Sustainability Report 2026





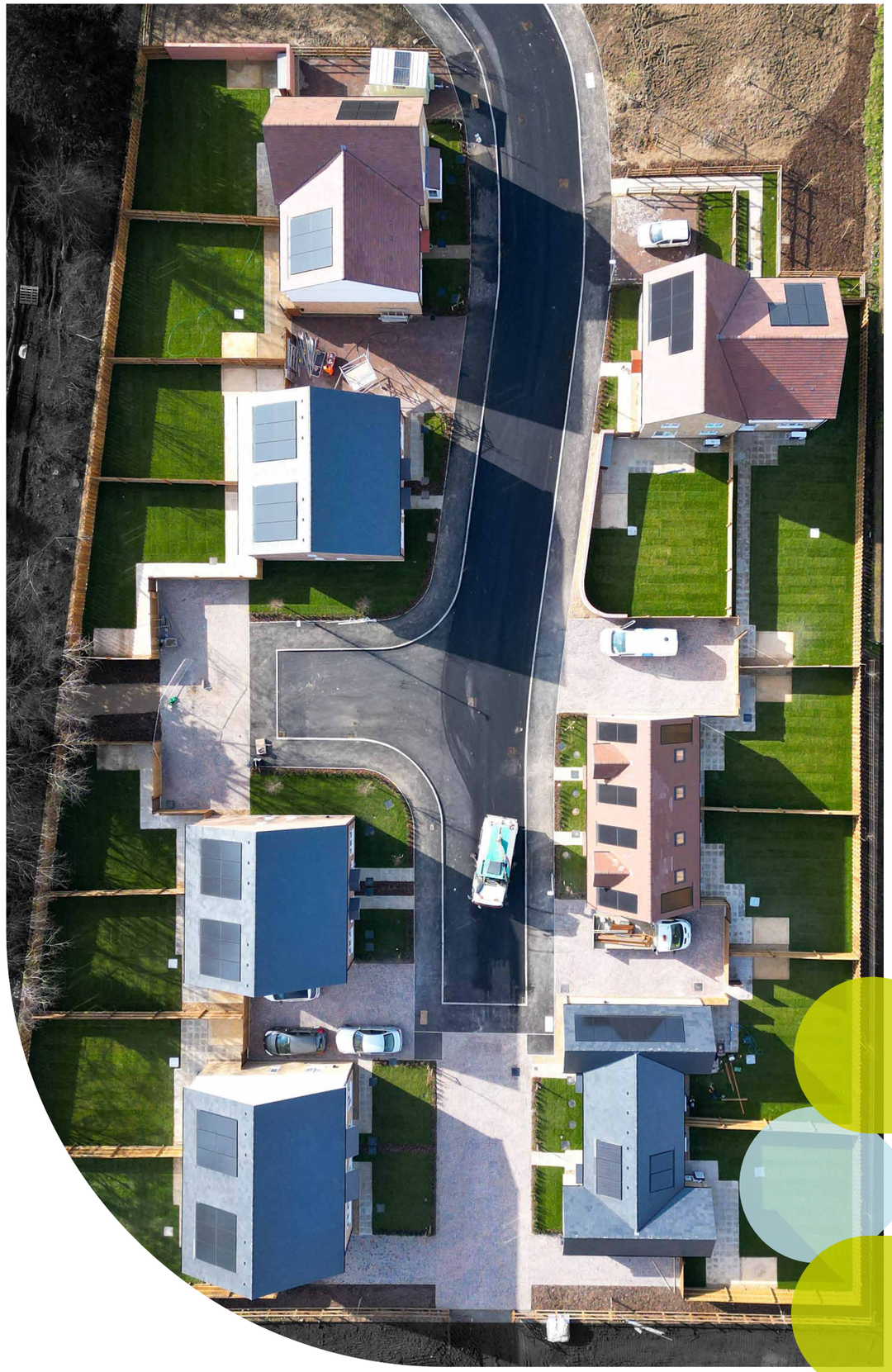
The Sustainability Reporting Standard

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 eight core SRS themes covering 44 criteria.

Eight themes of the SRS

- Climate
- Nature
- Resource management
- Affordability
- Building safety and quality
- Residents and community
- Structure and Board
- Employees



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Welcome from the Chair

I am pleased to introduce bpha's report on progress against the Sustainability Reporting Standard for Social Housing (SRS) for 2025/26.

This report highlights our performance and progress across our environmental, social and governance priorities. bpha now manages 20,770 homes across our region, as the sector continues to face significant challenges. These include the cost of living continuing to place pressure on household budgets and the ongoing high demand for quality, affordable housing.

To help meet these challenges we continued to understand more about our customers and our homes. We strengthened our use of data and insight to support better decision-making. Through initiatives such as bphaPulse and bphaConnect, we have improved the way we manage information, monitor performance and target investment, helping us respond more effectively to customer feedback and direct resources where they are needed most.

Building sustainable, efficient homes

During 2025/26, we completed 444 new homes, almost double the 233 delivered in the previous year. This growth was matched by improvements in quality and sustainability. Eighty-three homes (18.7%) achieved the highest Energy Performance Certificate (EPC) Band A rating, compared with 11 homes in 2024/25, while every new home with a formal EPC rating achieved at least EPC Band C, with three homes awaiting their formal rating. Linmere, a new community near Houghton Regis, contributed 42 of these Band A homes.

We also reached a significant milestone in our retrofit programme with the completion of Bury Court. Following a £9.8 million investment, every home within the block now achieves at least EPC Band C, alongside enhanced fire safety, security and ventilation measures. This progress keeps us on track for all homes to reach EPC Band C by 2030 and supports our longer-term ambition of achieving net zero emissions by 2050.

Customers at the heart of bpha

Listening to residents and acting on their feedback remains central. We launched a refreshed Customer Strategy, shaped by extensive engagement with customers, including our Customer Service Improvement Panel.

Our commitment to listening was further demonstrated through The Big Listen in October 2025. bpha colleagues had 994 doorstep conversations across local communities, generating 1,525 individual comments and more than 600 follow-up actions. The insights gathered have informed service improvements across repairs, communication and estate management.

At a time when affordability remains a major concern, our homes continue to provide value, with average rents at just 54.54% of median private market rents. Alongside this, our community hubs, volunteering programmes and partnership activities continued to support residents.

Strengthening how we work

During the year, we maintained the highest regulatory ratings from the Regulator of Social Housing, retaining both our G1 governance and V1 financial viability gradings. We were also pleased to receive the highest possible consumer grading (C1), demonstrating that bpha meets the customer-focused standards set by the Regulator and uses customer insight to improve what we do.

Our culture also remained healthy. bpha was named in Great Place to Work Top 100 Large Companies. 76% of colleagues described bpha as a great place to work, significantly above the UK average of 54%.

In March 2026, we launched People First, a new integrated people system, bringing payroll, recruitment, learning and development together within a single platform. Alongside this investment, our focus on colleague wellbeing has delivered tangible results, with sickness absence reducing and the proportion of absence linked to mental health almost halving during the year.

Looking ahead

As we look ahead, data and insight will continue to play a vital role in helping us work smarter, target resources more effectively and respond to the evolving needs of customers and colleagues.

At the same time, our commitment to achieving net zero by 2050 will be supported by continued investment in the energy efficiency of our homes and the resilience of our communities.

I hope you find the report interesting.

Jeff Halliwell

Chair, bpha Board



Environmental

The transition to net zero across the UK's residential sector remains a defining challenge for housing associations.

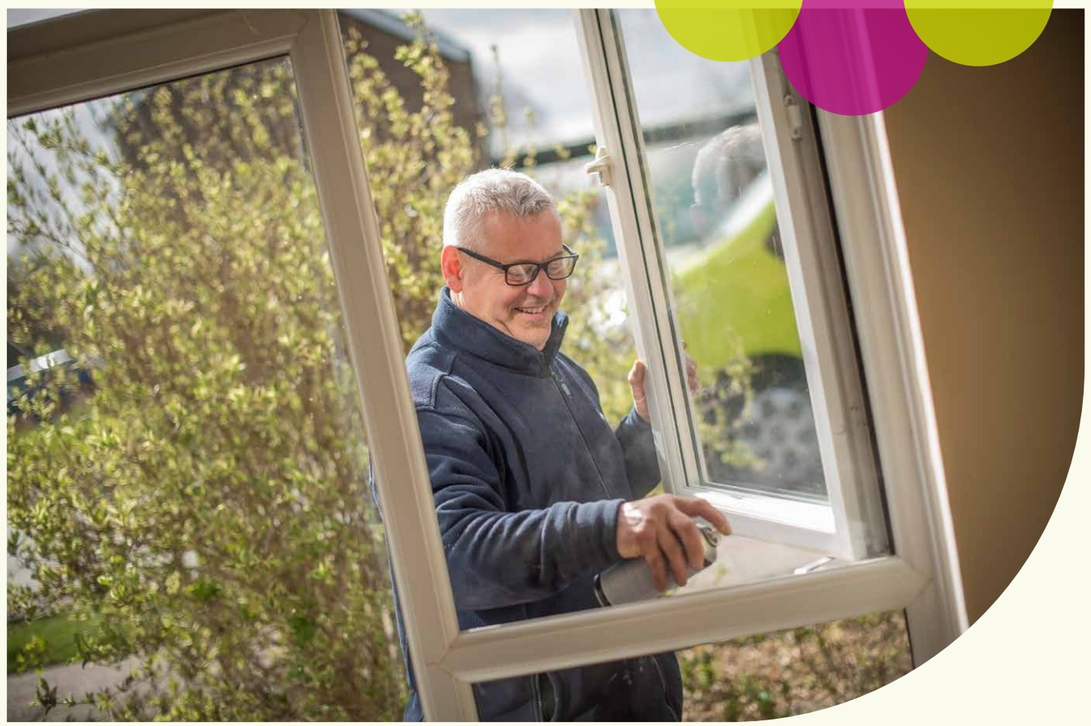
The built environment accounts for a significant share of the UK's domestic greenhouse gas emissions. As a landlord responsible for more than 20,700 homes across the region, bpha recognises the scale of its role in supporting a more sustainable, resilient future for the communities we serve.

