

Our Local Impact

2025-26





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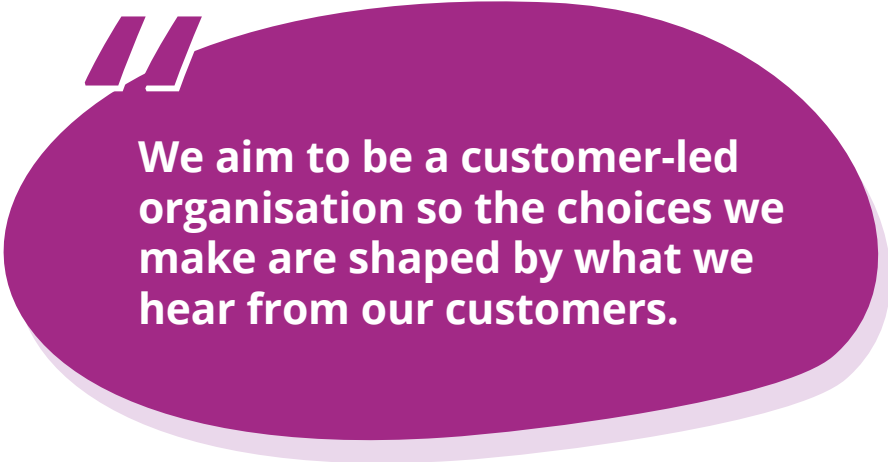


Chief Executive's *statement*

At B3Living, our mission is to make a sustainable, positive change to housing provision for our customers and communities. The work we do goes beyond just providing homes - we're here to support people in their day-to-day lives.

Throughout the year, our customers and communities have faced a series of external pressures that have made everyday life increasingly difficult. Ongoing economic instability, driven in part by global conflicts and rising fuel costs, has placed a strain on household budgets. Closer to home, changes in the political landscape across Hertfordshire with the upcoming local government reorganisation have created more uncertainty about the future.

For many of our residents, these challenges are felt acutely and lead to making difficult financial choices for themselves and their families. This reality brings affordability into even sharper focus and emphasises the importance of the role we play. Providing safe, affordable homes is one of the most meaningful ways we can support our customers and help ease the pressures they face.



We aim to be a customer-led organisation so the choices we make are shaped by what we hear from our customers.

A secure home offers more than a roof over people's heads; it provides the stability and consistency needed in a changing world. It is the foundation from which individuals and families can build their lives and realise their potential. In an area where the cost of living is among the highest outside London, getting the balance right between affordability and a high-quality service is crucial. We're committed to ensuring that our rents and services are fair and accessible, and it is encouraging that, last year, over 80% of our customers felt they represent good value for money, even in the context of a continued cost-of-living crisis.

We aim to be a customer-led organisation so the choices we make are shaped by what we hear from our customers. The establishment of our Customer Advisory Panel helped to strengthen their voice and influence on our services and key decisions. In their first year, the focus was on what matters the most: having safe, well-maintained homes and responsive services.

Part of our investment into safety works involves future-proofing all our homes as we want them to be resilient to a changing climate. Although our stock increased substantially over the last two years, we remain firmly on track to bring all our homes to EPC C by the end of 2028 with only 12% left to retrofit. These improvements will help to lower our carbon emissions but also to reduce fuel poverty and ensure our customers can live comfortably in warmer homes.

Having a strong governance underpins our ability to support our customers well. We welcomed our very first C1 regulatory grading as it provided us independent assurance that we are managing our homes safely, listening to customers and operating as a well-run, responsible organisation. With this renewed confidence in our approach, we celebrated our 20th anniversary and reflected on how our successes and learnings will impact the next two decades at B3Living.

Ultimately, we must continue to adapt and, as I hope this report demonstrates, focus our efforts on what makes the biggest difference for our customers and communities.

Steve Woodcock, Chief Executive Officer

About us

We're a social business providing homes for local people across Hertfordshire and Essex.

In 2006, we were formed following a stock transfer from Broxbourne Council to improve housing for local people. Over the past two decades, we have invested significantly in modernising our homes, providing rent stability, improving energy efficiency and generally raising the standard of our services. These efforts have supported thousands of people with their housing needs as well as the wider wellbeing and resilience of our neighbourhoods.

Twenty years on, our organisation has grown by more than 2,500 homes, around 70% growth, and we continue to support people to maintain a secure home and create better outcomes for the long-term.

Since the introduction of the Tenant Satisfaction Measures (TSMs), our scores have consistently sat in the top decile of the sector. Reaching the top 10 rank nationally and receiving our first C1 grade from the Regulator of Social Housing is a testament to the work colleagues put in to place customers at the forefront of our operations.

Beyond data on B3Living's performance as a business, these major milestones reflect the everyday experiences of people who rely on us – a parent being able to put down roots or someone whose quality of life has improved. Working in partnership with local councils, charities and contractors has shaped our services and helped us deliver our purpose and make a positive difference on our customers' lives.

Though we are not formally required to report against environment, social and governance (ESG) frameworks, our work as a social business naturally aligns with ESG values. These are reflected throughout this report, focusing on where we've made the most impact (see Appendix, page 39 for the full Sustainability Reporting Standard for Social Housing framework).



What we do

- ✓ Provide rented homes for people on the council's waiting list
- ✓ Maintenance and repairs of our buildings and estates
- ✓ Helping first-time buyers get on the housing ladder through shared ownership homes
- ✓ Supporting independent living as people get older and develop care needs
- ✓ Connecting our customers to charities and local services for extra support when life gets difficult.



“Twenty years on, our organisation has grown by more than 2,500 homes, around 70% growth.”

20 years of B3Living

2006

Almost 4000 homes transferred.

2009

We started building new homes.

2012

We changed our name to B3Living and launched our repairs service.

2014

Purchased our Scania House office in Hoddesdon.

2017

Started building in Essex for the first time.

2016

Came 3rd in the Sunday Times Best Companies not for profit award. Top 10 Stonewall workplace equality index.



5000

2021

Launched our Better Futures 2021-24 strategy, reached 5000 homes and launched Greener Herts.

2026

Completed our 6000th home.

6000

2025

Achieved C1/G1/V1 grades by the Regulator and LGBTQ+ Housing Pledge Pioneer status.

2024

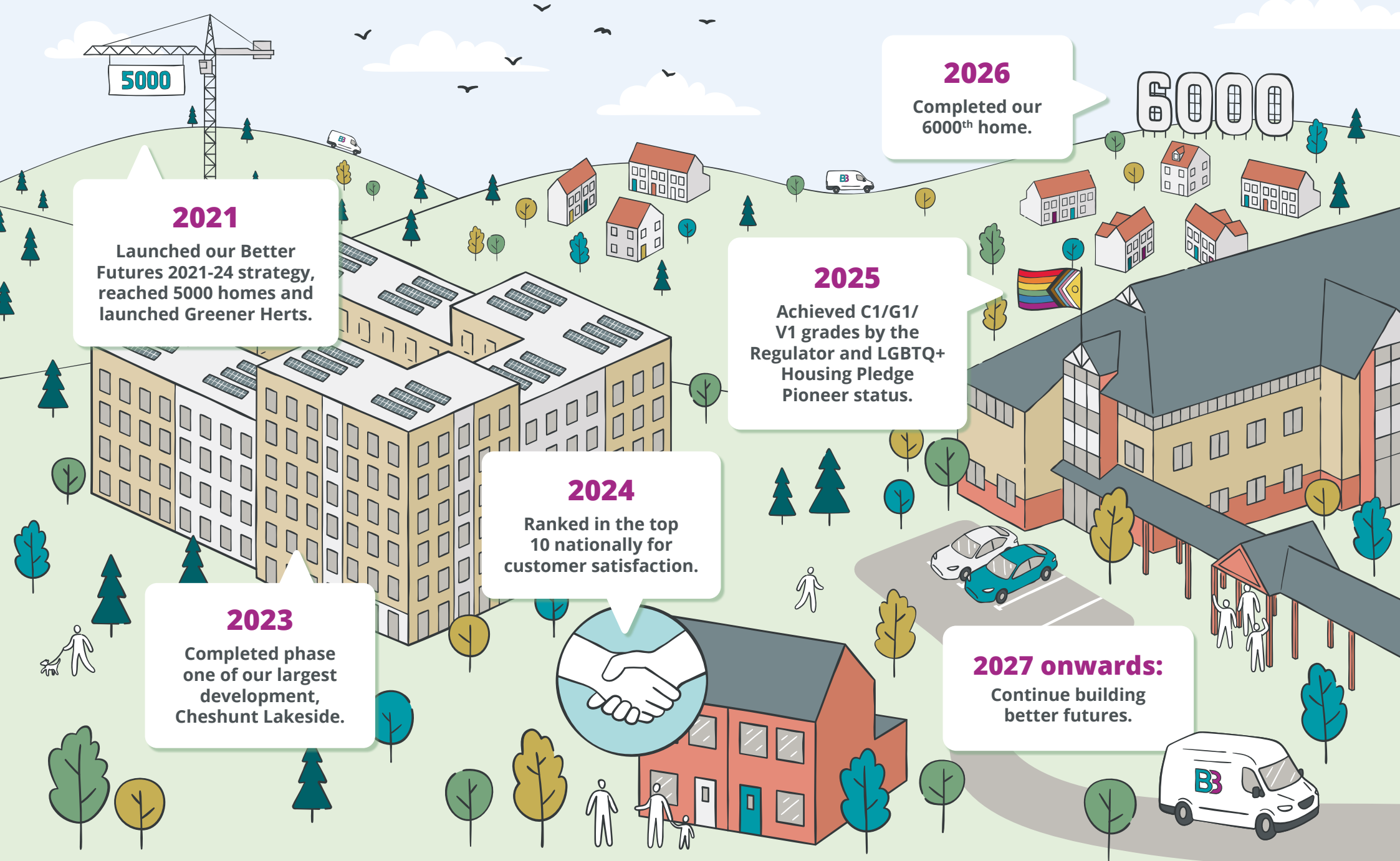
Ranked in the top 10 nationally for customer satisfaction.

2023

Completed phase one of our largest development, Cheshunt Lakeside.

2027 onwards:

Continue building better futures.



Better homes

Providing high quality, safe and affordable homes is at the heart of B3Living's social purpose.

Everything we do as a business is focused on ensuring that customers can afford their homes, feel safe living in them and remain proud of where they live, both now and in the future.

Waiting lists for family homes in Broxbourne reached 23 years*, among the highest in the country.

* Recent research by the National Housing Federation



New homes for local people

As one of only a few housing associations in our areas of operation building new affordable homes, B3Living plays a key role in responding to the acute housing demand.



**Growing our housing
portfolio gives more people
the opportunity to stay
local in a long-term home.**

At a time when many are being priced out of their communities or living in temporary accommodation, it's as important as ever to increase the supply of affordable housing.

In 2025-26, the number of homes we manage and provide exceeded 6,000 homes. With 79 homes started in 2025-26, we are on track to meet our corporate strategy target to achieve 400 starts on site by 2027. Alongside this, we acquired 335 properties through a stock transfer from Notting Hill Genesis and completed 66 homes across Broxbourne, East Herts and Epping Forest.

At Barrow Lane, a brownfield site previously occupied by disused garages was transformed into secure and attractive housing for 14 new residents. The design was influenced by local people through a community consultation event, which highlighted key priorities such as ensuring privacy, security and the importance of maintaining a well-used access route.

Combined with wider estate improvements, the development contributed not only new homes for people on the housing register but also a revitalised environment for neighbours, without incidents arising from antisocial behaviour.

Morland Place, known as the former White House in Cheshunt, completing in 2027, will provide accessible homes let at social and affordable rent for over 100 new residents.

All 36 homes were designed to support mobility needs, with the option of wheelchair adaptability and one being fully wheelchair accessible. The availability of accessible housing is low in the borough, so this scheme will allow customers to live comfortably and safely at home as their needs change over time.

At Barrow Lane, a brownfield site previously occupied by disused garages was transformed into secure and attractive housing for 14 new residents.

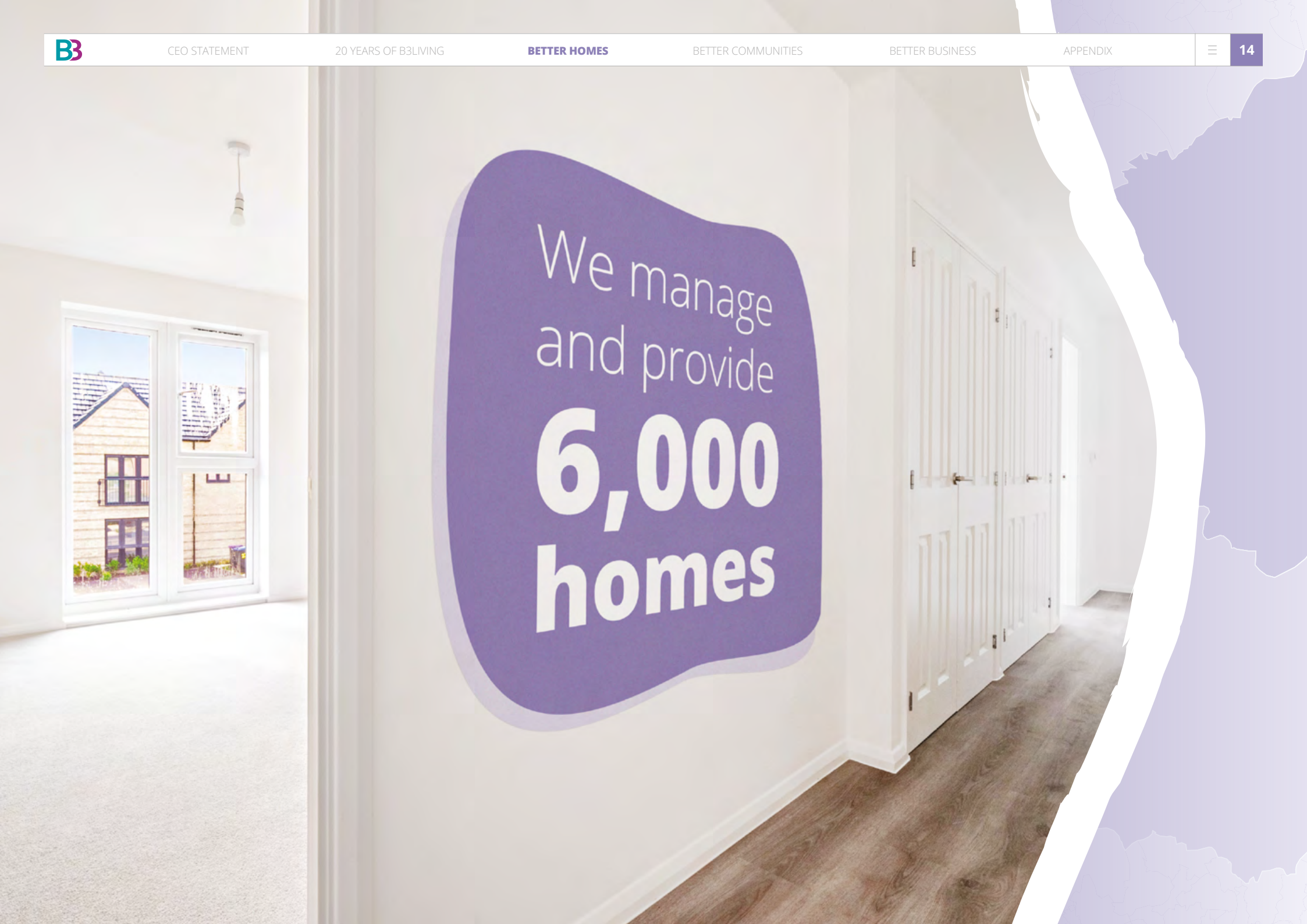




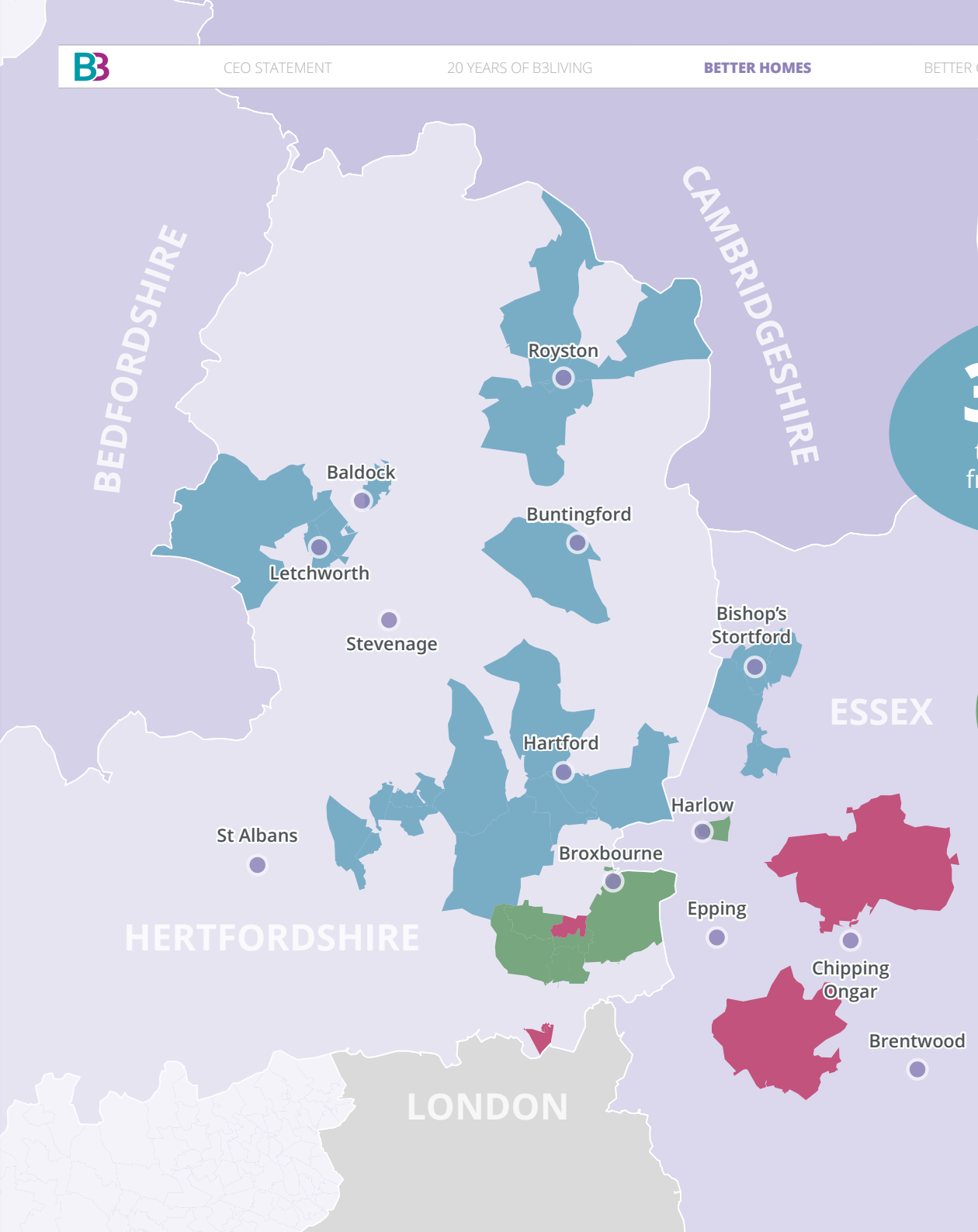
Having celebrated our 5,000th home only five years ago, growing by over 1,000 homes in such a short space of time positioned us as one of the fastest growing social landlords in the country.

Nevertheless, we've made careful choices when expanding our reach to avoid compromising our local focus and personalised service. For this reason, most of our homes are within a 45-minute drive from our office. Building more will help to address the housing crisis; however, maintaining quality, safety and a high standard of service is our top priority so our customers consistently have excellent experiences with us.





