



Sustainability Report 2025





Linton, Cambridge

The Sustainability Reporting Standard

The Sustainability Reporting Standard (SRS) is a voluntary reporting framework for housing associations that covers a range of environmental, social and governance considerations, such as affordability, safety standards and zero-carbon targets. The criteria are aligned to international frameworks and standards.

Reporting in this way is designed to make it easier for residents, lenders, investors and others to assess the performance of housing providers and identify risks and opportunities to support positive social and environmental outcomes, including through responsible investment. It enables bpha to report in a transparent, consistent, and comparable way across the 12 core SRS themes covering 48 criteria.

12 Themes of the SRS

- Climate change
- Ecology/Natural environment
- Resource management
- Affordability and security
- Building safety and quality
- Resident voice
- Resident support
- Placemaking
- Structure and governance
- Board and trustees
- Staff wellbeing
- Supply chain management.



Poppy



Dave, bpha colleague

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Welcome from Chair

I am proud to introduce bpha's annual report of progress against the Sustainability Reporting Standard for Social Housing (SRS) for 2025.

This report demonstrates bpha's continued commitment to delivering quality homes and connected communities while advancing our environmental, social and governance responsibilities across the region.

The past year has reinforced the vital importance of our work. As we serve communities across an area home to around four million people, our role in providing genuinely affordable housing becomes ever more critical. Rising living costs continue to challenge household budgets, yet our homes remain significantly more accessible than private sector alternatives, with rents averaging just 54.54% of median private rental rates.

Building sustainable communities for the future

Our environmental progress this year has been promising. We have achieved 91.19% of existing homes at EPC Band C or above, a marked improvement that keeps us on track to meet our 2030 target of all homes reaching this standard. This is particularly significant given that we completed extensive retrofit programmes, investing £49 million in maintaining and improving existing homes while generating 60,000 kWh of annual renewable energy capacity.

The completion of our flagship Fen Drayton development in March underlines our commitment to environmental stewardship. All 14 homes achieved EPC Band A performance while delivering more than 10% biodiversity net gain, the site demonstrating that affordable housing and sustainability can work hand in hand. Meanwhile, the successful completion of Bury Court within our Vista regeneration programme,

showed how a comprehensive retrofit can help transform living environments while achieving ambitious sustainability standards.

Strengthening social impact and customer focus

Our new Customer Strategy sets out a clear and comprehensive route to continually improving our customer services. Our Tenant Satisfaction Measures improved, or were consistent, in 23 of our 24 scores, and we have set stretch targets for future years. We have significantly expanded our customer engagement infrastructure, with nearly 100 customers applying for our new Customer Service Improvement Panel. This customer-led scrutiny group works directly with our Customer Experience Committee to review processes and provide input to the Board to ensure resident voices remain central to our decision-making.

Our support for residents facing financial challenges remains comprehensive. The Money Advice Team received 1,898 referrals during the past year and helped customers claim over £1 million in benefits while providing £410,000 in direct support through our Rent Allowance Fund. As economic pressures persist, this work becomes increasingly vital in helping people sustain their tenancies and maintain financial stability.

Building safety continues to be a top priority, with 100% compliance achieved across gas safety checks, fire risk assessments, asbestos management and water safety measures. We completed nearly 3,500 home inspections and invested over £20 million in component replacements, with 99.99% of homes achieving the Decent Homes Standard.

Governance foundations for sustainable growth

Strong governance underpins all our activities. We maintain the highest regulatory ratings with G1 governance and V1 financial viability from the Regulator of Social Housing, alongside an A+ (stable) credit rating from S&P. These ratings reflect stakeholder confidence in our ability to deliver on long-term commitments while managing risk effectively.

The successful leadership transitions this year, including my appointment alongside new Board members Rachel Barber and Robert Clark, demonstrate our structured approach to succession planning. Our Board is now more diverse, with 38% women, 25% from BAME backgrounds and 12.5% with disabilities, while maintaining the expertise needed to guide our strategic direction.

Our colleagues remain our greatest asset. Achieving Great Place to Work certification for the fourth consecutive year, despite significant workforce expansion through our In House Maintenance Service, reflects our commitment to employee wellbeing. The launch of our comprehensive Well@Work plan and MYNDUP wellbeing platform provides holistic support across mental, physical, social and financial dimensions.

Looking ahead with confidence

As we look toward the future, our partnership with the Hill Group, through the Progress Investment Partnership, will accelerate delivery of more than 1,000 sustainable homes across our operating areas. Meanwhile, our continued collaboration with Bedford Borough Council on the Greyfriars regeneration project will create around 450 modern homes alongside community and commercial spaces in Bedford town centre.

Our commitment to net zero by 2050 remains unwavering and is supported by a comprehensive Environment Strategy and continued investment in retrofit programmes. The lessons learned from developments like Fen Drayton and major regeneration programmes like Vista provide proven templates for creating quality homes for residents while actively contributing to environmental goals.

From our dedicated colleagues and engaged customers to our community partners and stakeholders, everyone plays a vital role in creating the sustainable future we are working towards together.

Jeff Halliwell

Chair, bpha Board





Sarah, bpha colleague

Environmental

The transition to net zero across the UK's residential sector remains critical for achieving national climate goals. With buildings responsible for around a quarter of domestic greenhouse gas emissions, bpha recognises its important contribution to creating sustainable communities and reducing environmental impact across our portfolio of over 20,000 homes.

Once again, we have seen throughout this reporting period continued extreme weather patterns, including the warmest and sixth wettest spring on record in 2024, followed by the driest spring in over a century in 2025. These events underscore the growing urgency of adaptation measures and the importance of ensuring our housing stock is resilient and prepared for an increasingly volatile climate.

Our actions are guided by our five-year Environment Strategy, which was signed in December 2023 and focuses on several priority areas such as EPC ratings, biodiversity and water management. The strategy continues to evolve as we learn from our projects and respond to emerging environmental challenges.

Summary

This chapter demonstrates bpha's environmental progress over the past year and highlights our activities around climate action, ecological stewardship and responsible resource management. Specifically, it presents energy performance improvements, greenhouse gas emissions data and biodiversity enhancement, alongside our ongoing initiatives to more sustainably manage water, waste and resources.



Fen Drayton, Cambridgeshire

Climate change

This theme examines our work to tackle climate change across multiple fronts. Specifically, we outline our efforts to improve energy performance in both existing and new homes, present our latest greenhouse gas emissions data, and detail how we support customers in reducing their environmental impact. The section also covers our climate adaptation measures, including steps to protect properties and residents from overheating and flooding risks.

ESG themes covered:

- **C1** Distribution of EPC ratings of existing homes
- **C2** Distribution of EPC ratings of new homes
- **C3** Net zero target and strategy
- **C4** Retrofit activities
- **C5** Greenhouse gases
- **C6** Climate risk mitigation

Transforming the energy efficiency of our existing housing stock remains fundamental to achieving our environmental objectives and supporting residents with lower energy bills.

Research consistently shows that existing homes account for the largest share of built environment emissions, with approximately 80% of 2050's buildings already constructed. This makes retrofitting and upgrading our current properties essential for meeting the UK's net zero commitments by mid-century.

On track to achieve our 2030 EPC target

We have made significant progress in improving the energy performance across our entire portfolio during 2024/25. Our existing homes now achieve 91.2% at EPC Band C or above, which is a marked improvement from 89% in the previous year. This represents 12,354 homes meeting our target standard.



EV charger at Linton, Cambridgeshire

Only 1,194 homes (8.8%) now remain below Band C, compared to 11.0% the previous year, as we continue to progress towards our 2030 target of all homes achieving Band C or above. The EPC distribution shows particular strength in the middle ranges, with 59.6% of existing homes achieving Band C (up from 57.9%) and 31.1% achieving Band B. Meanwhile, the overall SAP rating across our existing portfolio increased to 76, up from 75.74 in 2024.

All new homes completed during 2024/25 achieved EPC Band C or above. The 151 homes delivered showed impressive performance, with 89% achieving Band B and 7% reaching Band A standard. At our flagship Fen Drayton development, all 14 homes achieved Band A performance through a combination of enhanced thermal efficiency measures, solar photovoltaic panels and air source heat pumps. The average SAP rating for new builds increased to 86, up from 84 in the previous year.

Stepping up retrofit activities

During 2024/25, bpha invested £49 million in maintaining and improving existing homes, delivering retrofit programmes that generated 60,000 kWh of annual renewable energy and achieved 50 tonnes of annual carbon emission reductions. We also completed 78 full retrofit assessments which are providing detailed roadmaps for further improvements.

Key retrofit activities included extensive insulation programmes covering external walls, cavities, lofts and room-in-roof spaces, alongside window and door replacements, smart heating controls and ventilation strategies designed to address damp and mould issues. Solar photovoltaic installations and battery storage systems were deployed across multiple properties to boost renewable energy generation capacity.

The Vista regeneration programme progressed significantly with the completion of Bury Court, the second high-rise block to undergo comprehensive energy efficiency upgrades. The extensive project refurbished all 90 flats in the block - 16 leasehold properties and the remainder general needs homes - with works starting in December 2022 and completing in May 2025.

Case study

A new Vista milestone at Bury Court

More than two years in the making, bpha has successfully concluded a major suite of renovation works at Bury Court.

The project delivered EPC Band C performance through a comprehensive external envelope upgrade, including a new rainscreen cladding system. All elevations received 150mm insulation as part of this system, while new aluminium-framed double-glazed windows replaced the original plastic units, providing a lifespan of over 40 years.

Existing open balconies were transformed into year-round 'winter garden' spaces through new retractable glazed enclosures, while the 35+ year old roof was completely renewed with improved insulation to ensure top floor flats achieved the required EPC ratings. New dedicated

ventilation units were installed in each apartment and are designed to run continuously to maintain optimal humidity levels when used alongside storage heating systems.

Safety and security improvements include a comprehensive sprinkler system retrofitted to all flats and communal areas, new fire alarm systems throughout, and motion-sensitive LED lighting in all common areas. The project also delivered new electric vehicle charging points to front and rear parking areas, CCTV coverage for interior and exterior areas, a new access control system and high-security doors at ground floor entrances.

Work to upgrade the Bury Court high-rise block culminated in a celebration event held with residents in June 2025.



Case study

Upgrading smarter: helping residents live more efficiently while boosting EPC performance

Technology is helping residents get the most from their homes while supporting bpha's goal to upgrade properties through the EPC bands.

Smart systems now make homes easier to manage with minimal effort from residents. Building management systems connect all communal boiler installations, providing real-time data that enables predictive maintenance and keeps heating running smoothly. Through 2024/25, we installed 869 remote diagnostic controls on individual boilers – this enables immediate fault detection and faster engineer response times, which helps to reduce downtime and improve resident satisfaction.

Meanwhile, environmental sensors in properties with severe damp and mould issues monitor thermal performance, humidity and ventilation continuously. This data helps us intervene early and prevent problems before they impact residents, while building our understanding of how different retrofit measures perform in real conditions.

Aico smart detection systems across our portfolio ensure safety monitoring while providing valuable insights into building performance. In addition, smart heating controls help to optimise energy use based on occupancy patterns and weather conditions.

We continue to expand this smart retrofit work across our regeneration programmes to ensure that every upgrade delivers both improved living conditions and better environmental performance. The data collected builds our evidence base for future investment decisions and helps refine our retrofit strategies.



Greenhouse gas emissions

bpha's greenhouse gas emissions data is calculated by SHIFT Environment, a third-party environmental consultant, using the government's Streamlined Energy and Carbon Reporting (SECR) methodology.

The data is taken from a variety of sources, including our asset management database, energy suppliers, payroll system and office utility information provided by our head office landlord.

Total emissions for 2024/25 were 38,872,400 kg CO₂e compared to 39,423,020 kg in the previous year. On a per-home basis, this equates to 2,816 kg CO₂e per home compared to 2,880 kg CO₂e in 2024.

Scope 1 emissions (direct combustion) totalled 3,033,970 kg CO₂e, Scope 2 (purchased electricity) reached 922,510 kg CO₂e, and Scope 3 (other indirect emissions) accounted for 34,915,920 kg CO₂e. Looking ahead, we continue to work towards building a more complete and accurate picture of Scope 3 emissions.

Mitigating climate risks

Protecting homes and residents from risks such as extreme heat and flooding remains a strategic priority.

Currently, 92% of bpha properties maintain low risk of overheating. Flood risk management continues to be well-controlled, flooding risks from both rivers and seas and surface water are monitored annually.

For properties identified at a higher risk, we provide residents with targeted guidance on mitigation strategies.

Albert and Ella, bpha customers



Ecology

Our ecology initiatives focus on creating greener, healthier communities through biodiversity enhancement, habitat creation and sustainable landscape management. These efforts benefit both our residents and the broader environmental health of the areas where we operate.

ESG themes covered:

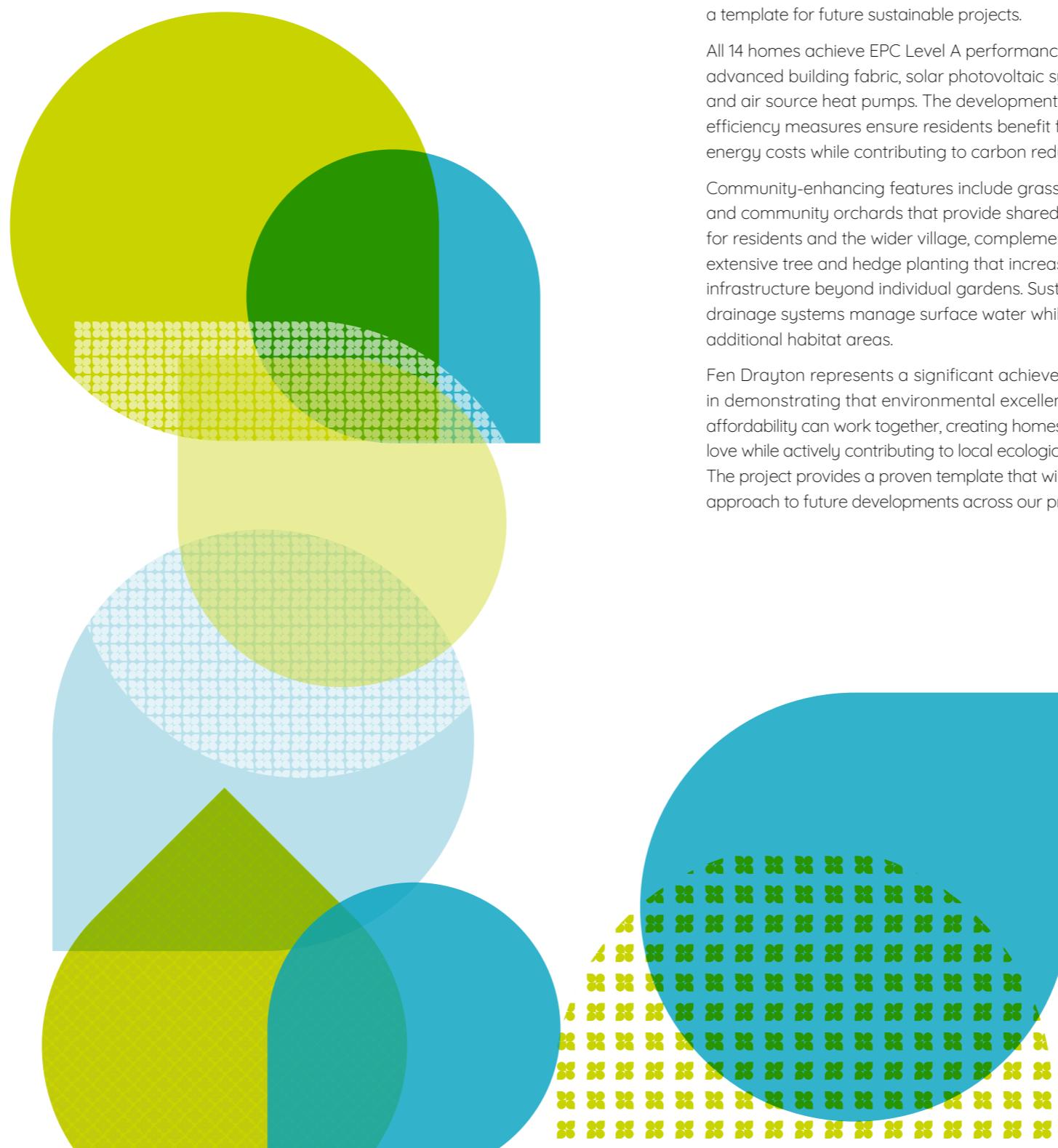
- **C7** Green space and biodiversity
- **C8** Strategy to manage pollutants

Although much of bpha's portfolio is situated in urban environments with constrained green space, we actively champion the crucial role that natural environments play in creating thriving communities and supporting resident wellbeing. Our Environment Strategy includes specific commitments to protect and enhance green spaces while increasing biodiversity across our developments.

The Fen Drayton development showcases our biodiversity commitments, with ecological assessments confirming the site delivers significantly more than the 10% biodiversity net gain statutory requirements. This achievement demonstrates how thoughtful development can enhance rather than diminish local ecosystems by incorporating extensive native planting schemes, purpose-built wildlife habitats and hedgehog-friendly measures throughout the site design. Carefully designed external lighting minimises light pollution to protect nocturnal wildlife, while the landscaping work included the creation of community orchards and installation of sustainable drainage systems that manage surface water.

Our Community Engagement Team continues to promote biodiversity enhancement through tree planting initiatives and garden clearance programmes, working with local community groups to make outdoor areas more accessible and wildlife friendly. We recognise that residents are central to successful environmental stewardship and actively engage with communities to ensure they influence decisions about green spaces in their neighbourhoods.

We are building a detailed approach to green space management, working closely with grounds maintenance contractors to deliver measurable biodiversity improvements. The learning from Fen Drayton will inform the development of a broader strategy for green spaces across our portfolio.



While we are developing a formal strategy to manage pollutants, we actively implement measures to minimise environmental impact through our operations. This includes careful management of construction waste, responsible use of materials and coordination with contractors to reduce air and noise pollution during development and maintenance activities. Our grounds maintenance prioritises sustainable practices through reduced chemical usage where possible and the selection of native plant species that support local wildlife.

Case study

Completing at Fen Drayton, Cootes Lane

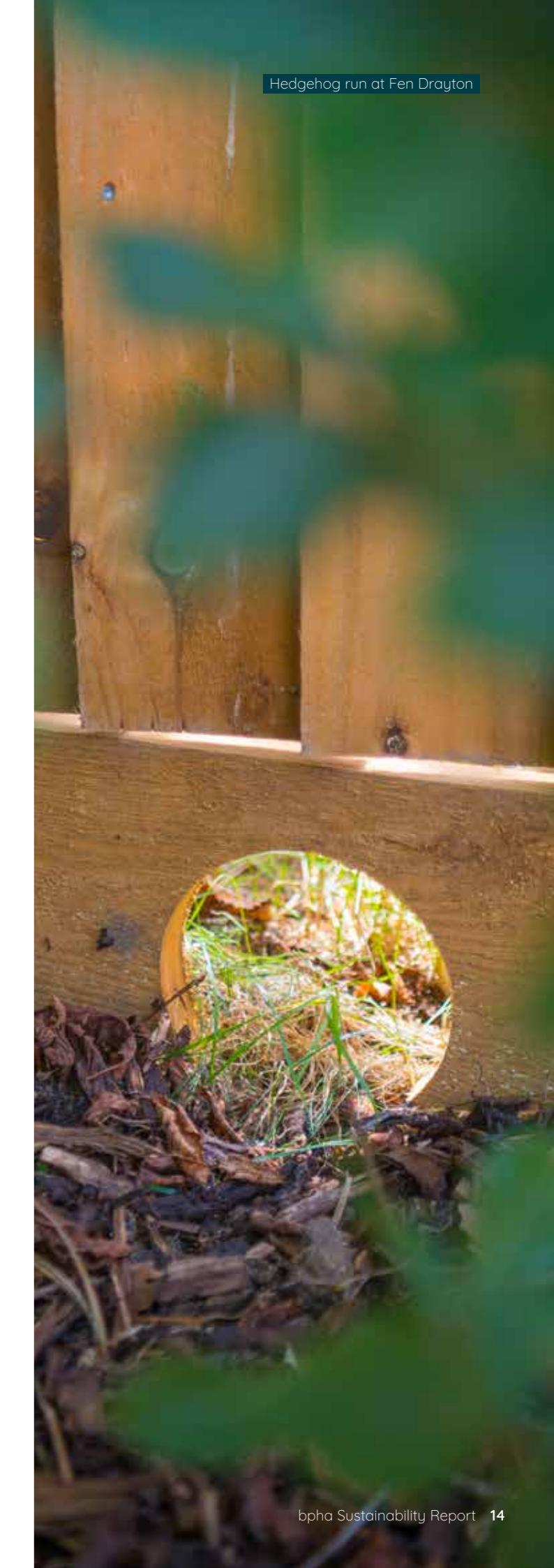
In March 2025, we welcomed the first residents to our transformational Fen Drayton development. This marks the completion of a project that sets new standards for sustainable affordable housing while demonstrating how development can actively enhance local biodiversity.

The development originated from a 2017 Housing Needs Survey commissioned by Fen Drayton Parish Council and sponsored by bpha, which identified clear demand for affordable homes in the village. Our response went beyond simply meeting housing need – we created a site that actively enhances the local environment and provides a template for future sustainable projects.

All 14 homes achieve EPC Level A performance through advanced building fabric, solar photovoltaic systems and air source heat pumps. The development's energy efficiency measures ensure residents benefit from minimal energy costs while contributing to carbon reduction goals.

Community-enhancing features include grassland areas and community orchards that provide shared green space for residents and the wider village, complemented by extensive tree and hedge planting that increases green infrastructure beyond individual gardens. Sustainable drainage systems manage surface water while creating additional habitat areas.

Fen Drayton represents a significant achievement in demonstrating that environmental excellence and affordability can work together, creating homes that residents love while actively contributing to local ecological health. The project provides a proven template that will inform our approach to future developments across our programme.



Resource management

This theme examines our work on managing materials, waste and water resources responsibly. Through partnerships and innovative technologies, we demonstrate how bpha seeks to minimise environmental impact while maintaining high service standards.

ESG themes covered:

- **C9** Strategy for using responsibly sourced materials
- **C10** Strategy for waste management
- **C11** Strategy for water management

Optimising resource use across our operations and housing portfolio is an ongoing priority which will support bpha in its sustainability and service enhancement journey.

Helping our residents cut water consumption

Water efficiency forms a major focus of our Environment Strategy, with clear targets to reduce consumption across the bpha portfolio. Current consumption averages 136 litres per person per day, which we are working to reduce towards the Environment Agency's recommended efficiency target of 130 litres per person per day by 2030.

Our water management activities include an ongoing bathroom replacement programme installing water-efficient fixtures and fittings. We continue working with water companies to install water meters, which have been shown to help residents cut down on usage through increased awareness of consumption patterns. For new builds, we maintain an ambitious consumption target of 110 litres per person per day, substantially below the water industry's broader target of 123 litres per person per day by 2045.

As part of our commitment to reducing energy consumption and enhancing sustainability, we are trialling new technologies to improve hot water delivery. These systems are designed to respond more effectively to usage needs, helping to minimise waste and optimise performance. The technologies under review offer potential benefits in terms of both environmental performance and operational efficiency. We continue to assess a variety of solutions to understand how they perform in real-world settings, and we remain committed to identifying options that support both environmental goals and the needs of our customers.

Increasing our control over material use and waste

Since bringing maintenance and repair work in-house, bpha exercises greater control over resource management and waste streams. Our partnership with Travis Perkins provides enhanced supply chain visibility and enables us to divert 98% of construction and maintenance waste from landfill through its comprehensive recycling and recovery programmes.

We continue to work with a dedicated waste contractor to divert waste generated at our offices from landfill and support circular economy practices. In addition, we measure waste generated by our In House Maintenance Team to improve our understanding and management of operational waste streams.

The Travis Perkins collaboration extends beyond waste management to encompass broader sustainability considerations. Enhanced supply chain visibility enables us to track the environmental credentials of materials and identify opportunities for improvement in sourcing decisions. We consider sustainability requirements in the pre-procurement stage, consulting with key stakeholders, the supply market and customers to understand what sustainability might look like for each contract.

The increased control achieved through our In House Maintenance service will allow us to impart more sustainable practices in our day-to-day operations. Our teams can prioritise repair and refurbishment over replacement where appropriate, thereby extending asset lifecycles and reducing waste generation.

Where we do make use of external partners, we are implementing environmental vetting within procurement processes, working with suppliers to establish key environmental metrics that can be monitored and targeted annually.

Looking ahead, bpha will continue to develop formal strategies for responsibly sourced materials and waste management that align with our Environmental Strategy.



Social

bpha exists to provide good quality homes as a secure foundation for local people to help build their lives.

Our role in creating strong communities extends well beyond the physical provision of housing. As economic pressures and cost-of-living challenges continue to impact our customers' daily lives, we remain focused on understanding and responding to the evolving needs of our communities – this will ensure we provide the right support at the right time.

Summary

The Social chapter of this Sustainability Report details bpha's commitment to creating genuinely affordable, safe and sustainable homes while building the community infrastructure that enables people to thrive. It evidences our comprehensive approach to supporting customers' financial security, physical wellbeing and social connections – combined, these activities help to strengthen the communities where we operate.



Affordability and security

This section examines how bpha fulfils its commitment to provide affordable housing within our communities. We evaluate our performance against key metrics that measure the accessibility and sustainability of our homes and outline our strategies to ensure residents can live comfortably and securely in their homes.

ESG themes covered:

- C12 Affordability metrics
- C13 Tenure of existing homes
- C14 Tenure of new homes
- C15 Energy affordability
- C16 Security of tenure

Serving communities across a region that's home to approximately four million people, bpha works to address the fundamental challenge of housing affordability in areas experiencing significant growth and development pressure.

With ongoing cost of living pressures still affecting household budgets, the role of genuinely affordable housing continues to be critical for maintaining stable communities. Our role is to ensure that local people can access quality homes and are not priced out of their area.

Keeping homes within reach

We track affordability against two key metrics that demonstrate our commitment to providing genuinely affordable housing:

- **Rent compared to Local Housing Allowance (LHA) rent:** 69.38% (improved from 72.43% in 2024)
- **Rent compared to median private rental sector (PRS):** 54.54% (improved from 55.47% in 2024)

Both metrics show positive movement and reflect a balanced approach to rent setting. The improvement was achieved despite applying the government's 7.7% rent increase formula, as LHA rates increased back to the 30th percentile in April 2024. This shows that our homes remain significantly more affordable than private sector alternatives, all while supporting the financial sustainability bpha needs for continued investment in new and existing homes.

During the year, we let for the first time or re-let 284 affordable rented units at either 80% market rent or LHA rates, with 451 social rented properties let at formula rent levels and 138 supported and Independent Living properties also let at formula rent.

Our housing portfolio has grown to 20,156 homes, up from 19,987 in 2024. This reflects a diversified tenure mix that responds to varying housing needs across our operating areas. The proportion of affordable rent properties has increased to 62% (up from 61%), which underlines our continued commitment to expanding housing options for those who need them most.

During 2024/25, we completed 233 new homes, with the majority focused on affordable housing provision. Affordable rent properties comprised 51.1% of new completions at 119 homes, with low-cost home ownership representing 36.9% at 86 homes and general needs social rent accounting for 12.0% at 28 homes. This distribution reflects current housing need priorities and our strategic focus on delivering homes that bridge the gap between social rent and market housing. We also disposed of 92 homes and acquired six properties during the year.



Supporting financial resilience

Our customers face multiple cost of living pressures, from rising food and transport costs to increased utility bills and other household expenses. We received 1,898 referrals for customer support via our Money Advice service during the year, which highlights the ongoing financial challenges customers face.

Energy costs represent one of the most significant of these pressures on household budgets. In response, bpha continues to take several steps. Where we provide heat and electricity in communal areas or blocks with central plant rooms, energy is procured through our utilities broker EIC, which secures the best available market rates. We fix costs in advance with executive team oversight to provide price certainty and pass on competitive rates to customers. Meanwhile, our heat network operates on a non-profit basis, and we continue consulting with leaseholders on longer-term energy deals to provide maximum benefit to residents.

For customers in properties with EPC ratings below Band C, we have allocated annual budget in our business plan to improve energy efficiency and help reduce heating bills. Around 8% of our buildings are currently below EPC Band C, and we are committed to bringing all properties up to Band C by 2030.

Providing security and stability

As part of our Tenancy Strategy, we aim to provide assured tenancies to most of our tenants. Exceptions are limited to some supported housing schemes and homes where redevelopment or demolition is planned. While we use starter tenancies, the vast majority are confirmed, and we maintain an appeal process for cases where we consider ending a tenancy earlier.

We operate a comprehensive Tenancy Sustainment service for customers whose tenancies are at risk of failure. Our recently reviewed eviction process means we only end tenancies when all other methods for sustaining the tenancy have been exhausted. An eviction panel is being established to review cases prior to eviction proceedings – this will ensure all possible engagement has taken place both internally and with external agencies. During 2024/25, there were 46 evictions across our portfolio, with 10 related to anti-social behaviour, leaving arrears of £25,115, and 36 for rent arrears totalling £177,752, excluding court, void and dilapidation charges.

Meanwhile, our Complex Case Team provides intensive support to customers facing numerous challenges to help them maintain their tenancy or find alternative housing more appropriate to their needs.

The role of Tenancy Sustainment Officers

Our Tenancy Sustainment Officers work with customers whose tenancies are at risk to provide intensive, personalised housing related support to help people stay in their homes.

Tenancy Sustainment Officers take time to build trust and understand each customer's unique circumstances, working at their pace to identify practical solutions. They record risks to tenancy such as trauma, ability to live independently and mental health challenges, and use this understanding to create comprehensive support plans.

Their work can involve connecting customers with counselling and medical support, identifying benefits they may be entitled to claim and arranging managed moves when someone's current home is no longer suitable for their needs. The focus is always on helping customers regain control of their lives and their living situation.



Bex, bpha colleague



Building safety and quality

This theme addresses our building safety and quality obligations to customers and covers three essential areas: gas, fire and electrical safety; managing damp and mould risk; and compliance with the Decent Homes Standard.

ESG themes covered:

- **C17** Gas safety, fire risk assessments and electrical safety
- **C18** Decent Homes Standard
- **C19** Damp and mould risk

Maintaining building safety is a top priority and we are committed to ensuring that all necessary checks are completed on time. Our safety programme covers key areas including gas checks, fire safety, asbestos management, water safety and lift maintenance, all of which contribute to ensuring that bpha provides a safe home.

We achieved compliance across all key safety areas during 2024/25:

- **Gas safety checks:** 100% (15,252 inspections undertaken)
- **Fire risk assessments:** 100% (334 assessments completed)
- **Electrical safety checks:** 99.98% (3,275 domestic inspections)
- **Asbestos management:** 100%
- **Legionella risk assessments:** 100%
- **Communal lift safety checks:** 100%

This underscores our commitment to customer safety and investment in robust compliance systems. We have developed Building Safety Cases for our tallest buildings and introduced specialist software for Safety Case Reports compliance. In addition, enhanced building management systems for high-rise blocks and Asprey mobile software for fire door inspections provide near real-time reporting capabilities.

Our investment in sprinklers, fire doors and compliance software are examples of a proactive approach to building safety. We continue to work closely with residents through our Building Safety group, which is made up of residents from high-rise blocks and staff from compliance, housing and health and safety teams.

Maintaining quality homes

Almost all (99.99%) of our homes meet the Decent Homes Standard, with only one home below standard due to overcrowding.

Maintaining and going beyond the Decent Homes Standard remains a key priority. During 2024/25, we invested over £20 million in replacing components across our homes:

- **Kitchens:** £5.9 million investment, 627 components replaced
- **Windows and doors:** £3.5 million investment, 1,073 components replaced
- **Boilers:** £3.2 million investment, 742 components replaced
- **External works (including roofing):** £2.3 million investment, 518 components replaced
- **Energy efficiency improvements:** £1.9 million investment
- **Fire safety:** £1.6 million investment
- **Bathrooms:** £1.2 million investment, 184 components replaced
- **Garages:** £542,000 investment.

We completed nearly 3,500 home inspections over the past 12 months, with 93% of homes having received a stock condition survey within the past five years. We plan to increase this to 95% through 2025/2026 so our condition data remains current and informs our investment decisions.

We also take a proactive approach to identifying and addressing damp and mould issues. We have launched a new triage process to prioritise requests and work with a dedicated damp and mould team. Their job is to remove mould from customers' homes quickly and safely, as well as apply finishes to reduce the likelihood of recurrence.



Resident voice

This section demonstrates how we engage with customers and enable them to influence our services and decision-making processes.

ESG themes covered:

- **C20** Resident satisfaction
- **C21** Resident involvement in scrutiny and governance
- **C22** Complaints upheld by Ombudsman

Customer feedback is central to service improvement as it helps us to understand what we're doing well and identify areas where we can do better. We collect feedback through multiple channels, from compliments and complaints to direct input from our involved customers, surveys and follow-up questionnaires after service interactions.

Listening and responding to feedback

Our Tenant Satisfaction Measures for 2024/25 demonstrate positive progress across most areas, with 71.8% of rental customers and 45.9% of shared ownership customers satisfied with our overall service.

Key satisfaction improvements include:

- **Treated fairly and with respect:** 77.7% (up 3.6% since 2023/24)
- **Overall repairs satisfaction:** 69.5% (up 3.5% since 2023/24)
- **Home is well maintained:** 70.8% (up 0.7% since 2023/24)
- **Home is safe:** 76.9% (up 1.4% since 2023/24)
- **Keeping tenants informed:** 67.7% (up 3.3% since 2023/24)

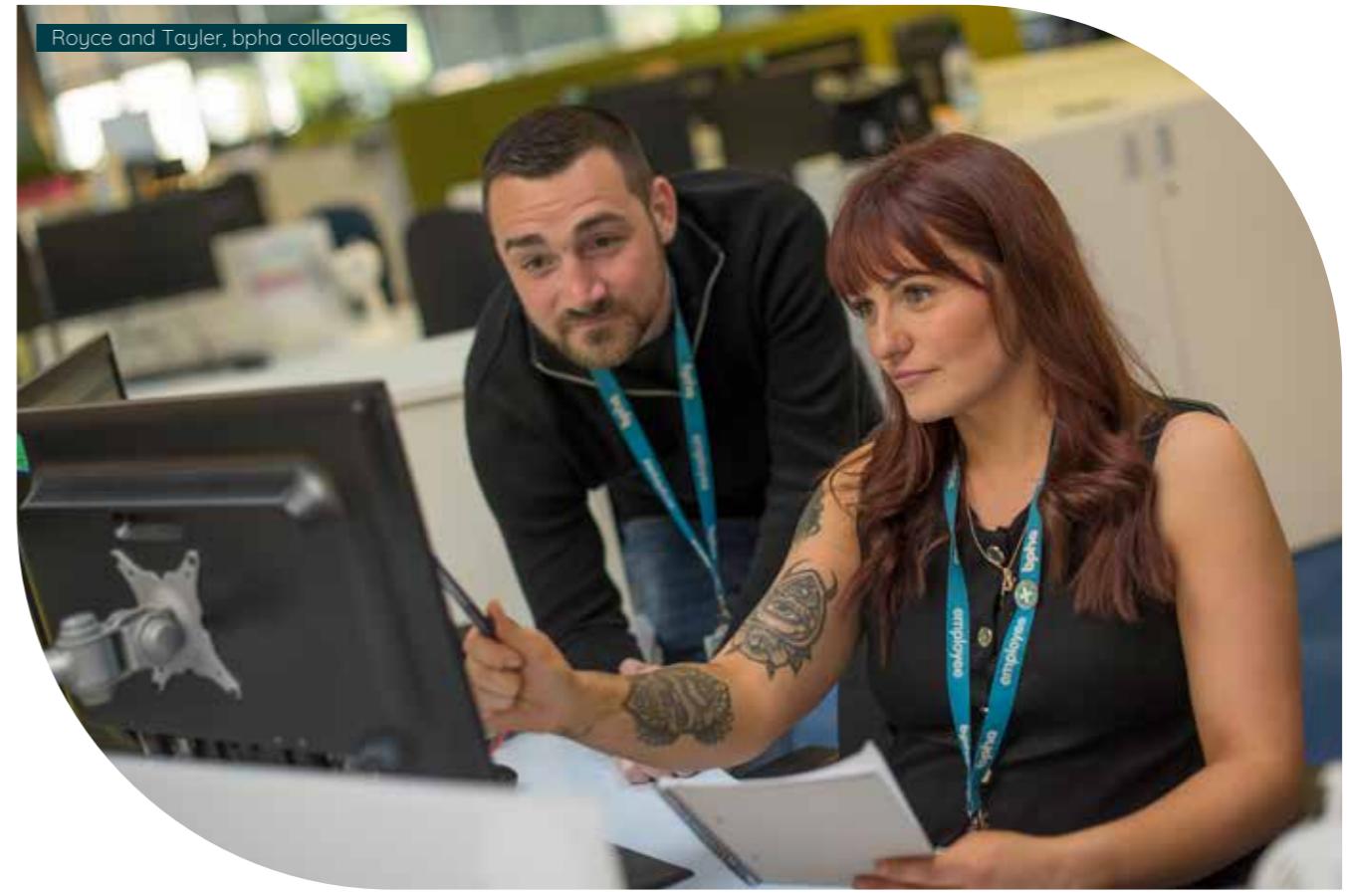
For shared ownership customers, we see improvements in most areas, with notable increases in keeping tenants informed at 61.3%, up 5.3%, and treated fairly and with respect at 65.4%, up 2.2%. Areas requiring continued focus include listening to views and acting on them (at 56.3% for rental customers and 36.3% for shared ownership), and complaints handling (at 40.7% for rental customers and 26.8% for shared ownership), though both show modest improvements from the previous year.

We have significantly expanded our customer engagement infrastructure during 2024/25, with nearly 100 customers applying for our new Customer Service Improvement Panel. This customer-led scrutiny group works directly with our Customer Experience Committee to review and recommend changes to services and our processes and provide direct input to the Board.

The Customer Service Improvement Panel has already undertaken detailed reviews of key drivers to customer satisfaction by conducting deep dives into areas of concern such as repair responsibilities. Their recommendations have led to practical changes, including modifications to how our In House Maintenance Team operates, with a new small works team supporting larger multi-visit jobs to reduce waiting times.



Donovan, bpha colleague



Royce and Taylor, bpha colleagues

Case study

Going digital

Based on extensive customer feedback, we have transformed our digital customer services by developing new online repairs booking systems, real-time information access and improved accessibility features. The customer portal development has been driven by customer input, with regular feedback sessions informing each stage of enhancement.

Key improvements include streamlined repair reporting, better communication channels, and self-service options that put customers in control of their interactions with us. These changes are expected to contribute to improved first contact resolution and reduced waiting times for routine services.

Crucially, while the digital transformation particularly supports customers who prefer online interaction, we maintain traditional contact methods for those who need them. Regular user testing ensures the platform remains intuitive and accessible for all customer groups.

Strengthening accountability and customer involvement

We maintain multiple engagement channels to ensure all customers can participate in shaping our services including focus groups and task and finish group. In addition, our online engagement platform, The Place, provides customers with multiple ways to feed into different topics and digital consultations. Our Customer Service Improvement Panel provides formal scrutiny and direct Board input, while our Building Safety group brings together high-rise residents with compliance and housing staff. Customer inspectors offer valuable service perspective, customers engage in specific projects such as complaint reviews, and regular customer committees report directly to the Board with their findings and recommendations.

We received determination outcomes from the Housing Ombudsman on ten complaints during 2024/25, compared to two in the previous year. While this represents an increase, all recommendations have been implemented and we have strengthened our complaints handling processes

significantly. We recruited an additional Complaints Resolution Officer to support meeting timescales and delivered enhanced training to customer-facing colleagues. We published a new leaflet with key information about our complaints process and established a systematic learning process through our Service Improvement Project Officer. Meanwhile, our customer complaints group, Resolve, now analyses our complaint handling and provides direct improvement feedback.

Our complaints management system ensures that no complaint can be closed without identifying a learning outcome, which is shared and monitored across the organisation. Regular joined-up meetings between the Complaints Manager, Heads of Service, Service Improvement Project Officer and Research & Insights Team analyse complaint trends alongside customer satisfaction scores to drive continuous improvement.



Resident support

This theme examines how bpha contributes to enhancing customers' quality of life through diverse support offerings covering financial guidance, health and wellbeing assistance and specialist housing services.

ESG themes covered:

- **C23** Support services for customers

Supporting our customers through life's challenges requires a comprehensive understanding of the diverse pressures they face, from managing household budgets to accessing healthcare and maintaining social connections. Our support services are designed to be responsive, accessible and empowering.

Navigating financial challenges

Our Money Advice Team helps our customers manage and sustain their tenancies through benefit and debt advice and support. The team also provides training and guidance to other bpha colleagues, helping housing officers and customer-facing staff understand Universal Credit processes, benefit entitlements and when to refer customers for specialist money advice support.

Over the past year, 1,898 referrals were received. The Rent Allowance Fund provided £410,000 in direct support to 254 households during 2024/25, with £271,748 going to customers in general needs tenancies. The team's work also generated significant relief for customers, helping them claim £1,079,456 in benefits including housing benefit, Universal Credit, disability benefits and other means-tested support. This figure includes both lump sum payments and annualised ongoing benefit awards. Additionally, we identified a further £230,281 of welfare benefits that customers have been advised to claim. Of the total benefits secured, £444,034 comes directly to bpha via housing benefit, discretionary housing payments and the housing element of Universal Credit, while the remainder improves customers' financial resilience and ability to sustain their tenancies.

From April 2025, the Money Advice Team began connecting with all new bpha customers to provide proactive debt prevention services.

Money Advice Team in 2024/2025

- £1.08 million in benefits claimed for customers, including housing benefit, Universal Credit, disability benefits and Pension Credit
- £410,000 rent allowance fund supporting 254 households



Ezme Lois and Ashley, bpha Money Advisers

Supporting our residents' health and wellbeing

We participate in an innovative Health and Housing partnership, working with public health teams across Bedford, Central Bedfordshire, Milton Keynes and partners Amplius and Peabody.

This shared resource approach helps us to tackle health inequalities across our area. Key activities include sharing data to target health hotspots and taking proactive action on damp and mould issues using combined health and housing information. The partnership also provides frontline team training on smoking cessation, gambling awareness and suicide prevention, while establishing direct referral pathways that enable customers to access health services. Social prescribing links support customers who may not engage directly with us but are comfortable working with independent agencies.

Currently, bpha co-chairs the Bedford Borough Council Health, Homes and Built Environment group with the Head of the combined Public Health. The group focuses on bringing health services to customers in social and private rental housing, supporting the collection of health data to cross reference with housing providers, looking at temporary accommodation and supported housing options



Susan, bpha customer

Specialist accommodation and care

Independent Living services support around 1,500 customers across our region. It provides accommodation and care for over-55s who benefit from social environments that enable independent living with their own front door, which helps to prevent unnecessary care home placements.

Our services span Bedford and Cambridge Independent Living schemes, Independent Living Plus with care across the Oxford-Cambridge corridor and Trowbridge, 24-hour care and support in partnership with care providers and local authorities, and social environments that promote community connections and wellbeing.

Meanwhile, our Specialist Housing Team works with some of our most vulnerable customers, including people with mental health issues and learning disabilities, as well as those moving on from rough sleeping. These customers often face multiple challenges that require intensive, personalised intervention, with the long-term goal of helping them develop the skills and stability needed to move to independent general needs accommodation.



Mae, bpha customer

Keeping our communities safe

We also recognise how important it is for residents to feel safe and secure in their homes. During 2024/25, we took robust action to address anti-social behaviour (ASB) across our communities by implementing a mix of both preventative and enforcement measures.

In Bedford, eight closure orders were obtained with seven evictions linked to these actions. While police success in reducing high-level cases in the town centre has led to displacement to other borough areas, we work closely with law enforcement to address emerging patterns. Most cases involve high-risk situations such as hate crime and drug-related incidents, particularly in areas of high deprivation.

In Cambridge, police executed eight warrants for arrests related to ASB, with three involving drug dealing. We have introduced local lettings plans in challenging developments and improved security through new intercom and fob systems, CCTV installation and communal area enhancements.

Other actions include our mediation service partnership where we increased referrals following staff training, our Complex Case Team which attended 42 Multi-Agency Risk Assessment Conference meetings and 37 formal professional meetings, and policy implementation through our new ASB policy to separate anti-social behaviour from neighbourhood issues. We also adopt a prevention focus through our Community Engagement Team, which works with partners on diversionary activities for young people.



bpha colleague Steve speaking with customers

Visitors to a Healthy People Healthy Communities event in Bedford



Placemaking

The placemaking theme looks at how bpha contributes to creating sound and sustainable communities through partnership work, community development and environmental stewardship beyond our direct housing provision.

ESG themes covered:

- **C24** Placemaking

We know that communities require more than quality housing to thrive. They need integrated support systems, economic opportunities, recreational facilities and strong social connections. Our placemaking activities focus on collaboration with local authorities, community organisations and residents themselves to create environments where people can live fulfilling lives.

Building community connections

Our Community Engagement Team operates community hubs that serve as focal points for community activity and support in areas with identified need.

Our community hubs include Kingswell covering Kingsbrook and Cauldwell, Café Connect covering Queens Park and the VIP hub for over 65s in Trumpington, and we also promote hubs operated by other organisations across our geographical area. These hubs provide welcoming spaces for people to come together, feel safe, included and valued.

Community consultation identifies local needs for healthy eating and nutrition support, wellbeing and fitness activities, smoking cessation programmes, food bank coordination, housing and repairs advice, money and benefit guidance, and digital inclusion support. Our hubs help bpha to respond to these needs through targeted programming and work with partners.

Here, we can report significant impact across our operating areas during the 2024/25 period. For example, Citizens Advice Bureau sessions support over 10 people per two-hour session, while Bedford Credit Union received 10 referrals for financial services. Diabetes education sessions delivered by Bedford Hospital attracted over 35 people, and employment support at the Kingswell hub helped two attendees secure jobs. We also had eight community volunteers completing first aid training, while specialist services generated five referrals to Bedfordshire Fire and Rescue and four to Stroke Association. Support for vulnerable groups included seven women from a women's refuge attending hub activities, in addition to five domestic abuse referrals.

We also secured external funding to further drive our community activities. This includes £20,000 from Cambridge City Council for a temporary Activities Co-ordinator, £10,000 from Bedford and Luton Community Foundation for community hub support in Kingsbrook, and £10,000 for the Healthy People, Healthy Communities project.

Placemaking through partnerships

Working with a variety of stakeholders and partner organisations is at the heart of our placemaking activities. We are excited about the potential of our new collaboration with the Hill Group – the Progress Investment Partnership. This focuses on accelerating the delivery of more than 1,000 new sustainable homes across bpha's operating areas including Bedfordshire, Cambridgeshire, Oxfordshire, Buckinghamshire and Milton Keynes.

The partnership benefits from our expertise in providing and managing over 20,000 homes and Hill Group's experience in placemaking, building high quality homes and establishing strategic relationships. Both organisations share decision-making and invest equally in providing wholly affordable and mixed-tenure developments. Beyond providing much needed homes, the partnership focuses on creating a sense of place by connecting communities through local engagement, training provision and employment opportunities.

Meanwhile, we are also continuing our partnership with Bedford Borough Council on the Greyfriars regeneration project in the centre of Bedford. The approved masterplan will replace 209 existing flats with around 450 modern homes alongside community and commercial spaces, creating a vibrant mixed-use quarter at the heart of Bedford town centre.

The vision for Greyfriars focuses on building a well-connected and safe neighbourhood that enhances sustainable travel options, demonstrates sustainable design principles targeting net zero carbon development, and offers diverse housing types and tenures. The development will have a green focus, where outside space forms an integral part of the new neighbourhood by incorporating lessons learned from pandemic living experiences.

As part of our commitment to meaningful community engagement for this project, we continue recruiting for specialist roles and establishing community panels to ensure residents and stakeholders remain central to the regeneration planning process.



bpha colleague Sade with hub volunteer Roma

Case study

Contributing to our community through Bedford Giving

As a founding partner, bpha pledges £30,000 annually to Bedford Giving, a groundbreaking collaborative charity focused on improving outcomes for young people across Bedford Borough.

The charity addresses four key areas:

- **Aspirations and opportunities:** Helping young people explore careers and build skills through innovative programmes including a 'first of its kind' work experience project that brings organisations directly into schools, removing barriers to placement opportunities
- **Mental health and wellbeing:** Improving access to support and trusted spaces for young people facing mental health challenges
- **Activities and social spaces:** Creating safe, positive environments where young people can connect and develop
- **Youth voices and community engagement:** Empowering young people to shape their future and influence decisions affecting their communities.

Our Board representative participates in Bedford Giving's Fundraising and Marketing Committee, identifying funding opportunities and strengthening collaborative relationships across Bedford Borough.

Also through Bedford Giving, our Aspiring Managers programme has worked directly with local school, Daubeney Academy, to provide young people with insights into housing development and career opportunities within the sector.



Guests at a bpha Healthy People, Healthy Communities event



A Daubeney Academy student designing a new home



Governance

Strong governance forms the foundation upon which all successful housing associations are built. Without robust systems, clear accountability and ethical decision-making, even the most well-intentioned strategies cannot deliver meaningful outcomes for residents and communities.

Our governance framework helps ensure that every decision, from strategic direction to operational delivery, is made with integrity, transparency and the long-term interests of our stakeholders at heart.

This year has seen bpha strengthen its governance foundations while adapting to new challenges and opportunities. As we manage over 20,000 homes across our region, our responsibility extends beyond providing homes and actively contributing to sustainable communities.

Our governance structures balance competing priorities, manage risk effectively, and ensure that our social purpose remains central to everything we do.

Summary

The Governance section examines the internal mechanisms that enable bpha to operate effectively and responsibly. It explores our organisational structures, leadership accountability, colleague wellbeing initiatives and supply chain management practices – all of which combine to create a platform for delivering quality homes and connected communities.

Structure and governance

This theme outlines the fundamental frameworks and standards that guide bpha's operations, from regulatory compliance and risk management to the codes and principles that underpin our decision-making processes.

ESG themes covered:

- C25 Regulator of Social Housing
- C26 Viability and governance gradings
- C27 Code of governance
- C28 Not-for-profit
- C29 Organisational risk
- C30 Adverse regulatory findings

As a registered not-for-profit housing provider and Co-operative and Community Benefit Society, bpha operates under the oversight of the Regulator of Social Housing and adheres to the National Housing Federation's 2020 Code of Governance.

Our commitment to sound governance has been consistently recognised through the highest possible ratings. We maintain G1 governance and V1 financial viability ratings from the Regulator. This regulatory confidence is further reinforced by our A+ (stable) credit rating from S&P, which underscores stakeholder confidence in our fiscal responsibility and ability to deliver on long-term goals.

Risk management forms a critical component of our governance framework. We maintain a comprehensive risk register that identifies and monitors ESG risks, reviewed quarterly by our Operations Board and overseen by the Audit and Risk Committee. Meanwhile, bpha's annual Board Risk Day provides strategic-level review of emerging challenges and opportunities.

Throughout the reporting period, there have been no adverse regulatory findings related to money laundering or other compliance matters.

Board and Trustees

Effective governance flows from strong leadership. This theme examines the composition, diversity, performance and accountability mechanisms of bpha's Board, alongside the committee structures that provide specialist oversight and assurance.

ESG themes covered:

- C31 Board diversity
- C32 Board turnover
- C33 Audit Committee financial experience
- C34 Board make-up
- C35 Succession planning
- C36 External audit partner
- C37 Board effectiveness review
- C38 Conflicts of interest

Our Board consists of 75% non-executive directors to ensure independent oversight of our operations and strategic direction. As of March 2025, Board diversity reflects a variety of perspectives, with 38% women, 25% from BAME backgrounds and 12.5% with disabilities. The average age is 61 years with an average tenure of two years and maximum of six.

Leadership transition has been successfully managed with Jeff Halliwell appointed as Non-Executive Chair on May 1, 2024, alongside new Board members Rachel Barber and Robert Clark. This demonstrates our structured approach to succession planning, which includes regular review and planning for key positions across the organisation.

Board turnover over the past two years was 60% due to end of tenures. This planned turnover creates opportunities to refresh Board composition and enhance diversity while maintaining institutional knowledge. Meanwhile, the Senior Management Team continues to provide stable leadership, with a low turnover of 20% over the past two years.

We remain committed to the NHF Chair's Challenge, which works to increase diversity at senior levels across the organisation. Diversity of perspective also extends to our customers. Our Customer Service Improvement Panel provides input to the Board on service delivery through attendance at Customer Experience Committee and Board Strategy sessions.

Oversight and accountability

Our Audit Committee includes two Board members with recent financial experience, providing essential expertise for oversight of our financial reporting and risk management. KPMG has served as our external audit partner for 11 years.

Board effectiveness is regularly assessed, with the most recent comprehensive review completed in September 2021. All conflicts of interest are collated annually and published on our website, with a standing agenda item at each Board and Committee meeting to identify any conflicts relating to specific agenda items.

Our governance framework is supported by five specialist committees that provide focused oversight across key operational areas:

Audit and Risk Committee: Provides essential oversight of financial reporting, internal controls and strategic risk management, meeting quarterly with an annual joint session with the full Board.



Charlie, bpha colleague



Pennie and Ria, bpha colleagues

Remuneration and Nominations Committee: Ensures bpha attracts and retains the skills and expertise needed to deliver our Corporate Strategy, particularly important in today's challenging employment landscape.

Development and Asset Committee: Oversees our development programme and asset management strategies, ensuring effective stewardship of our property portfolio.

Customer Experience Committee: Maintains focus on customer service delivery and satisfaction, incorporating input from our Customer Service Improvement Panel.

Group Treasury Committee: Provides oversight of treasury management, funding strategies and financial risk management, ensuring robust financial governance across the Group.

Each committee operates with clear terms of reference and provides regular reporting to the Board – this creates comprehensive oversight across all aspects of our operations.



Staff wellbeing

We recognise that supporting our people across all aspects of their working lives – from fair pay and professional development to mental health and inclusive culture – creates the foundation for our service delivery to our customers and communities. This section explores how we approach being an externally recognised Great Places To Work employer.

ESG themes covered:

- **C39** Real Living Wage
- **C40** Gender pay gap
- **C41** CEO-worker pay ratio
- **C42** Equality, Diversity and Inclusion
- **C43** Employee wellbeing
- **C44** Professional development

Our colleagues are our greatest asset, and their wellbeing directly impacts our ability to deliver quality homes and connected communities. This year has seen significant progress in embedding wellbeing as a strategic priority, from launching our comprehensive Well@Work plan to achieving Great Place to Work certification for the fourth consecutive year.

Building a foundation of fair reward

Financial security forms the bedrock of colleague wellbeing. Every bpha colleague is paid in line with or above the Real Living Wage, ensuring that all our people receive fair compensation that reflects the true cost of living.

The median gender pay gap has shifted to -1.1%, meaning that for the first time since we began reporting in 2017, the data favours female employees. This represents a significant improvement from a 10.1% gap the previous year. The mean gender pay gap has also reduced substantially, from 13.4% to 9.3%. These improvements reflect our ongoing commitment to fair and transparent reward practices, alongside the impact of workforce changes following the expansion of our In House Maintenance service.

We maintain a CEO-to-worker pay ratio of 7.3:1, which compares favourably to broader corporate benchmarks. This ratio has remained stable as we continue to balance competitive leadership remuneration with our values-driven approach to organisational equity.

Pay transparency has become a cornerstone of our reward strategy. We published bpha's first Reward Strategic Plan to all colleagues in 2024 to provide clear insight into how pay, benefits and recognition are structured across the organisation. This transparency is supported by detailed pay equity reporting and the introduction of a Pay Panel to provide oversight of affordability and fairness on pay change requests.

Creating an inclusive and diverse workplace

Our commitment to equality, diversity and inclusion is built around two key pillars: continually improving our customers' experience by putting them at the centre of our goals, service design and decisions, and becoming an employer of choice that attracts and retains talent in a values-led organisation.

This year has marked the final phase of our three-year EDI strategy, with progress across multiple areas. We strengthened our inclusive identity through proactive responses to community challenges, including our anti-racist statement during the summer's civil unrest, which appeared on our website and was supported by colleague and customer support resources.

Inclusive recruitment practices have yielded positive results, with more ethnically diverse candidates being shortlisted (+4%), invited to interview (+9%) and appointed (+8%). This followed the introduction of redacted personal information at the application stage to mitigate unconscious bias, alongside more diverse interview panel composition and enhanced training for recruiting managers.

Our colleague inclusion groups, covering LGBTQ, gender equality, race, disability and carers, have provided safe spaces for dialogue and feedback, with each being supported by executive sponsors. These groups helped create an inclusive culture where all colleagues can bring their authentic selves to work. Furthermore, insights from our new EDI Partner, Farhanah Iqbal, who joined in December 2024, have identified opportunities to strengthen these groups with clearer guidance and frameworks to better support marginalised identities.

We have also made progress in addressing microaggressions in the workplace, with specialised training delivered to 40 customer-facing managers. This training has helped both colleagues and customers understand microaggressions and the importance of addressing these incidents promptly and effectively.

Looking ahead, we are developing our new EDI Strategic Plan, which is being informed by comprehensive consultation including ELT interviews, focus groups, site visits and colleague engagement sessions. This will build on our established foundations to drive inclusion, accessibility and equality with clearer targets, stronger monitoring and evaluation, and more structured education and awareness programmes.

From an external perspective, we are also asking our customers to share more information about themselves – this will enable our colleagues to provide a more tailored service to suit their needs.



Supporting colleague wellbeing holistically

Our Well@Work plan provides a comprehensive framework for supporting colleagues across all aspects of their wellbeing. This holistic approach recognises that wellbeing extends far beyond physical safety to encompass mental, social and financial dimensions, with success measured through improved retention rates, reduced sickness absence, enhanced engagement scores and positive exit interview feedback.

Well@Work: Our strategic framework for 2024-2026

Our commitment: Supporting employee wellbeing by developing a culture that reflects our values, creating a healthy working environment, and allowing colleagues to flourish and achieve their full potential.

Four pillars of support:

- **Body:** Physical health protection, activity awareness, lifestyle choices
- **Mind:** Mental health tools, stress management, career development
- **Social:** Belonging, inclusion, healthy work relationships
- **Financial:** Security, advice, pay transparency.

Key initiatives:

- Mental Health First Aiders programme providing ongoing support across the organisation
- MYNDUP online wellbeing platform with access to vetted practitioners and resources
- Occupational health review to better support colleagues with disabilities
- Flexible working options including job share, part-time and flexible hours
- Digital wellbeing focus covering security, anti-virus protection and education.

Comprehensive benefits framework spanning private healthcare to fitness support.

Mental health support remains a key priority, and we recognise that mental health absences align with the rising UK national average of approximately 8% of total sickness absence.

Our Mental Health First Aiders programme continues to provide important support across the organisation, with these specially trained colleagues offering advice and signposting those who might be struggling with stress, anxiety or depression. This complements our Employee Assistance Programme which provides confidential support to colleagues and their families through qualified counsellors and clinical psychotherapists.

A significant development this year has been the launch of MYNDUP, our new online wellbeing platform that provides colleagues with comprehensive mental health and wellbeing resources. MYNDUP offers access to a wellbeing library with blogs, webinars, audios, infographics and videos covering topics such as neurodiversity, menopause, financial wellbeing, stress and burnout. The platform also provides same-day access to virtual one-to-one sessions with vetted practitioners across therapy, counselling, life coaching, psychology and mindfulness, covering over 85 specialisms in more than 25 languages.

Meanwhile, our private healthcare offering through BUPA now covers all colleagues, with optional family membership, and our wellbeing portal provides digital resources such as virtual gym classes, mindfulness sessions, career guidance and financial advice. Following colleague feedback, we have also enhanced our fitness benefits by negotiating a 10% discount and no joining fee for Pure Gyms nationwide for colleagues, while maintaining our discounted rate at Bedford Heights, our Head Office site.

The introduction of Office 365 licenses for up to five personal devices per colleague, combined with digital wellbeing education covering personal security and cyber safety, further shows our commitment to supporting colleagues beyond the traditional workplace. Additionally, our partnership with Bedford Credit Union provides colleagues with payroll deduction savings options and access to personal loans and benefit schemes.

Listening and responding to colleague feedback

Great Place to Work surveys represent just one of the feedback loops for colleagues. This year, 82% of colleagues participated in the survey, with bpha achieving Great Place to Work certification for the fourth consecutive year – this is a significant achievement given the sizeable expansion of our workforce through our In House Maintenance service.

The survey results show continued progress, with 50 out of 52 statements improving from the previous year. Key metrics include 77% of colleagues agreeing that "I can be myself here", representing a 1% increase and meeting our 2024 target. Some proactive deeper analysis has revealed some varying experiences among different colleague groups, with a particular focus now on supporting colleagues with disabilities.

bpha colleagues participating in the bpha Leader Programme



Case study

You said, we did – turning feedback into action

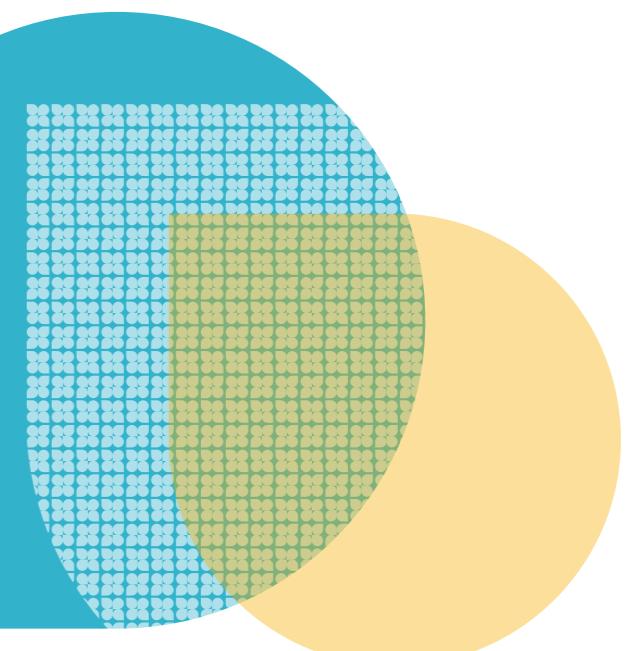
Great Place to Work surveys provide valuable insights, but the real value comes from how we respond to colleague feedback. Here's how we listened to the 2024 survey results and are turning insights into concrete action across four key areas...

Colleagues: Following feedback about wellbeing support, we are enhancing our Occupational Health services and introducing resilience training as part of our Well@Work strategy. We are also investing in digital wellbeing resources to provide colleagues with flexible support options

Customers: In response to colleague requests for greater customer connection, we are creating more opportunities for direct customer engagement through organised events and feedback sessions. This enables colleagues to better understand customer experiences and contribute to service improvements. We are also expanding volunteering opportunities that allow colleagues to make meaningful contributions to customer communities.

Engagement: Addressing calls for greater transparency, we have enhanced communication about our pay structures and financial wellbeing benefits to provide colleagues with clearer information about their rewards and progression opportunities. We are also strengthening our approach to bringing colleagues together through expanded Exchange sessions, team recognition programmes and collaborative activities.

Leadership: We have created the bpha Leader programme for aspiring and existing managers, incorporating direct input from GPTW survey responses. We are also developing tailored senior leadership programmes that address individual development needs while building consistent leadership capabilities across the organisation.



Professional development and career progression

Investing in our colleagues' professional growth remains a strategic priority, with 55 internal promotions and eight internal secondments showing how we champion career development from within. We also welcomed seven apprentices across multiple teams, while 190 vacancies were successfully filled during our property services expansion.

Our senior leader development programme, accredited by the Chartered Management Institute, has engaged 50 leaders in structured learning that incorporates colleague feedback from engagement surveys. The programme has received highly positive feedback, with participants noting its impact on broadening horizons and deepening understanding of management approaches.

Beyond leadership development, bpha actively supports colleagues in pursuing professional qualifications across all areas of the business. Currently, 31 colleagues are studying with bpha's support, undertaking qualifications ranging from AAT accounting certifications and CIH housing qualifications to specialist technical courses in building safety, construction and compliance.

Looking ahead, we are developing plans for an Apprenticeship Academy, due to launch in September 2025, with initial focus on levels 3, 4 and 5 qualifications. This is building on successful partnerships with institutions like Milton Keynes College, and recently with Bedford College, and we expect intake for 2025/2026 to be around 20 apprentices.



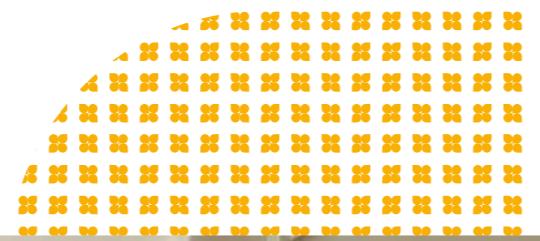
bpha colleague Rebecca volunteering at IMPAKT in Bedford

Bringing colleagues together through volunteering

Our volunteering programme demonstrates how colleague wellbeing extends beyond individual support to encompass community connection and social impact. Themed 'A Year in Our Communities', the programme encourages every colleague to volunteer for at least half a day, recognising the scientifically proven benefits that giving to others brings for mental and physical health, stress reduction and sense of purpose.

We have proactively reached out to key community organisations, schools, local authorities and charities to identify more volunteering opportunities.

The programme provides multiple benefits. Colleagues can connect with team members across departments, discover more about the communities where we work, learn new skills and make a tangible difference to local causes. Feedback from participants consistently highlights the team-building aspects and the satisfaction of contributing to community wellbeing, while managers report positive impacts on colleague motivation and engagement.



Recognition and engagement

Colleague recognition has evolved significantly through 2024/25 with the introduction of our inaugural Team Spotlight Awards. Senior leaders from across the organisation nominated teams that had made a significant contribution over the past year to customers, colleagues, the organisation, or all three. 12 teams were put forward and a panel of colleagues shortlisted three. Colleagues then had the opportunity to vote.

This new team award complements quarterly individual recognition through the You're Valued app, which continues to celebrate colleague achievements. Meanwhile, our long service awards have been enhanced with the addition of a five-year category to recognise over 30 colleagues during the year. We also celebrated colleagues who achieved apprenticeships and professional qualifications at our Streetfest event.

Exchange sessions have continued to provide vital forums for colleague engagement. As an example, over 300 colleagues connected to the March Colleague Exchange, while 35 leaders attended the Senior Leaders Exchange with three Customer Service Improvement Panel members participating. These sessions facilitate direct dialogue on topics ranging from pay and customer strategy to volunteering opportunities.

Alongside this, the 'Our bpha' forum has been established to bring together Chairs of our engagement and inclusion groups in bi-monthly meetings. This provides another important channel for employees and helps align support and motivation initiatives across different colleague networks.

Practical engagement improvements include the development of a Meeting Etiquette Guide, created with EMF and colleagues across the organisation to enhance meeting effectiveness. We have also conducted Royal London pension webinars.

Colleague benefits continue to show high engagement, with 161 colleagues (26% of headcount) participating in our buying and selling annual leave scheme. We are also developing a Leadership Framework for 2025 and designing a new leadership programme, as well as conducting a comprehensive review of our maternity and paternity policies to benchmark against other housing associations.

Case study

Streetfest: Connecting colleagues and promoting wellbeing

Held at Wicksteed Park in June 2024, StreetFest successfully brought together colleagues from across our operational region to connect, celebrate achievements and focus on wellbeing themes that matter to them.

A particular highlight of the event was the mental health presentation by guest speaker David Beeney, which generated significant engagement and positive feedback. His session led to many valuable discussions and raised awareness of mental health support both within and beyond the workplace.



The event served as a practical expression of our Well@Work strategic priorities by bringing together the mental, social and physical dimensions of colleague support in an inclusive and accessible format that celebrates our shared values and collective achievements.

David Beeney at StreetFest

Supply chain management

This final theme demonstrates how bpha leverages its procurement activities as a catalyst for positive change, working collaboratively with contractors and suppliers to deliver meaningful social and environmental impact across our communities.

ESG themes covered:

- C45 Procurement and social value
- C46 Procurement and environmental impact

As a housing provider with significant purchasing power across our operational region, bpha recognises that every procurement decision represents an opportunity to drive positive change beyond the immediate service or product being delivered.

Social value in procurement

We have a dedicated member in the procurement team who is responsible for tracking social value across our contracts. A key part of this is enabling resident representation at various stages of the tendering process, from initial consultations through to decision-making panels where appropriate.

This year has seen significant progress in realising tangible social value benefits from our procurement activities.

Community infrastructure and support represents a major area of focus. For example, contractors have supplied cookers to homelessness charities we support, providing both the equipment and professional installation services at no cost to these vital community organisations. We have also received direct monetary contributions to our Money Advice Team to specifically target support for customers facing gas meter debt challenges – a critical issue affecting vulnerable residents.

Skills development and employment opportunities continue to expand through our social value requirements. This year has seen the delivery of apprenticeships in bricklaying and carpentry trades, creating pathways into sustainable employment. While these opportunities are not exclusively reserved for bpha residents, they contribute to building local skills capacity in trades directly relevant to our sector. Additionally, a dedicated £6,000 fund has been established specifically for developing gardening and community spaces across our properties.

Direct community enhancement has taken multiple forms this year. Contractors have provided benches, plants, Christmas trees and fencing to improve communal areas and create more welcoming spaces for residents.

Sound procurement processes and customer engagement remain central to our social value approach. Most tenders now include at least a 10% weighting on social value considerations, meaning that social benefits are not treated as an afterthought but are embedded as a core evaluation criterion alongside quality and cost factors.

Customer involvement continues to be prioritised – for example, residents are currently helping to develop specifications for our communal cleaning tender to ensure the service design reflects their daily experiences and specific needs. Beyond specification development, customers participate in evaluation panels where appropriate, bringing their lived experience and practical insights to contractor selection decisions. Meanwhile, our resident inspectors programme provides ongoing contract monitoring to ensure that promised outcomes are delivered and that service quality meets customer expectations throughout the contract term.

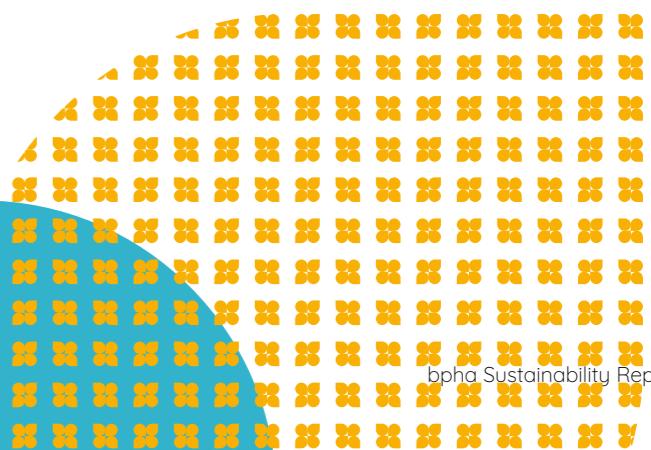
Sustainability in procurement

We consider sustainability requirements during the pre-procurement development stage – this involves consulting with key stakeholders, the supply market and our customers to understand what environmental benefits might be achievable through each contract. Where appropriate, sustainability criteria are included as part of the award process and monitored throughout contract delivery.

While our contractors implement various environmental measures, which include the use of electric vehicles and avoiding chemicals where possible, the most significant development this year has been the introduction of new requirements under the Procurement Act, which came into force at the end of February 2025.

Under the new Act, we now use a procurement-specific questionnaire for relevant over-threshold tenders, which includes a comprehensive section on carbon reduction and net zero commitments. For contracts worth more than £5 million, suppliers must provide a carbon reduction plan demonstrating how they are taking steps to reduce their emissions. They must also confirm their net zero target date and supply emission declarations.

This enhanced framework will strengthen our ability to capture and drive environmental improvements through our supply chain.





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