Our environmental ambitions continue to be guided by our five-year Environment Strategy. Signed in December 2023, it sets out priority commitments across critical areas such as energy performance, biodiversity and water management. The strategy continues to evolve as we learn from our programmes and respond to a changing regulatory and climate landscape.

The extreme weather patterns witnessed in recent years highlight the urgency of this work. Last year (2025) was confirmed as the UK's warmest year on record. This was followed by one of the wettest and stormiest starts to 2026, with flooding and disruption. These swings between drought and flood periods are a direct reminder of the risks a changing climate poses to our homes and residents.

Summary

This chapter sets out bpha's environmental performance over the past year, covering our progress across Climate, Nature and Resource management themes. It details improvements in energy efficiency across new and existing homes, as well as our approach to reducing greenhouse gas emissions and mitigating climate-related risks. It also outlines the steps we are taking to enhance biodiversity and responsibly manage materials, waste and water.





Climate

This theme explores our work to tackle climate change across bpha's homes and operations. We chart our progress on energy performance in both existing and new homes, our net zero target and the retrofit activity underway to support it, alongside our latest greenhouse gas emissions data. This theme also covers how we are identifying and mitigating climate-related risks to our homes and residents, including flooding, water stress and overheating.

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 Progress towards net zero targets and strategy
- C5 Greenhouse gases
- C6 Flood risks
- C7 Water stress risks
- C8 Overheating risks

We are committed to reaching net zero by 2050, supported by ongoing investment in energy efficiency across our stock. Improving the performance of existing homes remains a focus, given that the vast majority of the homes that will exist in 2050 have already been built. The delivery of new homes is also a key part of this journey, not least because it offers greater opportunity to provide homes which are highly energy efficient from the outset.

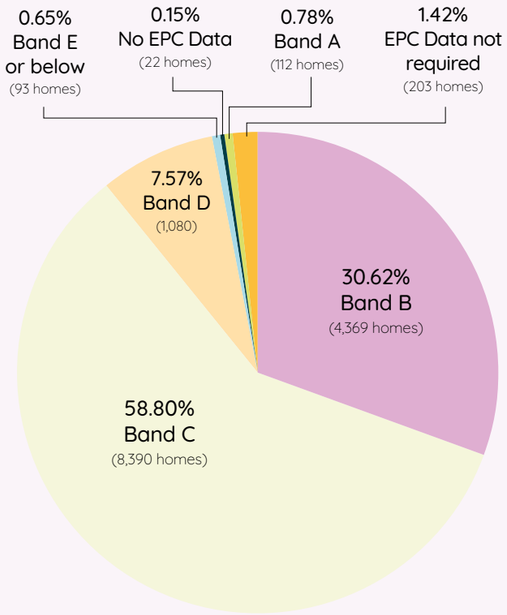


Improving energy efficiency across our homes

Energy performance remains fundamental to achieving our environmental objectives, reducing carbon emissions and helping residents manage their energy costs.

Across our existing homes, around 92% fall within EPC Bands A, B or C, or are properties where EPC data is not required. The average Standard Assessment Procedure (SAP) rating is 76.

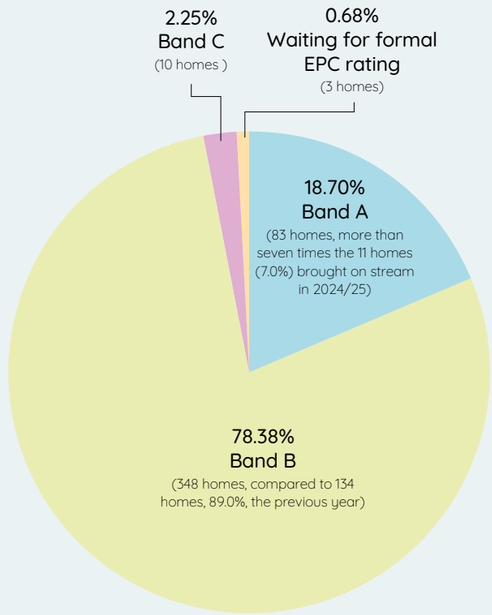
This is made up of:



We are prioritising the homes without an up-to-date EPC rating for survey this year. This continues our steady progress towards our target of bringing all homes to EPC Band C or above by 2030. Looking ahead, our retrofitting activities will prioritise properties with the greatest heat loss and lowest EPC ratings to maximise comfort, efficiency and long-term value for residents.

New homes completed during 2025/26 totalled 444, almost double the 233 homes delivered the previous year.

This included a marked jump in homes achieving the top EPC Band A rating.



Every new home with a formal EPC rating achieved at least EPC Band C, with three homes awaiting their formal rating, and the average SAP rating for new homes rose to 86.8, up from 86 in 2024/25. This strong Band A performance reflects schemes where bpha has greater control over design and specification from the outset, including our flagship Fen Drayton development and the regeneration of underused garage sites into new, highly efficient homes.

One of the standout contributors to this year's EPC A tally was Linmere, a new community taking shape just north of Houghton Regis, where 42 of this year's 83 Band A homes were delivered. Set within 90 acres of green open space, Linmere will ultimately deliver around 5,000 new homes across a series of connected neighbourhoods over the next 15 years, each designed with wellbeing and access to nature in mind – no resident will be more than five minutes from green space. Homes across the scheme benefit from thermally efficient fabric, photovoltaic panels and air source heat pumps, helping to reduce future energy costs for residents.

Case study

Transforming old garage sites into new homes

Across Bedford, former garage sites are being transformed into new, energy-efficient homes.

The full programme will deliver 21 homes across seven sites, ranging from wheelchair-accessible bungalows to family houses – all built to modern standards and achieving EPC Band A. This makes better use of land that has often fallen into disrepair, while helping meet local housing need.

One of the seven sites is on Dennis Road, Kempston. Part-funded by Homes England and delivered with local contractors BSG and Parrott Construction, four two-bedroom houses have been built here, each benefitting from air source heat pumps, allocated parking and an EV charging point.

The programme reflects bpha's wider commitment to making the best use of existing land and assets, delivering new, highly efficient homes in the places that need them most.



Retrofitting homes for the future

A targeted retrofit programme continues to focus on our lowest-performing homes – those rated EPC Band D or below. The aim is to bring these homes up to at least Band C, and some as far as Band B, in support of our 2030 target of EPC C or above across the whole bpha portfolio.

During 2025/26, 186 homes were retrofitted, representing 11.6% of the homes we still need to retrofit to meet our net zero commitments. This work was delivered through phase one and phase two of our retrofit programme which is funded through the Warm Homes: Social Housing Fund and delivered in partnership with our retrofit contractor.

Measures included loft insulation, wall insulation (internal, cavity or external), solar PV installations and demand-controlled mechanical extract ventilation in kitchens, bathrooms and wet rooms, alongside door undercuts to support effective ventilation.

The Vista regeneration programme also reached a significant milestone this year through the completion of Bury Court – the second high-rise block to undergo comprehensive energy efficiency upgrades as part of the programme. Completed in May 2025 following a total investment of around £9.8 million, the project delivered new windows, a renewed roof and external wall insulation, bringing every home in the block up to at least EPC Band C. Fire safety and security were also strengthened through new sprinkler, fire alarm and CCTV systems, alongside improved ventilation and new external EV charging points. Post-completion surveys found 92% of residents were satisfied with the works.

A smaller number of homes also received retrofit measures as reactive works, typically following a damp and mould case or a complaint about a home's warmth or habitability.



Greenhouse gas emissions

Our greenhouse gas emissions data is calculated on our behalf by SHIFT Environment, an independent environmental consultant, using the government's Streamlined Energy and Carbon Reporting (SECR) methodology.

This draws on a range of sources, including our asset management database, energy suppliers, payroll system and utility information provided by our head office landlord. Combined, this gives us a comprehensive picture of our Scope 1 (direct), Scope 2 (purchased energy) and Scope 3 (indirect) emissions.

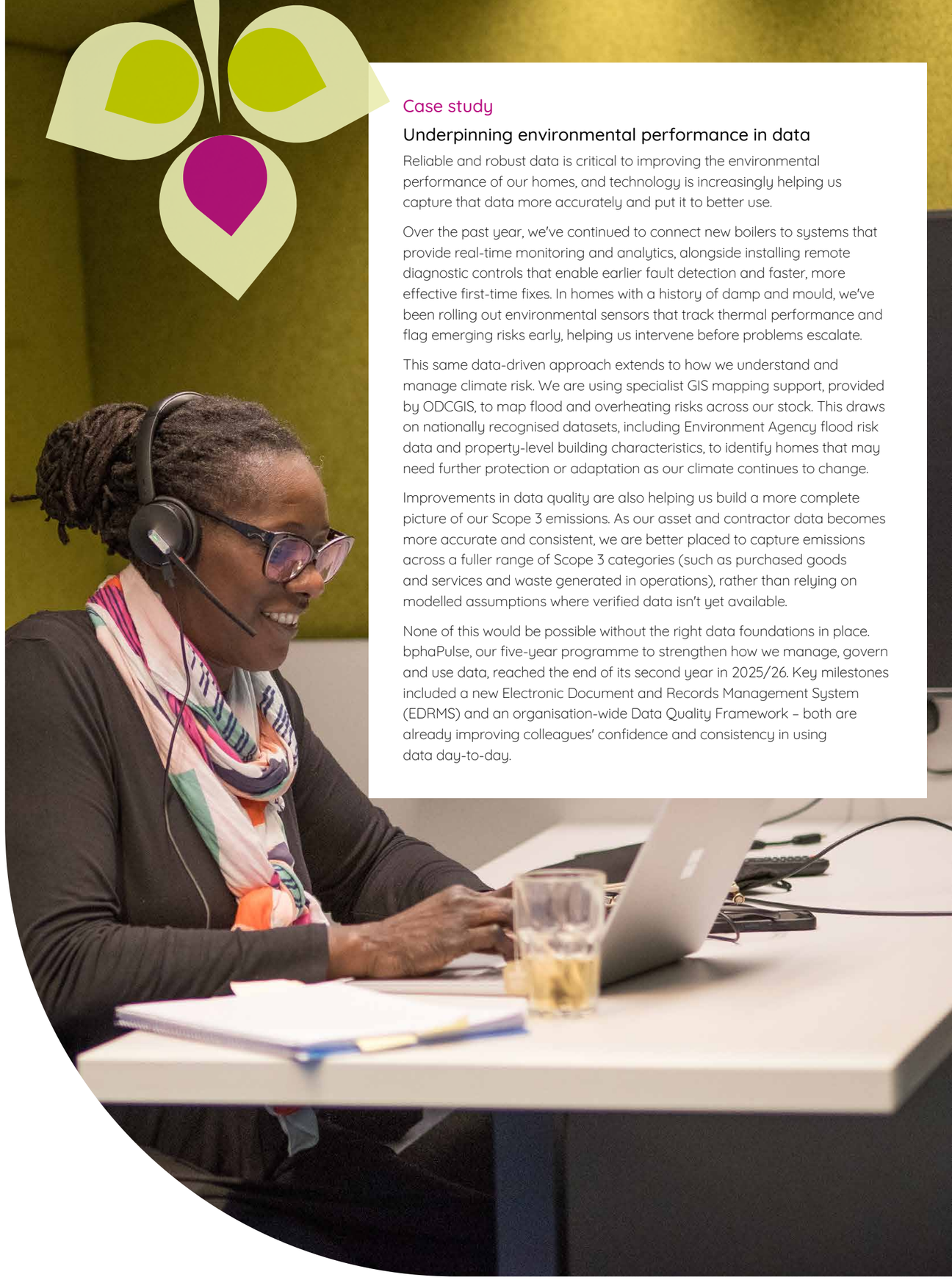


Our 2025/26 emissions data is summarised below:

Total Scope 1–3 emissions	40,562.6 tCO2e (up from 39,050.9 tCO2e in 2024/25)	3.87% increase
Scope 1 (direct emissions, for example, fleet and gas use)		3,434.6 tCO2e
Scope 2 (purchased electricity)		832.3 tCO2e
Scope 3 (indirect emissions across our wider value chain)		36,295.7 tCO2e of which: Use of sold products (largely resident energy use within our homes): 36,063.0 tCO2e Business travel: 145.6 tCO2e Fuel and energy-related activities: 87.1 tCO2e
Emissions per home	2,840 kg CO2e (up from 2,830 kg CO2e in 2024/25)	Marginal 0.4% increase

The year-on-year increase in total emissions is largely explained by two factors, rather than a genuine rise in our environmental footprint. Bringing more maintenance and repair services in-house means emissions previously generated by external contractors are now captured directly within bpha's own Scope 1 figures – reflecting more accurate and complete reporting, not new activity. At the same time, continued growth in our overall portfolio means a larger number of homes contributes to higher total emissions.

Measured on a per-home basis, the picture is more stable. Emissions rose by just 10 kg CO2e per home. We continue to work towards building a more complete picture of our Scope 3.



Case study

Underpinning environmental performance in data

Reliable and robust data is critical to improving the environmental performance of our homes, and technology is increasingly helping us capture that data more accurately and put it to better use.

Over the past year, we've continued to connect new boilers to systems that provide real-time monitoring and analytics, alongside installing remote diagnostic controls that enable earlier fault detection and faster, more effective first-time fixes. In homes with a history of damp and mould, we've been rolling out environmental sensors that track thermal performance and flag emerging risks early, helping us intervene before problems escalate.

This same data-driven approach extends to how we understand and manage climate risk. We are using specialist GIS mapping support, provided by ODCGIS, to map flood and overheating risks across our stock. This draws on nationally recognised datasets, including Environment Agency flood risk data and property-level building characteristics, to identify homes that may need further protection or adaptation as our climate continues to change.

Improvements in data quality are also helping us build a more complete picture of our Scope 3 emissions. As our asset and contractor data becomes more accurate and consistent, we are better placed to capture emissions across a fuller range of Scope 3 categories (such as purchased goods and services and waste generated in operations), rather than relying on modelled assumptions where verified data isn't yet available.

None of this would be possible without the right data foundations in place. bphaPulse, our five-year programme to strengthen how we manage, govern and use data, reached the end of its second year in 2025/26. Key milestones included a new Electronic Document and Records Management System (EDRMS) and an organisation-wide Data Quality Framework – both are already improving colleagues' confidence and consistency in using data day-to-day.

Mitigating climate risks

Flood, overheating and water stress all pose growing risks to our homes and residents as our climate continues to change.

Flood risk is mapped and assessed using specialist GIS support, drawing on Environment Agency flood risk data alongside other nationally recognised spatial datasets. Repairs are prioritised at higher risk homes and residents receive advice and support, including letters and leaflets on how to reduce their exposure.

Property-level data, building characteristics and wider environmental factors are combined through the same GIS mapping process to identify homes more susceptible to rising temperatures. This mapping has been reviewed within the last two years and continues to inform our asset management planning and our broader understanding of climate-related risk across the portfolio.

Water stress is a newly introduced criterion within this year's reporting and reflects its growing significance as an environmental risk. In the eastern side of the country, bpha operates across an area of high water stress, and prolonged dry periods in recent years have sharpened this focus. A formal water stress strategy is not yet in place, but meaningful progress has been made in reducing customer water consumption (detailed in full within the Resource management theme).



Nature

This theme explores our work to protect and enhance the natural environment across bpha's homes and communities. Here we set out our approach to increasing green space and biodiversity, including how we work with residents and partners to deliver measurable improvements, alongside our strategy for identifying, managing and reducing pollutants that could cause material harm.

ESG themes covered:

- C9 Green space and biodiversity strategy
- C10 Strategy to manage pollutants

Protecting and enhancing green space helps sustain healthy local ecosystems, from supporting plant and insect life to creating habitats for birds and other wildlife.

As well as being good for the environment, it also brings real benefits for our residents - with time spent in and around nature linked to improved mental health, reduced stress and a stronger sense of connection to the community. With much of our portfolio situated in urban areas, we place particular value on protecting and enhancing the natural spaces residents have access to, recognising the difference this can make both to local biodiversity and to how people feel about their living environment. Our strategy on enhancing green space and promoting biodiversity delivers practical improvements that benefit both residents and local habitats. This work is guided by plans developed with Bedfordshire Rural Communities Charity (Beds RCC), which provide a framework for measuring their impact.

The improvements delivered include the creation of wildflower gardens, reduced mowing regimes to support biodiversity, the installation of water butts, upgrades to underused green spaces, new outdoor picnic areas with seating, and the clearance of overgrown areas. Each site's improvements are tailored to local needs and opportunities identified in partnership with Beds RCC.

Our Community Engagement Team plays a central role in bringing this work to life – regular activities include tree planting initiatives and garden clearance programmes alongside local community groups to make outdoor spaces more accessible and wildlife friendly. We continue to engage communities to shape decisions about the green spaces on their doorstep.

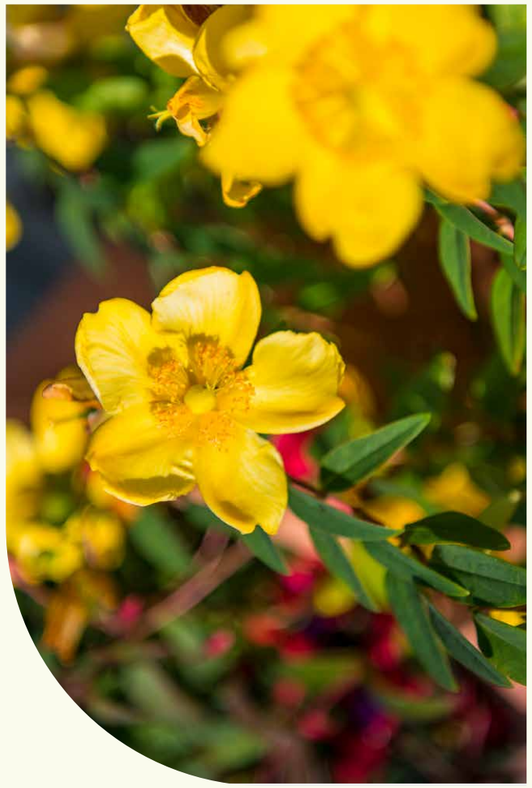
We also maintain a Biodiversity Net Gain target for new homes. This ensures that new development leaves local habitats measurably better off than before construction began.

Managing pollutants

We have an established, formal strategy on managing pollutants, delivered primarily through our Environmental Management System (EMS). This covers our homes, communal areas, development and construction activity, repairs and planned maintenance, procurement and supply chain, office operations and fleet management, and sets out our commitment to preventing pollution and minimising the environmental impact of our operations.

Environmental legislation is tracked through a dedicated Legal and Regulatory Register, while an aspects and impacts process helps us identify environmental risks and determine where documented controls and Key Performance Indicators (KPIs) are needed. Current controls include: the management of construction waste, coordination with contractors to reduce pollution during development and maintenance activity, reduced chemical use in grounds maintenance, and the selection of native plant species that support local wildlife.

The EMS also sets out our response to environmental emergencies such as fuel or chemical spills, flooding and illegal dumping – this is supported by spill kits, mandatory reporting, flood risk assessments and authorised waste disposal arrangements. Performance is tracked through compliance checks, incident reporting, contractor obligations and quarterly KPI reviews.



Resource management

This theme covers our work to manage water, waste and materials responsibly. It sets out our progress on reducing water consumption across our homes, diverting waste from landfill, and embedding sustainability more consistently into how we procure goods, services and materials.

ESG themes covered:

- C11 Strategy for using responsibly sourced materials
- C12 Strategy for waste management
- C13 Strategy for water management
- C14 Sustainability in procurement

Making the best use of the resources we depend on is central to reducing bpha's environmental impact and building a more resilient future for our homes and communities.

Preserving water

Our operating area is increasingly affected by water stress and prolonged dry weather.

Average water use across our stock now stands at 128.8 litres per person per day (lpd), an improvement of 7.5 lpd on last year's figure of 136.3 lpd. As a result, an estimated 73.45% of our homes (10,480) now meet the UK's 2030 target of 130 lpd, which is up substantially from an estimated 4,337 homes the previous year. Some of this improvement reflects a refinement to SHIFT's assessment methodology made in response to more detailed data provided by bpha, alongside progress on the ground – together.

This progress has been supported by our ongoing bathroom replacement programme, which continues to install water-efficient fixtures and fittings such as low-flow shower mixer taps, dual-flush toilets and baths with a capacity below 180 litres. Over the past year, 104 water efficient fixtures were installed. For new-build homes, we maintain an ambitious target of 110 lpd. This is well below the wider water industry's target of 123 lpd by 2045, though we recognise that the UK Government's ambition to hit 110 lpd across the sector by 2050 will require further progress in the years ahead.

Residents themselves also have a part to play in reducing water use. Through a partnership with Anglian Water, bpha has been providing free water butts to residents, which is helping people capture and reuse rainwater around the home and garden. Alongside this, we send out communications encouraging simple, practical changes that help reduce day-to-day water use.

Water stress is also increasingly shaping the planning landscape in parts of our operating area. In Greater Cambridge, for example, water scarcity has become a genuine barrier to new housing delivery, with the Environment Agency objecting to developments over supply concerns and the Government establishing a dedicated Water Scarcity Group to help unblock delayed schemes. As a landlord, we recognise that future development may need to factor in tighter water efficiency standards.



Case study

Among the best in the country for water efficiency

Droughts are becoming more frequent across the UK, and 2025 brought the country's driest spring in 50 years. Reducing water use across our homes is becoming a more urgent priority.

Independent analysis from SHIFT Environment benchmarks bpha's homes against around 40 other social landlords each year, and this year's results position us among the strongest performers in the sector, with our homes using an average of just 128.80 litres per person per day.

This gives us a solid foundation as we continue working towards the Government's tighter future target of 110 lpd. It also reflects the combined effect of our bathroom replacement programme, resident-facing initiatives such as our partnership with Anglian Water, and closer collaboration with SHIFT to refine how we measure our progress.

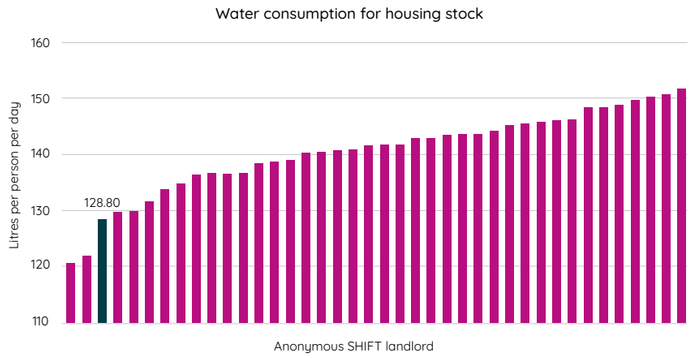


Figure 1 bpha's current water usage estimated and benchmarked against other social landlords

Minimising our waste to landfill

Our strategy for managing waste includes building materials. This is delivered through our Environmental Management System (EMS), in house maintenance arrangements contractor controls and a network of certified waste partners.

Our partnership with Travis Perkins gives us enhanced visibility across our supply chain. Through its AnyJunk recycling and recovery programme, 94.5% of bpha's construction and maintenance waste is diverted from landfill. We also use a dedicated waste contractor to divert office waste from landfill, and measure waste generated by our In House Maintenance Team to better understand our operational waste.

Contractors follow the same standard. LivGreen's Waste Management Procedure follows a simple hierarchy – reduce first, then reuse, recycle and recover. It also covers legal duty of care, the use of approved waste contractors, safe handling and storage, and waste planning for individual projects. We track performance through waste diversion rates, contractor returns, waste transfer notes and quarterly KPI reviews.

Responsible procurement of materials and services

We consult early with stakeholders, the supply market and our customers to understand what sustainability looks like for each contract. Where appropriate, sustainability criteria are built into the award process and monitored as a KPI throughout the contract, which is overseen by the relevant Contract Manager and reported to our Chief Procurement Officer.

We don't yet apply a consistent weighting for environmental impact across our procurement policies.

Bringing more maintenance and repair work in house has given us much greater oversight of the materials we use and the wider supply chain behind them. Our relationship with Travis Perkins gives us better visibility of the environmental credentials of the materials we source – this helps us identify where sourcing decisions could be improved. For the small number of external contractors we still rely on, environmental vetting remains built into our procurement process, and we work with these suppliers to agree on environmental metrics that can be tracked and reviewed.



Social

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

Across our communities, the pressures of daily life continue to shape what customers need most from us, whether that's affordable rent, a safe and well-maintained home, or support at difficult moments. Our teams draw on direct conversations, panels and data to shape decisions and guide actions with customers. The following pages set out how this approach has translated into real change for bpha customers.

Summary

This chapter details bpha's progress on affordability, safety and community over the past year. It covers how homes remain within reach for local people, the investment made in keeping them safe and well maintained, and the breadth of work carried out with and for customers – from listening and complaint handling to customer support, community partnerships and social value delivered through procurement.





Affordability

The Affordability theme covers how bpha keeps homes within reach for local people, from the rent we charge relative to the wider market to the mix of tenures across our portfolio. It also covers the steps we take to help customers manage the cost of energy in their homes.

ESG themes covered:

- C15 Affordability metrics
- C16 Tenure of existing homes
- C17 Tenure of new homes
- C18 Energy affordability

Demand for affordable homes continues to outstrip supply across our operating area, and cost of living pressures mean many households are still feeling the squeeze on what they can afford.

Serving a region with a population of around four million, our role is to make sure local people can access a quality home without being priced out of the area they call home. Genuinely affordable housing remains central to keeping communities stable amid this ongoing period of financial challenges.

How our rents compare

We measure affordability against two key metrics:

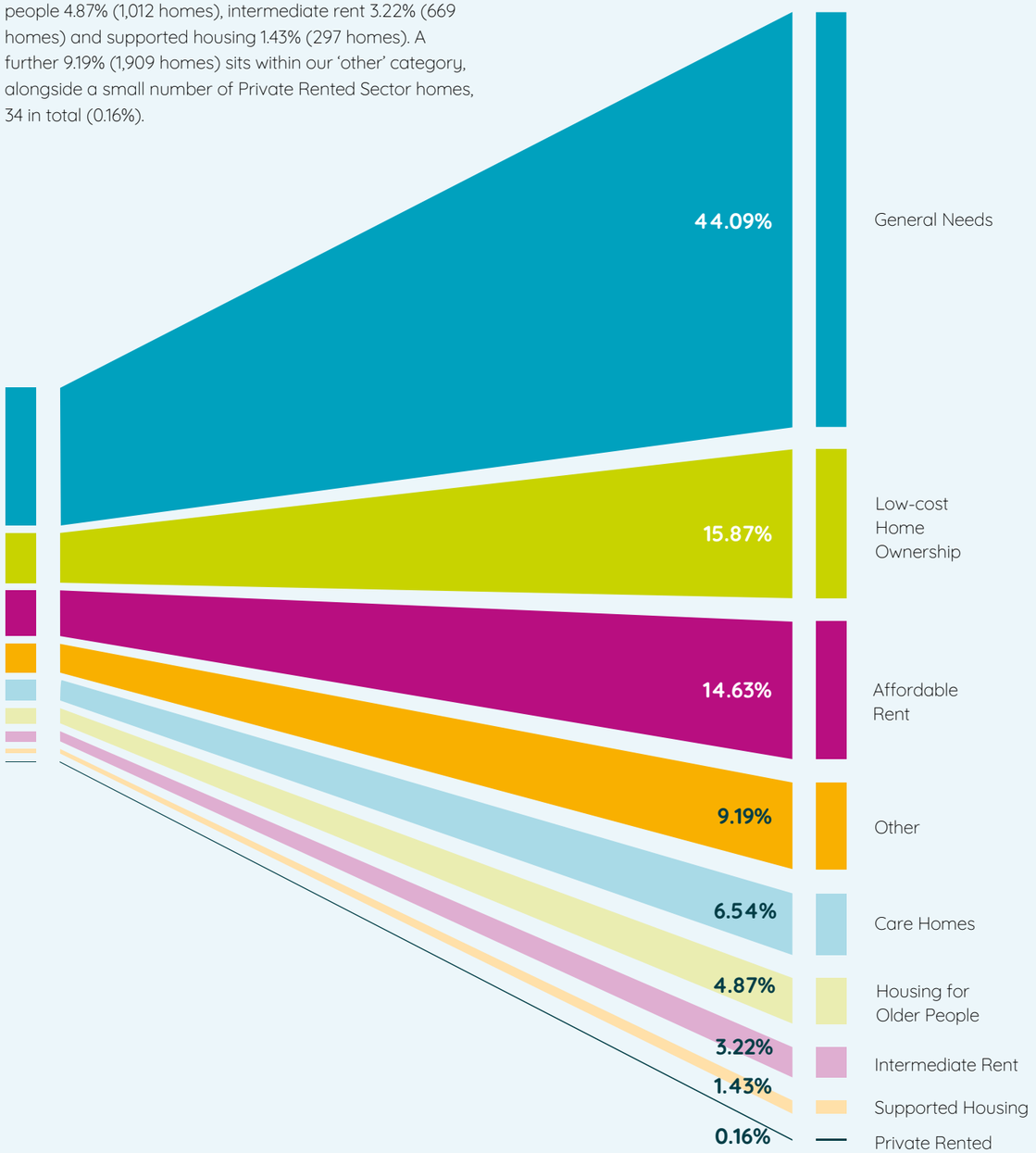
- Rent compared to Local Housing Allowance (LHA): 71.07% (up slightly from 69.38% in 2024/25)
- Rent compared to median private rental sector (PRS) rent: 54.54% (unchanged from 2024/25)

These figures show that our homes remain significantly more affordable than the private rented sector. While the LHA comparison has moved slightly, it continues to reflect rent setting that balances affordability for customers against the financial sustainability bpha needs to keep investing in new and existing properties.

Growth and housing tenure

In terms of volumes, our portfolio grew to 20,770 homes at 31 March 2026, up from 20,156 the previous year.

The tenure mix remains broadly stable: general needs (social rent) is the largest category at 44.09% (9,157 homes), followed by low-cost home ownership at 15.87% (3,296 homes) and affordable rent at 14.63% (3,038 homes). Care homes account for 6.54% (1,358 homes), housing for older people 4.87% (1,012 homes), intermediate rent 3.22% (669 homes) and supported housing 1.43% (297 homes). A further 9.19% (1,909 homes) sits within our 'other' category, alongside a small number of Private Rented Sector homes, 34 in total (0.16%).



We completed 444 new homes during 2025/26. Affordable rent made up the largest share of completions at 39.2% (174 homes), followed by low-cost home ownership at 36.7% (163 homes), general needs social rent at 20.5% (91 homes) and intermediate rent at 2.9% (13 homes). A further three homes fell within the 'other' category, representing 0.7% of completions. Alongside this, 74 homes were disposed of during the year, while 240 homes were acquired, including a significant number of general needs properties – this reflects the transfer of stock from Clarion Housing into bpha's portfolio.



Easing the burden of energy costs

Reducing customers' exposure to high energy costs is central to how we think about affordability more broadly.

We continue to invest directly in the energy performance of our stock, targeting the homes with the greatest potential for improvement through our retrofit programme. As detailed in our Environmental chapter, around 92% of existing homes are now rated EPC Band C or above, with 186 homes retrofitted during 2025/26 through the Warm Homes: Social Housing Fund.

For new homes, performance is stronger still. Every new home with a formal EPC rating achieved at least EPC Band C, with three homes awaiting their formal rating. Our Fen Drayton development showing what's achievable when we have full control over specification from the outset – all 14 homes there reached EPC Band A through enhanced fabric efficiency, solar PV and air source heat pumps.

Where bpha supplies heat or electricity through communal or central plant arrangements, energy is procured through utilities broker EIC, which secures the best available market rates. Costs are fixed in advance with oversight from the executive team, giving customers price certainty regardless of wider market volatility. Our heat network operates on a non-profit basis, and we continue to consult with shared owners and leaseholders on longer-term energy arrangements to deliver maximum benefit.

Alongside investment in the homes themselves, we're building support for customers to manage their own energy use more effectively. Our Independent Living Team has started working with Groundworks, a charity providing energy efficiency advice and support for low income customers across the East of England. Our Money Advice Team includes a colleague trained in energy awareness, who offers advice on saving money and works closely with our surveyors. We also refer customers to 'Better Housing Better Health' who provide advice, support and vouchers.





Building safety and quality

This theme looks at how bpha keeps homes safe and well maintained. It details how we maintain statutory compliance and take a proactive approach to risk management, as well as the day-to-day quality of the repairs service and investment made to keep homes up to standard.

ESG themes covered:

- C19 Safety of homes
- C20 Decent Homes Standard
- C21 Damp and mould risk

Maintaining building safety is a top priority, and we're committed to ensuring every required check is completed on time. Our safety programme covers gas, fire, electrical, asbestos, water and lift safety, each contributing to our wider commitment to providing a safe home for every customer.

We achieved compliance across all key safety areas during 2025/26:

- Gas safety checks: 100%
- Fire risk assessments: 100%
- Electrical safety checks: 99.92%
- Asbestos management: 99.75%
- Legionella risk assessments: 100%
- Communal lift safety checks: 100%.

A proactive approach to safety

We're increasingly using technology to identify risks before they become problems instead of responding after something has gone wrong.

New boilers are now connected to systems that provide real-time monitoring, with remote diagnostic controls helping us spot faults earlier and fix them first time. Smoke alarms across all homes with gas appliances communicate wirelessly and send real-time alerts, while homes with a history of severe damp and mould are being fitted with environmental sensors that track thermal performance and flag emerging risks early.

This is possible through the data foundations we've been building. bphaPulse is our five-year programme to strengthen how we manage and use data.

Since bringing maintenance and repairs in-house, we've also invested in tools such as our Totalmobile system and a live 'on the way' tracking service – this keeps customers better informed and reduces missed appointments.

Setting the standard for a decent home

As of 31 March 2026, 99.99% of our homes met the Decent Homes Standard.

Meeting this standard is a baseline requirement and reflects our commitment to ensuring every customer lives in a home that's warm, safe and well maintained. It also continues to guide how we prioritise investment across our stock.

Of the three properties that fell below standard, two were due to hoarding (one of which has since been resolved) and one due to ongoing work with damp and mould. In the two remaining cases, we continue to work closely with the customers involved, with progress monitored by our Healthy Homes Group.

Case study

Investing in quality, efficient homes

This year, we carried out around 4,000 home inspections, meaning 97% of our homes now have a stock condition survey completed within the last five years. This gives us an accurate, up-to-date picture of where investment is needed most, and directly informs where that investment is channelled.

During 2025/26, £23m was invested in replacing components across our stock:

- Kitchens: £6.3m invested, 614 components replaced
- Boilers: £3.1m invested, 753 components replaced
- Windows and doors: £2.2m invested, 990 components replaced
- Energy efficiency improvements: £2.2m invested
- Fire safety: £2.0m invested
- Bathrooms: £1.7m invested, 375 components replaced
- External works (including roofing): £1.5m invested, 671 components replaced
- Other components: £3.5m invested
- Garages: £511,000 invested.

By understanding our portfolio and what each home needs, we can target investment where it makes the biggest difference to customers.



Tackling damp and mould early

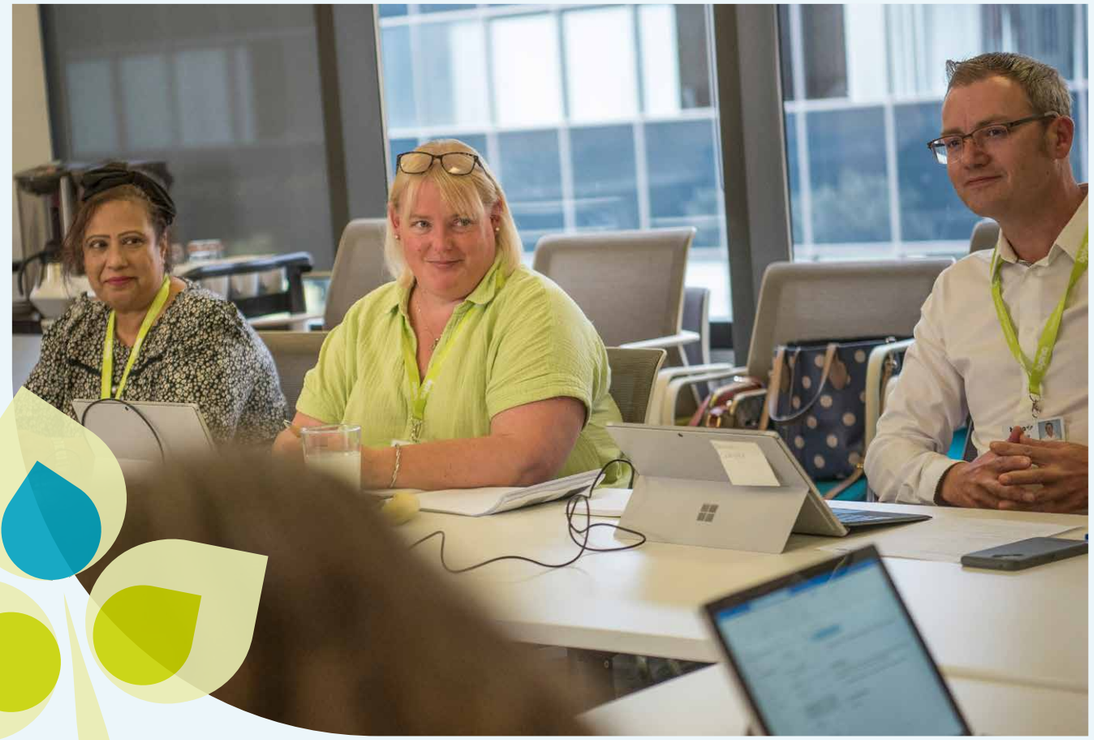
We take a proactive approach to identifying damp and mould at the earliest opportunity. Customers can report concerns at any time through our customer contact channels, while stock condition surveys, undertaken on a five-year cycle, help us maintain an up-to-date understanding of the condition of our homes and identify potential issues before they escalate.

Where damp and mould is reported by a customer or identified through an inspection, a dedicated investigation determines the underlying cause before remedial works begin. Customers receive clear information about the repair process, what to expect and practical advice to help manage moisture within their home.

All front-line housing and repairs colleagues are trained to recognise the signs of damp and mould. Our In House Maintenance Team can also identify and report concerns while carrying out routine repairs and maintenance visits.

Every case is logged and monitored through our customer relationship management (CRM) system, providing oversight from initial report through to resolution. This enables us to respond quickly, support compliance with the requirements of Awaab's Law, and protect our customers' health, safety and wellbeing. Emergency hazards are made safe within one day, with significant hazards addressed within 10 days.





Residents and community

The Residents and community theme sets out how bpha listens to and works with customers. This includes the mechanisms in place to hold us to account and handle complaints, the individual and community-level support we provide, and the social value delivered through the way we procure goods and services.

ESG themes covered:

- C22 Resident satisfaction
- C23 Resident involvement in scrutiny and governance
- C24 Response to complaints
- C25 Additional support for tenants
- C26 Community building
- C27 Social value in procurement

During 2025/26, we launched our refreshed Customer Strategy which has been shaped by extensive customer insight, including from our Customer Service Improvement Panel (SIP) and Tenant Satisfaction Measures.

It sets out six priorities: delivering person-centred services tailored to individual needs; using feedback to improve services and maintain safe, well-managed homes; enhancing digital services; better understanding the people behind the front door; strengthening our local presence and partnerships; and championing the customer voice at every level of decision-making.

Alongside this, SIP worked with us to co-design nine Customer Commitments, setting out what customers can expect from bpha:

- We will keep your home safe and well looked after
- We will communicate clearly and honestly
- We will listen to you and use your views to improve our services
- We will treat you with respect, fairness and kindness
- We will make it easy for you to report issues and get support
- We will handle complaints fairly and with care
- We will support you and your community
- We will be open and honest about how we are doing
- We will promote equality, diversity and inclusion.

Two organisation-wide programmes continue to underpin this work. The first is bphaConnect, our programme to strengthen customer services. This year, the main focus has been on the Customer Communications Centre and In House Maintenance Service, delivering new performance dashboards, agreed priority KPIs and early CRM enhancements to support more consistent, outcome-focused ways of working. This sits alongside bphaPulse, our five-year data drive initiative, which is helping us better understand and respond to what customers tell us.

Listening to and empowering customers

Our Tenant Satisfaction Measures (TSMs) are one of the clearest windows we have into how customers feel about our service. Gathered through an independent survey of 1,684 customers, 2025/26 saw overall satisfaction rise to 65.7%, up from 63% the previous year.

That average, though, hides some real variation. Satisfaction among rental customers aged under 24 stood at 58.8%, against an average of 76% across all rental customers. The picture for shared owners in the same age group, meanwhile, stands at 33.8% for customers aged under 24 against an average of 51.6%.

To understand what was driving this, we held two online focus groups with customers aged 16 to 24. This has given us a clearer picture of where the service isn't yet meeting younger customers' expectations and will inform future actions.

We've also analysed results by age, tenure, location, property type, length of tenure and ethnicity to build a fuller understanding of where experience differs. This along with further engagement such as focus groups, help us target improvements where they're needed most. Results are reviewed quarterly with department leads to track progress and reported quarterly to customers via our website.

Our Customer Communication Centre handled over 95,000 enquiries, with a number of improvements delivered through 2025/26:

- Average call waiting times reduced from 14.5 minutes to 6.5 minutes
- Abandonment rate reduced from 21.5% to 11.5%
- Reintroduced callback facility so customers keep their place in the queue without waiting on hold
- WhatsApp usage growing steadily (now handling around 1,350 enquiries a month).

Our online customer portal – my.account - has also grown steadily and is supported by campaigns including my.50, a monthly prize draw for registered users. We now have over 10,000 registered portal users, with 1,500 using it regularly each month. A dedicated portal group meets monthly to identify improvements, and we've recently scoped the ability to report communal repairs, due to be built in the first quarter of 2026/27.

The Place, our online engagement platform, saw 5,826 visits during the year and generated 266 contributions across various topics. Following feedback that the need to register was putting people off, we removed this requirement to make the platform easier to access and use.

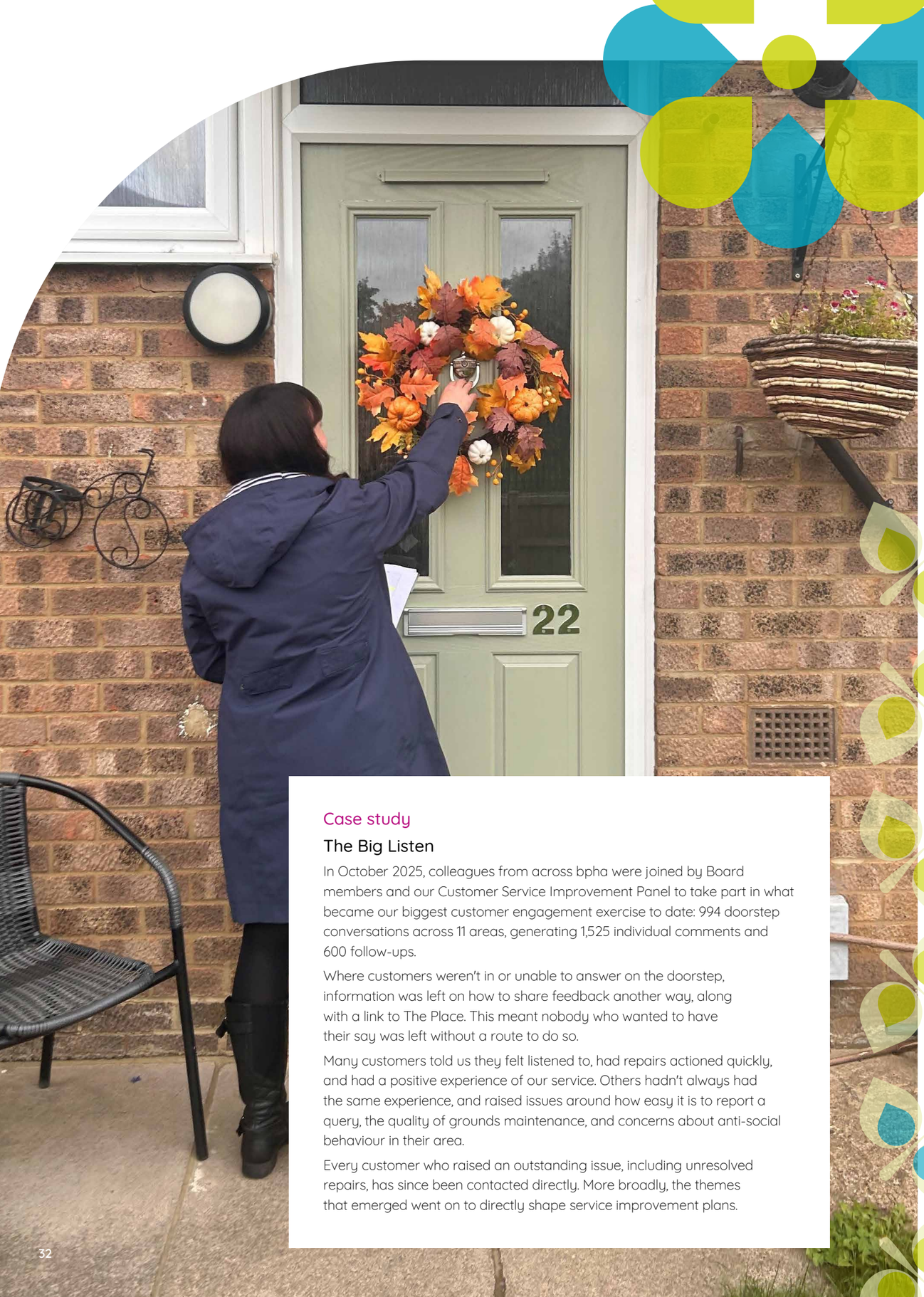
Our Customer Service Improvement Panel celebrated its first anniversary in July 2025, and its influence continues to grow. Recommendations from the panel are now embedded across multiple service areas, and its activity over the year included:

- Deep dive reviews of the customer portal (my.account), repair responsibilities, Customer Commitments, our No Access process and the Voids review
- Supporting procurement activity, including for Project Vista and our TSM survey supplier
- Supporting colleague and Board member recruitment
- Attending training on TSM scrutiny, Hidden Voices and Awaab's Law
- Representing bpha's customer voice at national conferences, including the National Tenant Conference, Housing 25 and the National Housing Federation Customer Experience conference
- The Chair and Vice Chair are members of the Customer Experience Committee and ensure customer perspectives are reflected in Board-level discussions.

Resident Inspectors focus on grounds maintenance and communal cleaning. New inspectors have been recruited across Bedford, Cambridge, Peterborough and Oxford.

Another important body is our High-Rise Building Safety Group. Bringing together customers from high-rise blocks with bpha colleagues from compliance, housing and health and safety, the group provides oversight and challenge on building safety matters specific to their homes.

A broader programme of focus groups this year included reaching customers in Luton and Bedford, younger customers, ethnically diverse customers, shared owners and portal users. One example was a survey of customers receiving a grounds maintenance service, run in response to concerns about our main contractor. The results identified improvements and engaged a second contractor to support more complex locations, before returning with a follow-up survey three months later.



Handling complaints and putting things right

Complaints give us one of the most direct signals of where our service is falling short. During 2025/26, 93% of Stage one and 91% of Stage two complaints were responded to within target timeframes.

Our Ombudsman maladministration rate stood at 71%, down from 76% the previous year. Every determination has been reviewed in full, with all recommendations put into place.

Resolve, our customer-led complaints review group, plays a central role in scrutinising this area by reviewing both individual complaint outcomes and our wider complaint-handling process against the Housing Ombudsman's Complaint Handling Code. It identifies what is working well, alongside areas for improvement, with recommendations from 2025/26 now being taken forward. The group also contributed directly to this year's annual Complaints and Service Improvement report.

Supporting individual tenants

Some of our most valuable work happens when we help individual customers navigate financial pressure, the impact of ill health, or the practical challenges of maintaining a tenancy.

Our Tenancy Sustainment Team provides early, targeted support to customers at risk of losing their home, a key focus being to build core skills such as budgeting, income maximisation and understanding tenancy responsibilities. During 2025/26, the team received 80 referrals, with 60% progressing to assessment and over one third moving into full allocation. Customers who engaged with the service benefited from structured, personalised support and coordinated multi-agency input, which is helping them stabilise their housing and build longer-term resilience.

Our Money Advice Team received 1,762 referrals over the same period. Its major activities include supporting customers with benefits guidance and financial interventions to help them sustain their tenancy.

Alongside this, our Specialist, Supported and Homelessness Resettlement service help customers with additional needs live safely, independently and with confidence. This year, we supported 86 customers across our specialist housing portfolio and 11 customers through our Homelessness Resettlement Pathway, of whom 10 are still sustaining their tenancy successfully. The latter was delivered in partnership with Bedford Borough Council.

Our Independent Living Team also play a direct role in helping customers remain safe, independent and financially stable. Their work includes securing backdated benefit payments and tailored arrears plans. Another example this year was at Queens Court in Bedford, where customers raised concerns about the existing stairlift. Following consultation, a passenger lift was installed in April 2026 and has significantly improved accessibility for the block's ageing population, particularly those living on the first floor. Independent Living has also begun working with Groundworks, a charity offering energy efficiency support to customers.

Elsewhere, through Bedford Giving's Taste of the Workplace programme, we partnered with a Year 9 tutor group at Daubeney Academy on a month-long, real-world housing project. Here, 25 students were tasked with designing a new housing scheme, taking into account sustainability, community infrastructure and local need. As part of the project, the students visited our Wixams site and head office to engage with colleagues on topics such as home safety, customer engagement and careers in the housing sector.

Case study

The Big Listen

In October 2025, colleagues from across bpha were joined by Board members and our Customer Service Improvement Panel to take part in what became our biggest customer engagement exercise to date: 994 doorstep conversations across 11 areas, generating 1,525 individual comments and 600 follow-ups.

Where customers weren't in or unable to answer on the doorstep, information was left on how to share feedback another way, along with a link to The Place. This meant nobody who wanted to have their say was left without a route to do so.

Many customers told us they felt listened to, had repairs actioned quickly, and had a positive experience of our service. Others hadn't always had the same experience, and raised issues around how easy it is to report a query, the quality of grounds maintenance, and concerns about anti-social behaviour in their area.

Every customer who raised an outstanding issue, including unresolved repairs, has since been contacted directly. More broadly, the themes that emerged went on to directly shape service improvement plans.

Building stronger communities

Beyond individual support, we also invest heavily in the spaces, activities and partnerships that help communities thrive collectively.

Our Community Engagement hubs remain a valued resource across Bedford and Cambridge and engaged 3,495 community members during 2025/26, of whom 445 were bpha customers. The hub network, which includes Café Connect, Kingswell Hub, Trumpington Hub, VIP Hub Cambridgeshire, Jolly Tots, Open Doors and Christ the King, offers health and wellbeing support, money and budgeting advice, skills development, employment support, and activities aimed at reducing social isolation. A new hub in Trumpington was launched using almost £20,000 from Cambridgeshire County Council to support residents aged over 65 and employing a dedicated Activities Coordinator.

Smaller, grant-funded initiatives also played their part in bringing communities together. Examples from across 2025/26 include:

- A six-week summer sports and family activity programme in Kingsbrook, delivered with Sporting Aid CIC to reduce anti-social behaviour and build community cohesion (this has since expanded into a 44-week annual offer)
- The Hubbily Ever After fund, supporting activities and training at our Kingswell and Queens Park hubs
- The Happy People Happy Communities fund, delivering wellbeing sessions including boxercise, yoga and art across several of our hubs
- A grant from Bedford Hospital supporting vaccination outreach for hard-to-reach communities at our Queens Park Café Connect hub.

Volunteering remains an important thread running through this work, with nearly 200 colleagues using their gifted volunteer day to support community activity over the year.

We also continue to tackle health inequality. Alongside Amplius and Peabody Housing Associations, we work closely with Public Health teams across Bedford, Central Bedfordshire and Milton Keynes to share data, target health hotspots and take proactive action on issues such as damp and mould.

This partnership extends into a wider programme of health-focused training and initiatives, including: a hoarding awareness programme reaching 110 housing officers; Project ADaM supporting customers whose health is affected by damp and mould; a joint vaccination outreach team now active at Café Connect; and closer working with Bedfordshire Fire and Rescue Service on shared priorities such as smoking cessation and dementia support.

Community safety is another area where we strive to keep improving. We launched an 18-month Anti-Social Behaviour (ASB) improvement plan in 2025 to review all aspects of how we manage ASB across our communities. In November, we held our own ASB conference which brought colleagues together with external partners such as Bedfordshire Police, LINK Mediation and Devonshire's Solicitors. The conference introduced a new Risk Assessment and Action Plan and shared best practice around partnership working, consistency in case handling and understanding our customers better.

Customer-led scrutiny has also played a role. Our High-Rise Building Safety Group wrote to the Police and Crime Commissioner to highlight the impact of ASB and criminal activity on customers in the Greyfriars blocks, a step that led directly to the group presenting to the Police and shaping discussions on what more could be done.

This sits alongside a broader regeneration partnership with Bedford Borough Council, where we're working with Public Health, the ICB and BeActive to shape a joint vision for the area.

Social value through procurement

Social value forms a core part of how we choose our contractors. Wherever appropriate, we build a social value weighting of 10% into the evaluation of service contracts to ensure the wider benefit a contractor brings to our communities carries real weight alongside cost and quality.

This has translated into tangible outcomes over the past year. For example, TSG has supported our Money Advice Team and run a gas safety prize draw for customers, while Hurley Electricals ran a free Portable Appliance Testing (PAT) testing event and funded a new cooking appliance at Queens Park Community Centre, delivered with Proactive and Thames Laboratories and Travis Perkins have supported the regeneration of Millburn Gardens.

Customers also continue to shape the specifications we procure against, including in our forthcoming communal cleaning retender for 2026/27.



Case study

You said, we did

Here is a small snapshot of how feedback from customers translates directly into changes across our service.

You said the In House Maintenance Service wasn't always suited to larger, more complex repair jobs.

We did introduce a dedicated small works team to free up our responsive repairs team to focus on quicker turnarounds and reduce waiting times for everyone.

You said the process for getting permission to install an EV charger was too slow and unclear.

We did change the way EV charger permission is granted, making it simpler and faster for customers to get approval.

You said it wasn't always clear exactly what you were paying for on your rent statement.

We did change how rents are displayed for some tenures within the customer portal, making charges far easier to understand at a glance.

These changes might appear small individually, but together they reflect a culture where feedback, wherever it comes from, is expected to lead somewhere.

Governance

Strong governance underpins everything bpha does. Robust systems, clear accountability and ethical decision-making ensure good intentions become meaningful outcomes for residents and communities.

This year has seen new Board appointments and a renewed focus on the people who deliver our services. As we manage 20,770 homes across our region, our governance framework ensures decisions, both long-term and day-to-day, are made with integrity and the long-term interests of our residents and stakeholders.

Supporting our colleagues remains central to this. Every colleague continues to be paid at or above the Real Living Wage, and continued investment in wellbeing and professional development has helped bpha become a Great Place to Work Top 100 Large Company.

Summary

This section examines the internal mechanisms that enable bpha to operate effectively and responsibly. It explores our Board's composition, accountability and oversight arrangements, alongside how we support our colleagues through fair pay, wellbeing and professional development – together, these form the platform from which we deliver quality homes and connected communities.



Structure and Board

This theme brings together the frameworks, standards and leadership that guide bpha's approach to governance, from regulatory compliance and risk management to the composition, diversity and accountability of the Board.

ESG themes covered:

- C28 Regulatory gradings
- C29 Management of ESG risks
- C30 Adverse regulatory findings
- C31 Diversity of governance input
- C32 EDI in board/senior management recruitment
- C33 Board/senior management turnover
- C34 Audit Committee financial experience
- C35 Non-executive directors
- C36 External audit partner
- C37 Board effectiveness review
- C38 Conflicts of interest

Our commitment to good governance is reflected in the highest possible ratings from the Regulator of Social Housing, with G1 governance and V1 financial viability gradings maintained throughout the reporting period.

A comprehensive risk register identifies and monitors ESG risks, which is reviewed on a quarterly basis and overseen by the Audit and Risk Committee. This gives the Board a clear line of sight over emerging risks and how they are being managed across the organisation.

There have been no adverse regulatory findings during the reporting period.



Board composition and accountability

Non-executive directors make up 75% of bpha's Board, ensuring independent oversight of strategic direction and operational decision-making sits at the heart of our governance procedures.

The Board continues to draw on a diverse range of input into its decision-making. The Customer Service Improvement Panel, made up of customers, feeds directly into Board Strategy sessions and the Customer Experience Committee to ensure service delivery reflects the needs and aspirations of residents. This is underpinned by Equality, Diversity and Inclusion priorities that set out bpha's commitment to increasing diversity at Board and senior management level, applied through fair and transparent recruitment practices.

Board and Senior Management Team turnover stood at 25% and 20% respectively over the past two years, in what has been a period of planned transition. This has created opportunities to refresh the Board's composition while retaining institutional knowledge. In March 2026, Catherine Lynch joined the Board, bringing senior HR expertise to the People and Nominations Committee. She became the Committee's Chair from May 2026.

The Board demonstrates a broad and well-balanced range of expertise aligned to the organisation's strategic priorities, with particularly strong capability in governance, risk, financial stewardship, business planning, organisational performance, partnerships, and people leadership. The Board collectively provides a diverse blend of professional expertise, lived experience and strategic leadership capability that enables robust oversight of the organisation's purpose, performance and future sustainability.

This information is based on the eight non-executive Board members in the year 1 April 2025 to 31 March 2026.

Gender		Age		Ethnicity	
Male	5	46-55	2	Asian	1
Female	2	56-65	3	African/Caribbean	1
Not declared	1	Over 65	3	White British	5
				Not declared	1



Case study

Housing Diversity Network Board Trainee Programme

In Q1 2026, bpha signed up to the Housing Diversity Network's Board Trainee Programme, a two-year scheme designed to build a pipeline of board-ready talent from backgrounds currently under-represented in the sector.

The programme pairs trainees with an external mentor. Through a structured programme of workshops, shadowing and mock board exercises, participants gain real exposure to how a housing association board operates. By the time the programme has finished, participants will be well-placed to advance their leadership careers and apply for vacant board positions in the sector.

We expect to welcome the first cohort of trainees during the 2026/27 financial year.

Oversight and assurance

The Audit and Risk Committee includes two Board members with recent and relevant financial experience: Hari Punchihewa, a qualified Chartered Management Accountant and Chartered Banker with over 25 years of senior director experience, and Maxwell Bero, a Chartered Accountant with over 15 years' experience including as Chief Internal Auditor within the insurance market. KPMG has served as bpha's external audit partner for 12 years.

The most recent independently run Board effectiveness review was completed on June 2025. Conflicts of interest are collated and recorded annually and published on bpha's website, with a standing agenda item at every Board and Committee meeting to identify any conflicts relating to specific agenda items.

Five specialist committees provide focused oversight across key areas of bpha's operations:

- **Audit and Risk Committee:** Independent assurance on risk management, internal control, governance and financial reporting
- **People and Nominations Committee:** Oversight of the Strategic People Plan, workforce capability and Board succession planning
- **Development and Asset Committee:** Oversight of the development programme and asset management strategy
- **Customer Experience Committee:** Oversight of customer service delivery and satisfaction, informed by the Customer Service Improvement Panel
- **Group Treasury Committee:** Oversight of treasury management, funding strategy and financial risk.

Each committee operates within clear terms of reference and reports regularly to the Board.



Colleagues

This theme sets out how bpha rewards, develops and supports the colleagues who deliver services for our residents and communities.

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

For the fifth consecutive year, colleagues' positive working experience has been independently recognised through Great Place to Work accreditation:

- 76% of colleagues said bpha is a great place to work, against a UK average of 54%
- bpha was named among the Top 100 Large Companies in this year's Great Place to Work rankings
- bpha's Trust Index score rose four points to 75%, with engagement improving across 57 of the 64 statements measured.

Pay and reward underpin this. Every colleague continues to be paid at or above the Real Living Wage. Our median gender pay gap stands at -4.2%, meaning female employees are paid 4.2% more than male employees, a wider gap in women's favour than last year's -1.1%. Our CEO-to-median worker pay ratio is 6.8:1.

Two pieces of infrastructure sit behind how bpha manages the people side of the business. A new Strategic People Plan, launched in 2026, sets the framework across four pillars spanning the full breadth of colleagues' experience with us – from reward and wellbeing through to equality, diversity and inclusion and learning and development.

Alongside this, bpha introduced People First, a new integrated people system built with a specialist provider. Previously, payroll and HR sat in one system, recruitment in another, and learning and development across more. People First brings all of this together – it covers a colleague's entire journey with bpha, from recruitment through onboarding, induction and ongoing learning, in one place. It gives colleagues clearer visibility of their own development, and gives managers an earlier, clearer view of how their teams are doing. The system went live in March 2026, and bpha is one of the first organisations of its size to implement it end to end.

Building a workplace for all

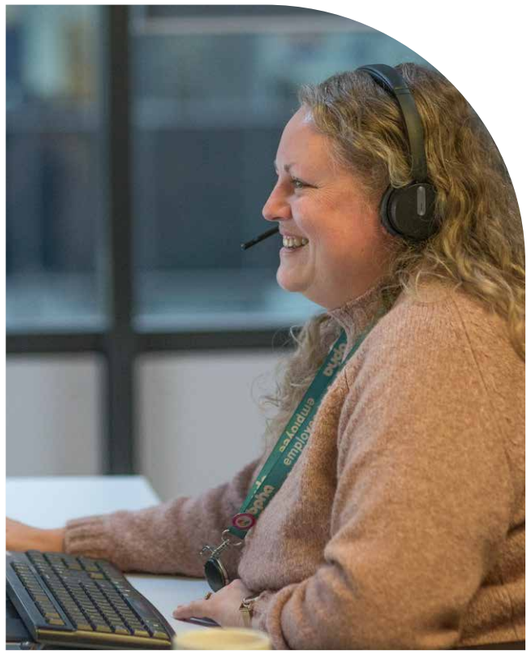
The Board's commitment to equality, diversity and inclusion is formalised through its adoption of the National Housing Federation's Chair's Challenge. Day-to-day, this is led by our EDI lead Farhanah Iqbal, who works in close partnership with the People Team.

That partnership has deepened this year through reviews of colleague policies, in part prompted by changes to employment law. An EDI Policy Impact Assessment is applied to policies, including factors such as plain language, and wider accessibility before a policy is signed off.

The Inclusion Network gives colleagues with lived experience a direct voice in shaping policy and practice. It currently brings together six groups: ethnicity, neurodiversity, LGBTQ+, carers, disability and menopause. Activity across the network has strengthened again this year.

Fair and transparent recruitment remains a priority, with bias monitored across shortlisting, offers and appointments, and work continues towards Disability Confident, Domestic Abuse and Carers' accreditations. The People and Nominations Committee, meanwhile, has also overseen a wider refresh of bpha's approach to equality, diversity and inclusion, including new monitoring of the ethnicity pay gap ahead of future reporting requirements.

This year's Great Place to Work results reflect our commitments to EDI. This year, bpha was named among the best large companies for Women, and colleagues reported strong scores for fair treatment regardless of race (91%) and gender (90%).



Supporting all aspects of employee wellbeing

Responsibility for employee wellbeing is shared across three teams: people, health and safety, and colleague engagement, delivered through bpha's Well@Work framework and its four pillars: Body, Mind, Social and Financial.

On the physical side, 91% of colleagues said bpha is a physically safe place to work in this year's Great Place to Work survey. This sits alongside flexible and hybrid working, private healthcare, occupational health support and a subsidised gym scheme.

Mental health support is delivered through MYNDUP, bpha's online wellbeing platform, and Spectrum, its employee assistance programme, backed by a growing network of trained Mental Health First Aiders and lived-experience Champions covering mental health, disability, neurodiversity and menopause. This network now extends to senior leaders, not just frontline colleagues, so that managers have peers to turn to as well as people to support. A dedicated Wellbeing Room gives colleagues a quiet space during the working day, and managers have been offered empathy and resilience training to support these conversations.

Colleagues are recognised and heard in equal measure. Long Service Awards and You're Valued Awards mark individual contributions, and regular CEO vlogs, alongside dedicated forums for senior leaders, managers and all colleagues, keep communication flowing in both directions. Colleague voice is also gathered through the Great Place to Work survey (over 80% participation), listening sessions and focus groups, and fed back through bpha's "You Said, We Did" process.

Absence management has become more proactive over the past 18 months. Managers and the People Team now step in within days of a colleague going off sick, rather than waiting weeks, with support ranging from wellbeing action plans and reasonable adjustments to phased returns and temporary flexible working. Absence overall has fallen - average sick days per employee dropped from 11.5 in the year to March 2025 to 9.5 in the year to March 2026, and long-term absence fell from 72% to 51% over the same period.







Case study

A proactive approach to mental health

Rather than wait for a colleague to reach crisis point, bpha now has the means to spot the signs early and act.

Our People First system flags changes in wellbeing or attendance as they happen, prompting managers and the People Team to reach out within days rather than waiting weeks for a colleague to come to them. From there, support is tailored to the individual: a wellbeing action plan, reasonable adjustments, a phased return to work, or temporary flexible working, alongside counselling and other external support.

By reaching colleagues earlier and offering the right support sooner, bpha has helped more people manage a mental health issue while staying in work, and before reaching a point where they need extended time off. The proportion of colleague absence linked to mental health has nearly halved this year, falling from around 50% to 25% of all sickness absences.

Growing our own talent

Learning and development is an active priority at Board level. The Board has approved a significant increase in the budget for training and development for the 2026/27 financial year – a motion which reflects the belief that colleagues cannot be expected to deliver good outcomes for residents without the necessary skills to do so. Development runs across three strands: mandatory and compliance training, broader 'growth skills' development, and technical skill-building. In practice, this covers sector-specific training, professional qualifications, leadership development programmes, manager workshops, systems and data training, and soft skills courses.

This year, 14.3% of colleagues gained a relevant workplace qualification, while seven in 10 (69%) said in this year's Great Place to Work survey that they are offered the training they need to progress professionally. Meanwhile, more than 30 apprentices joined bpha across a range of functions.

One clear example of this investment in practice is bpha's leadership development programmes, which are split between an Aspiring Managers pathway and a Current Managers pathway. The first cohort achieved a full pass rate, and their feedback has since been used to refine the learning content so it aligns more closely with bpha's values and culture. A separate, externally accredited senior leader programme has also strengthened leadership capability, with several participants progressing into more senior roles and internal promotions supporting succession planning.

New conduct and competency requirements under the Social Housing (Regulation) Act 2023 mean the whole sector must take steps to further professionalise its workforce between October 2026 and October 2029. A key part of succeeding here will be in how bpha uses data to drive and evaluate performance, as well as how we operate more generally.

Case study

Becoming a data-driven organisation

Two programmes are extending the culture of development, professionalism and accountability into everyday ways of working at bpha:

- bphaConnect is an organisation-wide improvement programme embedding a more consistent, outcome-focused and performance-driven way of working across teams. This year, it focused on the Customer Communications Centre and In House Maintenance Service, completing service diagnostics, developing new performance dashboards for voids and the Customer Communications Centre, and agreeing priority KPIs. This has improved visibility of performance and begun embedding a culture focused on outcomes and accountability, with further phases planned to link more closely with the Strategic People Plan and introduce structured goal-setting and performance management.
- bphaPulse is a five-year programme to strengthen how bpha manages, governs and uses data, giving colleagues access to more accurate information to support better decisions and improve outcomes for customers. Its foundations include a new Electronic Document and Records Management System and an organisation-wide Data Quality Framework, with training content shaped by an assessment of colleagues' existing data capability.

Both reflect a wider shift towards decisions grounded in evidence rather than instinct, and both depend on colleagues having the skills and confidence to use data well. Training and onboarding across both programmes will move into full swing during 2026/27, marking the start of the next chapter in this story.





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Tel: 0330 100 0272 www.bpha.org.uk/investor-relations