We manage
and provide
6,000
homes



Where our new homes are:

335 properties
acquired

through a stock transfer
from Notting Hill Genesis.



65 homes
completed

across Broxbourne, East
Herts and Epping Forest.



79 starts
on site

on track to meet our 2027
corporate strategy target
of 400.



Safe, sustainable homes for the future

The environment in which we work is constantly changing; from climate to regulatory standards. To ensure our homes remain decent, compliant and fit for the future, we invest with a 30 year horizon and have consistently invested at sector leading levels over our 20 years. Last year, this approach was informed by thorough stock condition surveys covering 92% of our homes and EPC surveys across our entire portfolio.

Targeted investment in energy efficiency and decarbonisation is making a real difference for our customers and our business. Although the number of homes we manage grew substantially during the year, 88% are now rated EPC C or above. We are aiming for 100% by the end of 2028, two years ahead of the national government target.

To support this ambition, we have included £1.5m of non-grant funded investment in our business plan, alongside two grant-funded decarbonisation programmes worth around £3.2m through the Warm Homes Fund.

£10.5 million

in total to improve the quality, safety and energy efficiency of our homes.



£2,030
per home invested

£500k

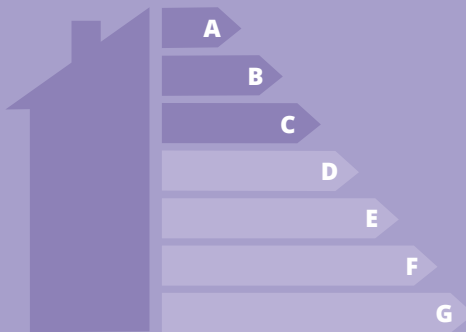
was directed towards tackling damp and mould.

£150k

further invested in improved ventilation through the installation of fans.



88% of homes are now rated **EPC C or above**. We are aiming for 100% by the end of 2028.



We've started making improvements using a fabric-first approach – that is, improving insulation and installing more efficient windows and newer and/or alternative sources of heating.

In doing this, less energy will be lost and customers will have lower bills, warmer homes and better health. Where this approach is not cost effective or appropriate, we look into fitting solar panels to help lower energy bills for customers. These changes will also reduce the carbon emissions of our homes and strengthen their long term resilience as energy prices and climate risks evolve over time.

Safety is another important part of our investment programme, particularly in areas such as fire safety, electrical testing, building compliance and managing damp and mould.

During the year, we invested around £2,030 per home, £10.5m in total, to improve the quality, safety and energy efficiency of our homes. This placed us within the top 15% of the sector for investment in existing homes. Of this, £500k was directed towards tackling damp and mould, with a further £150k invested in improved ventilation through the installation of fans. Our approach is focused on prevention: identifying risks early and taking action before issues escalate. This helps to protect customers' wellbeing, strengthen trust in our service and maintain compliance with Awaab's Law, while also preparing us for the proposed Decent Homes Standard 2.

- ✓ gas safety
- ✓ fire safety regulations
- ✓ electrical safety
- ✓ asbestos management surveys or re-inspections
- ✓ legionella risk assessments
- ✓ communal passenger lift safety

100%
checks
carried
out for:





Big Building Check

Last year, 50 people – including our colleagues, some customers and a local councillor – inspected all our estates in our first Big Building Check. The purpose was to check if our buildings were clean, safe and well maintained.

We found that most of our 313 blocks were in good condition and identified which buildings required specific repairs or investment into decorations. From this project, we redirected £350k into external maintenance.



**83%**

of customers believe that we provide a well-maintained home.



Research from previous years showed us that receiving a clean and well-maintained home supports a positive tenancy start and long-term tenancy sustainment.

Promoting pride in our homes

Good homes are the foundation of good lives. By looking after our homes and estates, we aim to provide a stable environment for our customers to thrive which, in turn, helps to influence the wider picture around social housing.

Research from previous years showed us that receiving a clean and well-maintained home supports a positive tenancy start and long-term tenancy sustainment. