Energy efficiency/decarbonisation works are being funded by a disposal programme of homes that are either financially unviable or unsuitable for social housing.

Enhanced reporting:

Is the housing provider's Net Zero commitment in line with the Science Based Target (SBT) initiative?

No, we do not independently set validated corporate targets with the SBT initiative. But instead, we work with Sustainable Housing Index For Tomorrow (SHIFT) who have developed a tailored sustainability standard that provides social landlords with environmental audits and gap analysis against long-term scientific targets. SHIFT's standard aligns with the UK Net Zero goals and assists housing providers in hitting government-mandated requirements like EPC C by 2030.



Does the housing provider have a costed transition plan?

Yes, decisions relating to our costed transition are linked to our 30 year business plan which is signed off by our Board. The transition plan includes some assumptions relating to grant funding provisions and forecasts the required spend to achieve our net zero objective by 2050.

The business plan is reviewed annually alongside any changes to the methodologies used to calculate our carbon footprint such as the SAP rating of our homes, meaning this is continuously under review. Risks such as changes to the SAP methodology are recorded within our risk management system and reviewed and updated regularly.



C4. What progress has the housing provider achieved in the last 12 months towards its Net Zero targets and strategy?

What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock?

The following retrofit activities have been undertaken over the last 12 months to enhance the energy efficiency of our homes:

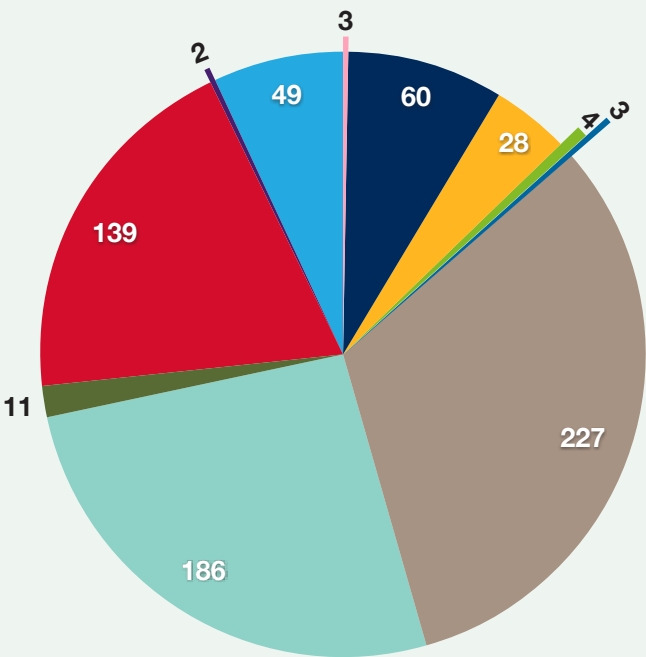
Air source heat pumps	●	Windows	●
Solar PV	●	Electrical Heating Systems	●
Loft insulation top ups	●	Gas boilers (high energy efficiency)	●
Cavity wall insulation	●	Wifi enabled solar cylinders	●
Low energy lighting	●	Hot water cylinders	●
External doors	●		

Enhanced reporting:

Number of homes that have been retrofitted in the last financial year

A total of 60 homes have received one or more retrofit measures within the financial year 2025/26.

Homes that have been retrofitted in the last financial year as a percentage of the total homes the housing provider needs to retrofit to meet its net zero commitments [%]



At the start of the financial year, 508 homes had an EPC rating below 'C' and 60 homes, (12%) received retrofit measures improved the energy efficiency to an EPC 'C'. The continued progress to achieve our net zero commitments to 2030 will need to take into consideration proposed changes to EPC metric.

C5. GHG Emissions - Scope 1, Scope 2 and Scope 3 Greenhouse Gas emissions

Total emissions

Scope	FY2026 (kgCO ₂ e)	Increase/ decrease on emissions for previous year	FY2025 (kgCO ₂ e)	Increase/ decrease on emissions for previous year	FY2024 (kgCO ₂ e)
Scope 1 & 2 GHG emissions	2,121,230	-12.2%	2,417,212	42.6%	1,694,199
Scope 3 GHG emissions	52,970	-16.7	63,621	203%	20,969
Total GHG emissions	2,174,200	-12.4	2,480,833	44.6%	1,715,168

The total GHG emissions per home reported at the end of the financial year is calculated as 410.4 kgCO₂e

Enhanced reporting:

Does the housing provider qualify for SECR reporting?

No. Broadland is financially large enough to meet the SECR size thresholds, but the parent entity is a registered society rather than a company or Limited Liability Partnership and therefore, SECR does not apply.

Emissions from combustion of gas tCO ₂ e (Scope 1) [mandatory]	1,241.77 tonnes CO ₂ e 16.68 tonnes CO ₂ e office usage 6.21 tonnes CO ₂ e communal areas 1,218.88 tonnes CO ₂ e communal heating systems
Emissions from combustion of fuel for transport purposes (Scope 1) [mandatory]	443.03 tonnes CO ₂ e
Emissions from business travel in rental cars or employee-owned vehicles where company is responsible for purchasing the fuel (Scope 3) [mandatory]	52.97 tonnes CO ₂ e
Emissions from purchased electricity (Scope 2, location-based) [mandatory]	436.43 tonnes CO ₂ e 55.78 tonnes CO ₂ e office usage 345.42 tonnes CO ₂ e communal areas 35.24 tonnes CO ₂ e communal heating systems
Total gross CO ₂ e based on above [mandatory]	2,174.20 tonnes CO ₂ e

C6. How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks? How is the housing provider mitigating these risks?

We have mapped all of our existing homes against the Environment Agency flood risk map. 83.33% of Broadland homes are at low risk for flooding. The flood level risk has been added to our asset database. For the homes that are at medium risk of flooding, we have a business incident plan to protect the homes should there be a flood alert.

Using a overheating risk assessment tool from the SHIFT report, 72.6% of Broadland homes are at low risk of overheating. In homes with a higher risk of overheating, we are investigating measures to reduce this risk.



C7. Has the housing provider mapped and assessed the increased water stress risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?

Whilst have mapped our homes to consider water stress risks. When building new homes, surface water and flooding has been a major consideration for design. Every site is reviewed in line with the local flood authority mapping service, and we currently design to both 1:100 and 1:1000 years flood risk, meaning we are assuming that a flood of a significant magnitude will occur between once every 100 years or 1000 years depending on the information available.

The other consideration is how to deal with stronger rainfall through Sustainable Urban Drainage Systems

(SUDs) including permeable paving. The design approach of the surface water system is then important; underground concrete pipe and pump system or natural attenuation solution. Broadland's strategy is based around a natural solution of attenuation ponds, which we accommodate on site or purchase additional land for. This connects to the embodied carbon strategy and biodiversity strategies of Broadland's new build housing.



C8. Has the housing provider mapped and assessed the increased overheating risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?

We understand the need to adapt and manage our homes to help protect the adverse effects of overheating.

Overheating calculations are undertaken on all new build schemes, in line with of the UK Building Regulations. This approach looks at limiting solar gains in window design, orientation and building external features whilst still designing great places to live. We are currently reviewing the way ground source pumps can be reversed to create cooling, so a solution is ready for the future if required

We continuously monitor the risk of overheating, and our approach includes several risk factors including:

- property archetype
- location / orientation
- communal heating
- age
- urban heat island effect
- population density to estimate overheating risk in Broadland's housing stock

Our latest report identified that 72.6% of our homes were at low risk of overheating and 27.4% at medium risk.

Our recommended improvements to help mitigate the impact on existing homes moving forward includes:

- Create an overheating resilience database to Unique Property Reference Number (UPRN) level.
- Devise an overheating resilience strategy including interim monitoring metrics, with the end goal to have 100% of homes resilient to overheating by 2050.
- Implement the overheating resilience strategy and monitor against interim targets.

Enhanced reporting for C6, C7, C8

Has the housing provider mapped and assessed any other additional climate risks, such as wildfire or storms, to its homes in the last 2 years?

How is the housing provider mitigating these risks?

Has the housing provider assessed its climate-related transition risks?

How is the housing provider mitigating these risks?

We expect clarification from the Government in 2026 regarding the new Minimum Energy Efficiency Standard (MEES) methodology to assess the energy performance of our homes. We understand that the new metric will make Energy Performance Certificates more meaningful and appreciate the risk and potential implications the reformed methodology will have against our EPC ratings.

To help mitigate our financial risk, we have instructed EPC for all of our homes where previously cloned data was relied upon.



Nature

C9. Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes?

If yes, please describe with reference to targets in this area.

If no, is the housing provider planning on producing one in the next 12 months?

Broadland does not currently have a strategy or monitor/measure performance for this area, and we do not currently have any plans to produce one.

We have introduced wildflower areas and increased the use of mulching in communal areas we manage. We have access to GIS mapping, which allows us to establish a baseline for above ground biomass

Broadland has established a plan at Elizabeth Fry Road, Norwich including the seeding of grass, planting bulbs and creation of wildflower areas to encourage wildlife.



Enhanced reporting:

Average Biodiversity Net Gain (BNG) per development, of developments that have gained planning permission in the past year

Does the housing provider have a Biodiversity Net Gain target for new homes? Does this exceed minimum requirements?

Biodiversity Net Gain has a minimum requirement of 10% uplift from the base calculation before construction. The developments achieving planning are achieving this minimum compliance level and the Association will continue to maintain this level of 10% BNG in the foreseeable future. The introduction of Nutrient Neutrality is also providing further enhancements to Chalk Rivers, and again the Association is complying with these requirements to improve water quality.

The Association has got instances, where it is achievable, in exceeding the BNG requirements notably at Martham where we are seeing a 200% increase in Bio Diversity. This is also helped by a lower base level, however the diversity of landscape is extremely important and we will enhance as much as we can taking into account the viability pressures within development.





C10 Does the housing provider have a strategy to identify, manage, and reduce pollutants that could cause material harm?

If so, how does the housing provider target and measure performance?

1. Yes
2. No, but planning to develop a strategy
3. No, no plans to develop a strategy

If planning to develop one, when does the housing provider expect it to be established?

Broadland does not currently have a strategy or monitor/measure performance for this area. Work is being done operationally, for example new build are carried out under a Hazardous Waste Consignment Note (HWCN) supplied by the third party waste contractor electronically to Broadland.

Mechanical and electrical consultants were instructed to review coolants in air source heat pumps with an outcome of which coolant to specify in the Broadland new build design guide that minimises harm. This is now part of the Association's new build specification

Radioactive waste is regulated and controlled, and, wherever possible, should be mitigated from the systems at a pre-procurement level in line with the procurement policy.

Our provider of fire, smoke and heat sensors is required within their contract to collect and dispose of old units at the point of delivery.

With hazardous waste, chemical waste generally poses the highest risk to both people and the environment and is covered within the Broadland Control of Substances Hazardous to Health (COSHH) policy and procedures. All movements of hazardous chemicals are carried out under a HWCN supplied by the third party waste contractor electronically to Broadland.

Chemical waste that is low risk and non-hazardous to the environment is washed through the water system and the containers washed thoroughly and disposed of as recycled or general waste depending on their construction material.

Clinical waste is disposed of on sites by the approved waste management contractor using suitable clinical waste or sanitation bins. This is certified and recorded by Broadland.

Resource management

C11. Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works?

If so, how does the housing provider target and measure performance?

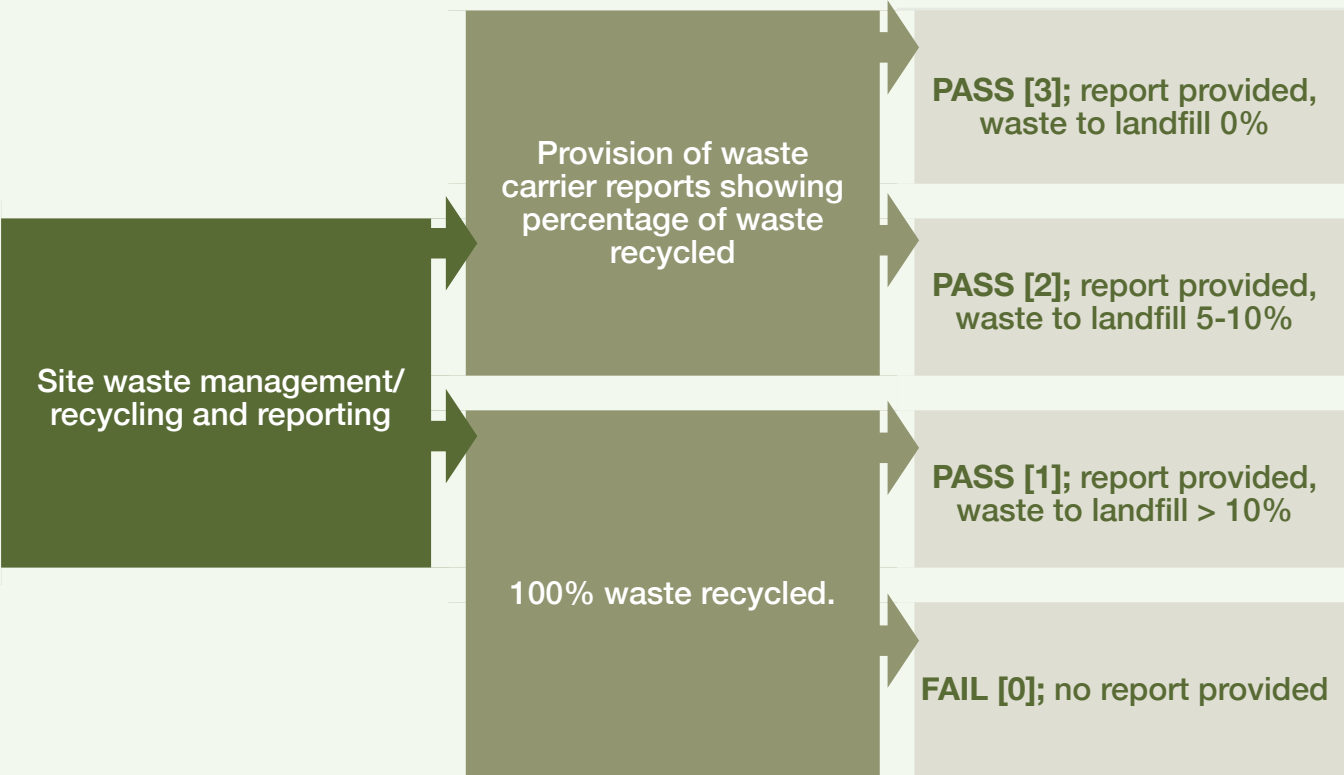
Whilst we do not have a specific and recorded % target for materials we are continually engaged with our new build supply chain and sub-contractors to ensure we are using sustainable materials and understand where our products come from.

We are collecting Environmental Product Declarations (EPDs), monitoring embodied carbon and understand the journey many of our material have taken before getting to site. We work closely with a single timber frame manufacturer, based locally in Norfolk, who procure their timber from sustainable Scandinavian sources.

C12. Does the housing provider have a strategy for waste management incorporating building materials?

If so, how does the housing provider target and measure performance?

For our new build developments we have a contractual KPI on waste management as follows;



We then have wording detailed with our Employer's Requirements. This once more encourages Contractors to be thinking proactively about waste management, using some of the previous SWMP regulations.

This encourages our Contracting partners to look to recycle materials where possible and we often see waste returns with the percentage of all materials used recycled in and around 95%.

Information for the Contractor to Provide; Site Waste Management Plan

Although no longer a regulatory requirement under the Site Management Plans Regulations 2008, which have since been repealed, the Contractor is required to submit a draft to the Employer's Agent, prior to works commencing on site in accordance to the legislation regarding such.

It is a requirement that 100% of recyclable site waste is recycled and where required responsibly disposed of in line with industry best practice / former code requirements. The main contractor is required to obtain a report from their waste management contractor to evidence this is being achieved and issue at monthly site meetings.

Content of the management plan is to include the following;

- Proposed principal contractor
- Location of site
- Description of project
- Estimated project cost
- Types and quantities of waste that will be generated.
- Resource management options for these wastes, including proposals for minimization and / or recycling.
- The use of appropriate and licensed waste management contractors.
- Record keeping procedures.
- Waste auditing protocols

C13. Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance?

We have both a Sustainability Strategy and accompanying Sustainability Business Plan which support our commitment to reduce our own Carbon Footprint and that of our residents.

In addition, we have a Sustainability Action plan which includes annual and long term targets for both our operations and our homes. Our performance and targets are summarised within the table below.

	Absolute measure (m ³)	Intensity	SHIFT Platinum target	Long term target
Water - homes	0.61 million	137.94 lpd	136.55	110 lpd by 2050
Water - offices	691.12	13.55m ³ / employee/yr	6.02m ³	3m ³ /employee / yr by 2030

We aim to achieve our offices water target by 2030 by:

Carrying out water audit to identify additional savings

Review the benefits of a quarterly billing system to support the management of water
Improve staff engagement regarding water saving initiatives and measures.

Enhanced reporting:

Average internal water efficiency of completed homes in past year [litres/person/day].

All our new build developments meet the Building Regulation led target of water consumption being no more than 110l/person/day.

C14. How is sustainability considered when procuring goods and services? -

What measures are in place to monitor the sustainability of the housing provider's supply chain when procuring goods and services?

Sustainability falls within Environmental (spending sustainability) within our 5Es value for money framework. When tendering, we apportion 10-15% of the total scoring to Environmental. Within the environmental question, we ask supplier's about their carbon reduction plans, any targets they have set and their path to net zero emissions.

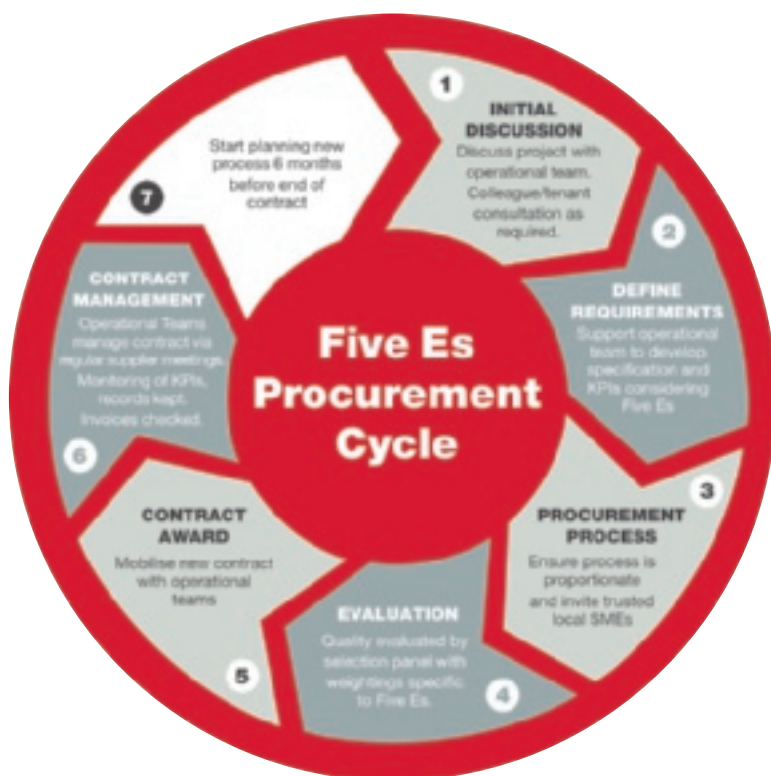
Our Quarterly Procurement Report measures our sustainability performance and explains how sustainability has been considered as part of each procurement activity. Sustainability is a key agenda item at each contract review meeting and we continue to ask for Environmental Product Declarations for as many products as possible.

Enhanced reporting:

What is the relative weighting of environmental impact considerations in procurement policies?

How does the housing provider monitor supply chain risks, and what initiatives has the housing provider taken to drive higher sustainability performance across its supply chain?

Part of the Procurement Team's role is to promote sustainability within our supply chain and ensure this remains at the forefront of everybody's mind – examples are a focus on procuring more sustainable products and ensuring our supply chain have a robust waste management and recycling policy.



Social

Affordability

C15. For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:

1) Rent compared to median private rental sector (PRS) rent across the relevant Local Authority

2) Rent compared to the relevant Local Housing Allowance (LHA)

One of Broadland's key commitments is to provide truly affordable housing for those people in our neighbourhoods that are unable to afford a home in the private rented sector.

We mostly cap our rents at Local Housing Allowance (LHA) rates, which is the maximum amount of housing benefit available to people living in a private rented home. The LHA rate is dependent on the geographical location and the size of the property being rented.

Capping our rents at LHA rates provides us with assurance that rents are affordable. The table below presents Broadland's average weekly rent figures based on number of rooms (as per our 2025/26 Statistical Data Return), to equivalent rents in the private rented sector and LHAs:

Category	Average weekly private market rent £	Average LHA £	Average weekly BHA rent	% Rent Compared to private market rent	% Rent Compared to LHA
CAT A (one bedroom, shared facilities)	N/A	93.27	68.05	N/A	72.96%
CAT B (one bedroom, exclusive use of facilities)	153.31	127.11	107.05	72.58%	84.22%
CAT C (two bed-room)	196.88	155.06	122.87	64.75%	79.24%
CAT D (three bedroom)	239.65	181.81	130.20	56.25%	71.61%
CAT E (four bed-room)	339.77	248.84	145.06	43.88%	58.30%

C16. Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to:

Existing homes	Number	Percentage (%)
General Needs (social rent)	3867	65.9%
Housing for older people	599	10.2%
Affordable rent	610	10.4%
Low-cost home ownership	329	5.6%
Supported Housing	126	2.2%
Intermediate Rent	95	1.6%
Homes managed for others	123	2.1%
Social housing owned but managed by others	120	2.0%
Total Rented Sector	5869	100%

C17. Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to:

Existing homes	Number	Percentage (%)
Affordable Rent	59	69%
Low-cost home ownership	15	18%
Other Category	12	13%
Total Homes Managed / Owned	86	100%

Enhanced reporting:

Number homes disposed of in the last 12 months, by tenure type

There were 5 General Needs properties disposed of in 2025/26.

Number of homes acquired in the last 12 months, by tenure type

C18. How is the housing provider trying to reduce the effect of high energy costs on its residents?

Our Tenancy Support Team provide support to our residents to find the best utility suppliers and have negotiated with energy suppliers over debts to ensure best repayment figures. In some instances, we have been able to arrange a repayment scheme where the resident agrees to clear a proportion of the debt and the energy supplier will match their payments to help clear the debt. Where appropriate we have challenged a debt with a supplier.

We are able to apply for grants from the HACT (Housing Association Charitable Trust) to help with electricity and gas costs or we can provide vouchers from our Welfare Support Budget. For the financial year we issued HACT vouchers totalling £7200. We received an additional £6700 in HACT grant to support residents who could provide evidence of fuel poverty.

During the year, the Tenancy Support Team held a Fuel Poverty event on a scheme in Great Yarmouth. We visited residents and asked them if they knew how to swap suppliers and if they had any debts. We also asked if they understand how to use their thermostats to heat their homes efficiently and we helped residents to set these up if they needed it. We had a surveyor with us who checked homes for signs of damp and mould, draughts and radiator faults. We provided blankets, hot water bottles, disposable dehumidifiers, and draught excluders to residents who wanted them. For those that needed support we arranged to revisit and help with changing suppliers, budgeting and signposting for debt advice.

We also support our residents who have had their gas meters capped. We visit residents who do not want their gas meters uncapped annually to check they are safe and well and discuss how they are going to keep warm during the colder months. We can provide them with extra blankets etc if requested. For residents that would like their meter uncapped we will support them to discuss the options available with energy suppliers, apply for grants and look to see if we can assist using our funding.

We provide signposting and advice to our residents through our Door to Door resident magazine, website and social media.

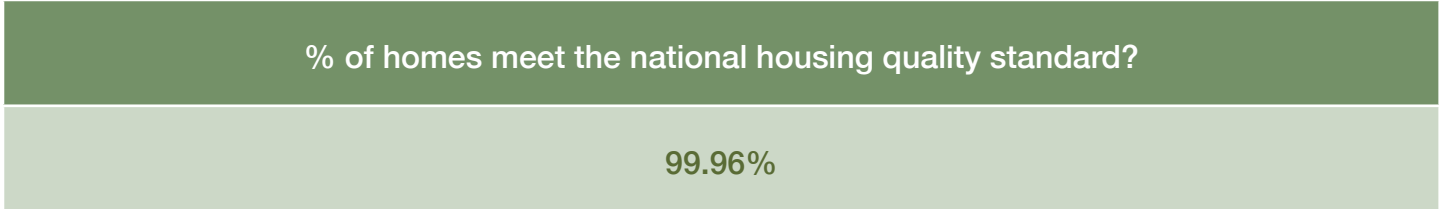
Building Safety and Quality

C19. Describe the condition of the housing provider’s portfolio, with reference to:

Existing homes	Number
Percentage of homes for which all required gas safety checks have been carried out	99.98%
Percentage of homes for which all required fire risk assessments have been carried out	100%
Percentage of homes for which all required electrical safety checks have been carried out	99.89%
% of homes for which all required asbestos management surveys or re-inspections have been carried out.	99.60%
% of homes for which all required legionella risk assessments have been carried out.	100%
% of homes for which all required communal passenger lift safety checks have been carried out.	100%

C20. What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?

The Decent Homes Standard (DHS) is a government-agreed technical definition of the statutory minimum requirement for a home to be classed as ‘decent’. This is a standard notional criterion that provides insight into the condition of a Housing Provider’s stock. Where a home has failed the Decent Homes Standard, it is mainly due to an unfortunate incident such as a major leak. In these instances, we have supported our residents either finding a new home or supporting them with temporary accommodation until the works have been completed.



Enhanced reporting:

What is the target date for bringing homes that do not meet the standard into compliance?

For the two homes that did not meet the Decent Homes Standard at the end of the financial year, we expect to complete remedial works to one of these homes by March 2027.

We have a dedicated Healthy Homes team who deal with the serious cases of damp and mould. We are therefore able to meet Awaab’s Law obligations.

C21. How do you manage and mitigate the risk of emergency hazards, including damp and mould?

The management of emergency hazards are managed through various routes as follows:

Responsive emergency hazards

These are hazards that arise through an unfortunate unexpected event which includes examples such as a major water leak, loss of heating/hot water, security issue etc.

These are considered reactive incidents likely to be reported directly by our residents and managed directly through our customer contact centre, which provides a 24 hour a day emergency response service.

Proactive hazard mitigation

We conduct stock condition surveys to all our homes on a 5-year cycle. This is supported by external validation stock condition surveys by a third party of 5% of our homes annually. Our surveying team have been trained in HHSRS assessments and will record any hazards as part of the survey and associated actions that require prioritisation for completion. Our property database enables the recording of any failures of our homes and is highlighted in our monthly performance report.

How do you reduce the likelihood of damp and mould hazards occurring?

We use our own rating system for damp and mould cases that is closely linked to the Housing,

Health and Safety Rating System (HHSRS) methodology.

All members of our operational teams receive training on damp and mould, which includes a zero-tolerance approach to damp and mould cases that could impact on the safety of residents. For every repair that our internal staff carry out at our homes, we have an automated damp and mould message that appears on their mobile app to help identify, monitor and resolve damp and mould across our homes.

Where we have identified trends in damp and mould, we take a proactive approach to assess similar archetype homes within the area and create a wider plan to take preventative action prior to a damp and mould issue occurring.

Enhanced reporting:

Average time to ‘make safe’ Emergency hazards
Average time to ‘make safe’ Significant hazards

Emergency and significant hazards would be responded to as a 4 hr or 24 hr repair. As at the end of March 2026 we had completed 86% of our emergency repairs within timeframe.

Residents and community

C22. What are the results of the housing provider’s most recent tenant satisfaction survey?

How has the housing provider acted on these results? –

As stated earlier in the report, the majority of our homes are rented, with 5.6% being owned by shared owners (low cost home ownership).

For our rented homes, we saw most satisfaction scores increase by a small percentage. For our Shared Owners, we saw a decrease in satisfaction in all areas. The actions we have taken since the last survey to improve satisfaction are:

- Recruited two new Complaint Handlers to enable us to respond to complaints within the published timescale.
- Invested in a new Communication and Engagement platform which will enable us to send out more proactive communications and real time repairs surveys. This should help us improve our scores in a number of areas.
- Held online and in-person workshops with Shared Owners to understand more about why they are dissatisfied.
- Continued to focus on improving our repairs service by delivering the actions in our published Repairs Improvement Plan.



2025		
Satisfaction Measure	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 Maintained	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%

C23. What arrangements are in place to enable residents to hold management to account for the provision of services?

The Tenant Assurance Panel (TAP) have undertaken two significant scrutiny projects over the last year.

They held workshops and invited residents along to give their views on the specific service areas, which were Contacting Customer Services and the complaints process.

The customer journey project resulted in 14 recommendations being made to the Board. All these actions were approved by the Board and have since been implemented. The actions have ranged from ensuring our operatives call to let residents know they are on their way to ensuring that we clearly publish and promote what residents can expect from our out-of-hours repairs service.

The Complaints project had 32 recommendations which the Board approved. These actions are currently being implemented.

Broadland offers a range of ways for residents to influence change to services. Our residents Mystery Shop our empty homes. They survey the empty home against our re-let standard. We have taken actions in respect of this survey feedback, including replacing missing keys to ensuring cleaning is undertaken to a good standard for the next resident.

The Digital Panel review policies and procedures, alongside draft leaflets and our website. The Panel give us valuable insight from a residents perspective and we make changes to our policies and procedures following the feedback.

Our Community Inspectors volunteer to look after their neighbourhood, they review the health and safety, gardening and cleaning where they live. This enables us to move quickly to sort out issues.

The Housing for Over 55's Panel (HOP) review services that are important to our residents who live in sheltered accommodation and our designated over 55's schemes, focusing on how our services affect them and their neighbourhoods. Recently they have been reviewing the Tenant Perception Survey results, just for their cohort.



We run a number of events throughout the year. We hold these locally across the county giving our residents the ability to meet with us more informally.

Out and About visits run throughout the year. This is an opportunity for our staff to be on the scheme speaking to residents on their doorsteps. We can pick up any neighbourhood issues and it's a chance to speak to residents in person.



Feedback from all our engagement activities is presented to our Board twice a year.

Regular updates on our engagement activities and service updates are published in our Door-to-Door magazine. The magazine is published four times a year, with both paper and digital copies available alongside an audio version.



Independent East's Resident Voice Panel is made up of residents from the five members of Independent East, Broadland, Saffron, Freebridge, Orwell and Havebury. The Resident Voice Panel has carried out two scrutiny projects over the last year. They have reviewed all five housing association's damp and mould services and have come up with a set of recommendations. These have been agreed by Broadland have now implemented the actions.

The second review was on anti-social behaviour. Overall, the panel were impressed with the services provided and only had two recommendations to make, which are currently in progress.



C24. - % of Stage 1 and Stage 2 complaints responded to within target timeframes (varies by nation)

- Average time in working days to respond to Stage 1 and Stage 2 complaints.

We responded to 86.3% of Stage 1 and 100% of Stage 2 complaints within the Housing Ombudsman's Complaints Handling Code timescales.

Our average response time at stage 1 was 28 working days from the date the complaint was raised to the date we provided a response.

Our average response time at stage 2 was 59 working days from the date of escalation to a response being provided. This average has been raised due to a number of cases where a complainant escalates their complaint and then disengages from the process. We have strengthened our policies and procedures recently to ensure that stage 2 complaints can be processed more efficiently with steps that can be taken

How have reported complaints resulted in change of practice within the housing provider?

Complaints are a key part of how we understand what isn't working well for residents and where we need to improve.

Feedback from complaints has directly shaped our Repairs Improvement Plan, particularly around delays to repair, communication and appointment management. This has led to practical changes, including informing improvements to our systems and how we manage and communicate repairs.

Complaints have also informed a full review of our Complaints Policy and Procedure, helping us put more focus on early resolution, fair outcomes and making sure learning is followed through and acted on.

We've made changes to how we work day to day too. This includes bringing in additional complaint handling capacity, ensuring ownership of repairs issues, and improving how follow on works and appointments are managed in response to repeated concerns raised by residents.

We now take a more structured approach to learning from complaints, with themes and learning reported to Wider Leadership Group and used to shape services, inform staff training and policy updates, including in areas such as Repairs, Neighbourhood Management and ASB.

Overall, complaints help us spot issues earlier, fix them more quickly and improve the service residents receive over time.

Enhanced reporting:

Ombudsman maladministration rate [%]

Ombudsman severe maladministration rate [%]

This data is not yet available and will be provided by the Housing Ombudsman in their annual landlord performance report.



C25. In the last 12 months, what additional support have you provided to your tenants?

Please include support across any of the following areas, as well as any other relevant services:

Our Tenancy Support Team is made up of five Tenancy Support Co-ordinators and two Welfare Benefit Advisors. Support is available to all our residents. The team are able to support with:

- Welfare Benefits
- Income Maximisation
- Problems with utilities
- First time tenancies
- Referrals to Adult and Children Services for those that need help to be safe in their homes
- Safeguarding residents

We provide support to our residents that have not had a tenancy before. We will support them to set up their utilities, provide advice on maximising their income and what welfare benefits they could claim. If they have no furniture or white goods, we will make applications for grants and then look to provide necessary items of furniture that the grants have not covered.

The team supports residents who are in crisis, that could be with referrals to food banks, providing supermarket vouchers, or grant applications for help with heating.

When working with our residents who are struggling with their finances, we can support them with creating a budget plan or signpost to debt agencies for professional advice and support. Our Income Team will make referrals to the Tenancy Support Team if a resident is struggling with their rent payments and we will look to see how their income can be maximised, check welfare benefit entitlement, and support claims for discretionary housing payments if applicable.

The Tenancy Support Team provide support to residents and households that may be struggling to keep safe in their homes. This could be due to a physical decline in the health or if they are struggling with poor mental health. Referrals will be made for a Care Needs Assessment from Adult Social Services or perhaps early intervention from Children Services. Support is given to contact GPs, arrange hospital appointments or referrals to specialist agencies for example Change Grow Live (CGL) who provide drug and alcohol support.

Support is given to our residents that are struggling to maintain their home due to self-neglect or hoarding.

We work with them to create a plan to make their home safe, we can provide clearance, deep cleans, Cognitive Behaviour Therapy (CBT), counselling and ongoing support.

This year we undertook a Section 11 audit with Children Services. During our review at the end of the process the assessor had some positive feedback about how we support families. This is an annual process and they are running a pilot exercise next year to improve the way they collect information from Housing Providers and we have been asked to take part in the pilot.

Enhanced reporting:

Social Value calculations (including monetisations) of all resident support services and placemaking activities [£]

The Tenancy Support Team, including the Welfare Benefits Advisors, offered support to 542 residents during the year. Broadland has allocated budgets to help support residents to maintain their tenancy and live safely in their homes. The table below provides a breakdown of the budgets allocated for the 25/26 financial year to support residents:

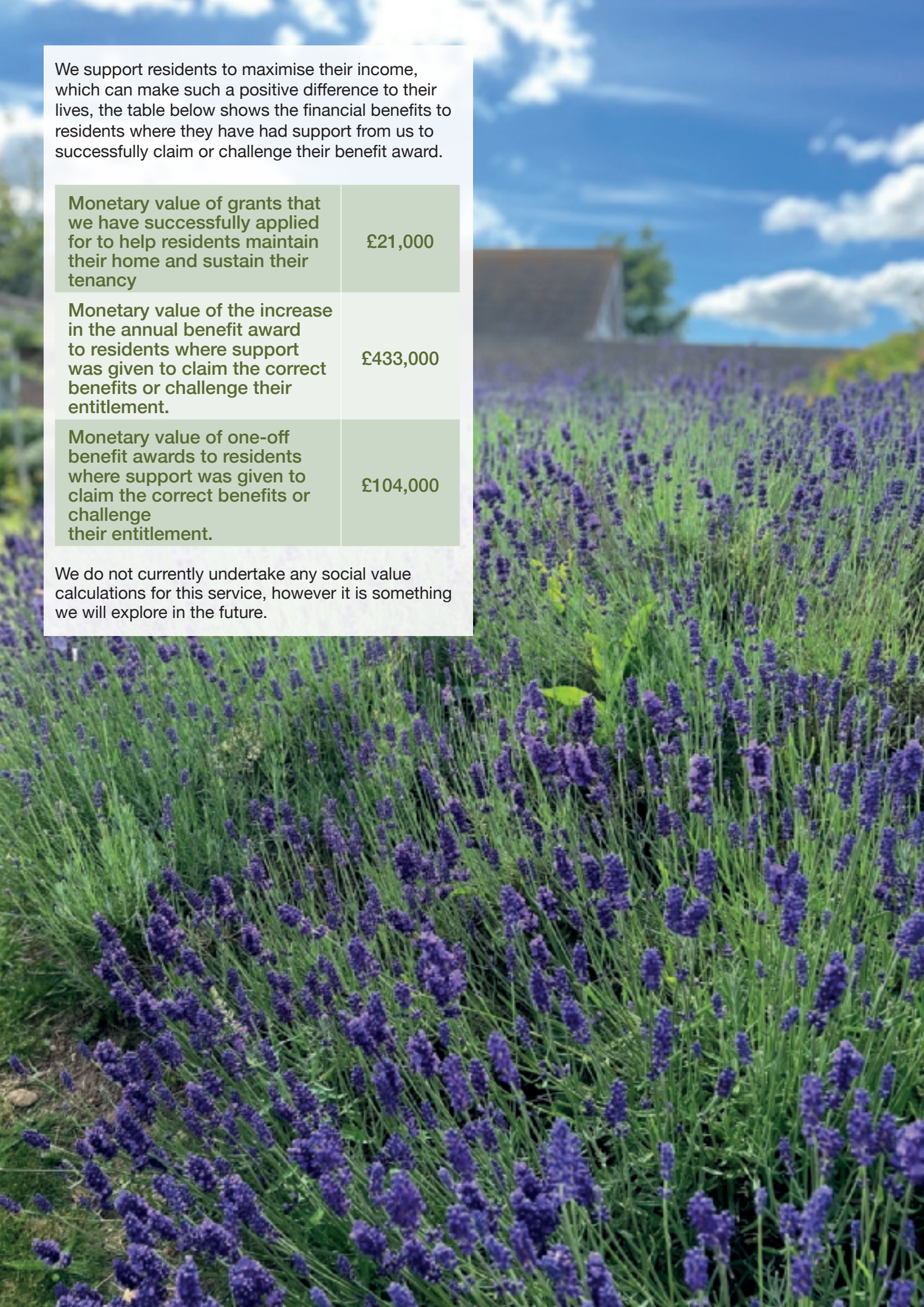
Supporting people with Hoarding clearance to live safely in their home	£14000
Providing cognitive Behaviour Therapy and Counselling services to help people live well in their home	£8000
Providing emergency welfare support to residents to help them during exceptional circumstances, no income or low finances.	£37000

We had additional budget to provide safety measures to residents who were victims of Domestic Abuse to remain in their home and be safe. We supported 10 residents using this budget during the year.

We support residents to maximise their income, which can make such a positive difference to their lives, the table below shows the financial benefits to residents where they have had support from us to successfully claim or challenge their benefit award.

Monetary value of grants that we have successfully applied for to help residents maintain their home and sustain their tenancy	£21,000
Monetary value of the increase in the annual benefit award to residents where support was given to claim the correct benefits or challenge their entitlement.	£433,000
Monetary value of one-off benefit awards to residents where support was given to claim the correct benefits or challenge their entitlement.	£104,000

We do not currently undertake any social value calculations for this service, however it is something we will explore in the future.



C26. In the last 12 months, what interventions has the housing provider made or enabled to foster stronger communities and places, considering both:

- Physical changes to shared spaces or public realm
- Events, activities, and signposting

The Broadland Meridian Fund supported 6 projects across Norfolk and helped over 850 people.

The projects ranged from supporting music projects in Breckland, allowing those who suffer long-term mental health challenges to come together in a supportive environment through music. The funding also supported a youth music group, delivering 24 weekly lessons.

Other Charities that the fund supported included early intervention for people who have eating disorders; gym sessions for men in Great Yarmouth; dementia support groups, family centre officer mental health support for people in Dereham.

The Fund is making a real impact on people's lives.

Other activities have had a different impact. A skip day at one of our larger schemes in Norwich saw 3 large skips being filled. Not only did this allow residents to dispose of unwanted items safely but stopped fly tipping on the scheme. Two residents went as far as reusing some of the items being disposed of with one happy resident going away with a new bike.

As part of our ongoing commitment to our DAHA (Domestic Abuse Housing Alliance) Accreditation, we ran a White Ribbon campaign. As part of the promotion, we asked residents and staff to produce a white ribbon, this could be in any innovative creative way that they could think of.



C27. How is social value creation considered when procuring goods and services?

What measures are in place to monitor the delivery of this Social Value?

Social value falls under Equity (Spending Fairly) within our 5Es value for money framework and a social value question is included in every tender which give suppliers an opportunity to provide a cash or non-cash social value 'offer'. We apportion 5-15% of our procurement scoring to sustainability linked questions, including social value delivery.

We have a social value fund which suppliers contribute towards, this is monitored monthly on our Business Performance Report. Our annual target is to raise £25,000 of social value funds, which are donated to Broadland Meridian to support local charities.

Some suppliers may also offer non-cash social value offers, e.g. supply of staff time to assist with social value projects, and we continue to look at ways we can tap into these to support us on social value initiatives.

Enhanced reporting:

What is the relative weighting of Social Value considerations in procurement policies?

How much Social Value has been delivered from the housing provider's supply chain in the last 12 months?

Social value falls within Equity (Spending Fairly) within our 5Es value for money Framework and a social value question is asked of tenderers during each procurement process.

As mentioned above, our supply chain contribute to our social value fund which has a £25,000 target and is donated to Broadland Meridian to support local charities. There is potential for suppliers to offer additional social value benefits to Broadland as part of the tender process depending on the contract scope/value e.g. employment of apprentices, work placements for tenants, training workshops. We also have a £10,000 materials fund which has been accrued with Travis Perkins to use to buy materials for scheme improvements.

Governance

Structure and Board

C28. What is the housing provider's most recent regulatory grading/status?

Broadland Housing Association maintained its G1 (for Governance) and V2 (for Viability) grading following the most recent inspection by the Regulator of Social housing which concluded in March 2025. The Association was also given its first 'Consumer' grading, C2, in relation to compliance with the regulator's Consumer Standards introduced in April 2024.

C29. Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?

Broadland has an in-house risk management system and a platform used throughout the organisation to ensure consistency and completeness in risk identification, reporting and management. This includes all risks related to ESG.

Board delegates the oversight of risk registers to the Group Audit and Risk Committee (GARC). This includes all identified risks relating to ESG. Risks are reviewed at monthly Leadership Group meetings, presented at each GARC meeting, and reported twice annually to the Broadland board. BHA Board has access to minutes of all GARC meetings.

Risk registers, including ESG risks, relating to each subsidiary entity (Broadland St Benedicts, Broadland Development Services and Broadland Meridian) are reported to, and discussed at, their individual board meetings.

Reisgo, Broadland's risk management system, is a live system which is used to record and rate the inherent and residual level of each risk, including ESG-related risks. It is used to review and manage all risks, as well as to report on them wherever needed throughout the organisation. Leadership Group discusses the Strategic risk register on a monthly basis, and this register is reported to GARC at each of its meetings.



Whilst the management of risks is retained as an operational function, each Board member has live access to Reisgo to be able to view and comment as needed, on all risks including those relating to ESG. Board members do, however, own the risk tolerance levels within Broadland and take an active role in managing these, and also approve the Risk and Assurance Framework which governs how risk is managed within the organisation. They lead the development of risk management within Broadland and guide changes to the framework, which this year have included the review of all risk tolerance levels, as well as changes to the overall level of strategic risks on the register to ensure that all risks are relevant and at a strategic level, and cover all areas of Broadland's operations.

Risk tolerance for all risks is set by the Broadland Board in line with the corporate strategy, and when reported on within Reisgo. Risks are ordered according to how far they are from this required tolerance level. This prioritisation of risks allows risk conversations to focus on key matters that require consideration or actions to be taken.

In terms of mitigation of risks, the system also allows us to set actions with responsibilities and timescales for individuals within the organisation, and with anticipated effects of these. We are therefore able to monitor our response to risks, and ensure that that improvement actions are implemented.

New and emerging ESG risks identified anywhere within the organisation are documented within our horizon scanning register if the detail or the effect of them is initially unclear. From here they are monitored until their potential impact is more obvious, at which point they are recorded within the standard Reiso registers.

Enhanced reporting:

Is the housing provider required to report against Task Force on Climate-related Financial Disclosure (TCFD)? [Yes/No]

No.

If yes, is the housing provider doing so? [Yes/No]

N/A

C30 Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) – that resulted in enforcement or other equivalent action? –

No.

C31. How does the housing provider ensure it gets input from a diverse range of people, into the governance processes?

Broadland proactively seeks to ensure that it has residents on its board in line with its constitution which allows residents to form up to one third of the board.

The board member selection process has two stages: candidates who meet the essential criteria are longlisted. Then a selection panel shortlists using only anonymised scenario responses, with no access to any other candidate information. This blind shortlisting approach reflects our commitment to equality, diversity and inclusion, and helps ensure that every candidate is treated fairly and has an equal opportunity to progress.

The Tenant Assurance Panel, which is comprised of Broadland residents is part of the governance structure and has places for 8 residents. There are a number of resident panels which feed into the Tenant Assurance Panel providing further opportunity from a range of voices from our resident base.

The Association has an open shareholding approach. All residents, who at the time of application are not a perpetrator of anti-social behaviour or in arrears, are eligible to become Members of Broadland as well as non residents who live/work/support communities where Broadland has homes.

C32. Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?

How do they do this?

Broadland takes its commitment to equality, diversity and inclusion (EDI) seriously. The following measures are applied to all recruitment, including senior management appointments:

- An inclusive and welcoming recruitment website.
- CVs are anonymised at shortlisting (removing names and employment dates) to reduce the risk of unconscious bias.
- Two managers shortlist applications to strengthen accountability and consistency in scoring.
- Interview questions always include an EDI-related topic.
- A three-person interview panel, including an HR representative, to support fair decision-making and a range of perspectives.

Demographics of the board	
What % of the board are women?	45.45%
What % of the board are BAME?	28.5%*
What % of the board are residents?	27.3%
What % of the board have a disability?	14%*
Average age of the board	60
Average tenure of the board	3 years

**figures reflect percentage of all board members across the Group. As data is anonymous, Broadland Housing Association board members cannot be distinguished from board members of other entities.*

C33. What % of the housing provider’s Board have turned over in the last two years? What % of the housing provider’s Senior Management Team have turned over in the last two years?

Board and senior management turnover is presented in the table below:

	FY
Board member turnover in the last two years	19.04%
Senior management turnover. in the last two years	3.85%

Board turnover is based on an average of 10.5 members on the Broadland Housing board with 2 members leaving across 2024/5 and 2025/26.

C34. Number of board members on the housing provider’s Audit Committee with recent and relevant financial experience.

The Chair of the Group Audit and Risk Committee is a qualified management accountant (CIMA).

C35. What % of the housing provider’s board are non-executive directors?

At year end, 10 out of Broadland housing’s 11 board members were non-executive directors i.e. 90%. This remains unchanged at the time of writing. The Broadland Housing constitution only allows for one Executive Director on the board which is the Group Chief Executive who is an ex officio board member.

C36. For how many years has the housing provider’s current external audit partner been responsible for auditing the accounts?

Crowe LLP has been Broadland Housing’s external auditor since being appointed on 28th September 2023 at the Annual General meeting.

C37. When was the last independently-run, board-effectiveness review?

The Connectives were appointed in July 2025 to carry out an independent review of Broadland Housing’s governance which included a review of board effectiveness. The review concluded in February 2026 and the findings were presented to the Broadland Housing Board in March 2026.

C38 How does the housing provider handle conflicts of interest at the board? –

Conflicts of interest are dealt with in line with the requirements of the Group Standing Orders which reflect the NHF Code of Governance and Code of Conduct.

Declarations of interest are a standing item on all board and committee agendas. All declarations made at meetings are recorded in the minutes of the meeting. Where conflicts of personal interest arise, these are recorded, and if material the individual concerned is excluded from the discussion and any decision is agreed by a majority of the non-conflicted members present. In the case of a fundamental or ongoing conflict, the board would consider and determine whether the person concerned should cease to be a board member.



Employees

C39. Does the housing provider pay the Real Living Wage?

Yes, Broadland has paid the Real Living Wage since 2016.

C40. What is the housing provider’s median gender pay gap?

	FY2026	FY2025	Increase/decrease on median pay for previous year
Median Gender Pay Gap Using Hourly Pay	6.61%	2.67%	+3.94%

We pay fair wages for staff based on their role, not their gender. Even though the gap has increased, it still compares favourably to others in our sector. Each year we set ourselves areas of focus on this area – from training, continuing to be supportive of flexible and agile working, along with more general work on our EDI commitment.

Due to our size, Broadland is not legally required to produce or publish its gender pay gap report. However we have produced the report for our own guidance on this important issue since 2017.

C41. What is the housing provider’s CEO: median-worker pay ratio? –

	FY2025/26
CEO: Median Worker Pay Ratio	4.7:1



C42. How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?

Broadland is proud of its long-standing commitment to equality, diversity and inclusion (EDI), while recognising there is always more we can do. We want to attract a more diverse range of applicants through our recruitment processes and continue to strengthen diversity across our workforce.

We promote EDI across the organisation through training, opportunities to broaden knowledge, collaboration with other housing associations, clear expected behaviours, data analysis, and well-defined policies and guidance. We also pursue external accreditation where appropriate and provide support for our employees.

All staff complete EDI training each year. We alternate between online and in-person sessions; in 2025, the training was delivered in person by an external specialist provider and received very positive feedback from colleagues.

We also run Challenge and Change (C&C) events twice a year, with sessions focused on EDI and wellbeing. Topics vary widely; recent sessions have included self-harm awareness, sign language and domestic abuse awareness, alongside wellbeing activities such as wall climbing, badminton and a museum visit.

Broadland is a Disability Confident employer, demonstrating our commitment to supporting people with disabilities in recruitment and throughout employment. We are also a Mindful Employer, reflecting the approaches and support we have in place to be an inclusive and supportive workplace for colleagues experiencing mental health challenges, as well as helping to sustain good mental health.

We have also proudly sponsored Norwich's annual PRIDE event for the past few years.

More recently, we have improved our recruitment website to be more inclusive and we keep our approach under review. We anonymise applications at shortlisting to help reduce the risk of bias in the selection process.

C43. What activity has the housing provider undertaken over the last 12 months to support the physical and mental health of its staff?

What impact has this had on staff and the wider organisation?

Broadland has a team of Wellbeing Advocates - they are available to provide advice, to signpost and to be a listening ear for those struggling with their wellbeing, including their mental health. They are easily accessible for all staff and have supported many over the 6 years they have been set up. They also challenge the stigma around mental health by running talks periodically and sending out informative postings about the topic.

The Advocates also promote that good physical health can promote good mental health. An example of this is their promotion of wellness lunchtime walks local to offices and healthy snacks during Mental Health Awareness week.

At Broadland's twice yearly 'Challenge and Change' event, a range of physical activities are offered for staff - these are done as tasters in order that staff may find new enjoyable physical pastimes.

C44 What activity has the housing provider undertaken over the last 12 months to support the professional development of its staff?

What impact has this had on staff and the wider organisation?

Over many years, Broadland's commitment to learning and development has been reflected in providing a healthy training budget and has enabled us to provide a wide range of relevant training opportunities for staff. We recognise that this is key to providing an excellent service to tenants and to ensure knowledge and competence remains high.

This has traditionally comprised professional qualifications and skill enhancements, as well as mandatory/compliance training. Annually, managers are asked to speak to their teams to establish training that is both needed and wanted. Training is approved subject to budget constraints and managerial support.

All staff have access to our online training platform, where they can choose to undertake a wide range of courses. There are hundreds to choose from, ranging from IT skills (e.g. Excel) to more involved legislative updates. It also includes courses on line management or self-improvement such as time management.

Annually, 2700 hours of training is completed by our staff team.

A significant proportion of this is compliance - including Health and Safety, EDI, Asbestos Training.

Our operatives need to retain and update their skills and knowledge in particular areas - these are often certificated training e.g. Gas Works, Electrical Regulations

We support staff gaining professional qualifications – particularly through the Chartered Institute of Housing (CIH) or the Royal Institution of Chartered Surveyors (RICS).

Enhanced reporting:

What % of employees have received a qualification that is relevant to their professional development within the last year?

29% of our staff have obtained a qualification relevant to their professional development in 25/26. This data relates to certificated professional development courses. This ranges from Locksmith qualifications to CIH in Housing, and from Biohazard training to Electrical qualifications.

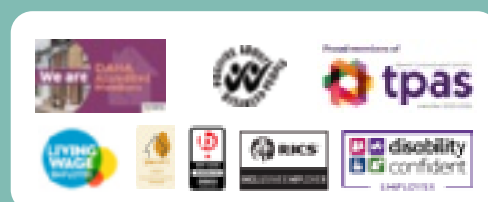




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SRS/UN SDG Index

ESG Area	Theme	Theme Name	Description	Page No.	SDG Goal	Reported on in this ESG report
Environmental	T1	Climate	Prevents and mitigates the risk of climate change	8	13 Climate Action	✓
	T2	Nature	Promotes ecological sustainability	13	15 Life on Land	✓
	T3	Resource Management	Sustainable management of natural resources and responsible procurement	17	12 Responsible Consumption and Production	✓
Social	T4	Affordability	Provides affordable and secure housing	20	11 Sustainable Cities and Communities	✓
					10 Reduced Inequalities	
	T5	Building Safety and Quality	Resident safety and building quality are well managed	22	11 Sustainable Cities and Communities	✓
	T6	Residents and Community	Listens to and supports residents and local communities	24	11 Sustainable Cities and Communities	✓
Governance	T7	Structure and Board	High-quality organisational leadership, accountability and oversight	30	16 Peace, Justice and Strong Institutions	✓
	T8	Employees	Supports employees	33	8 Decent Work and Economic Growth	✓

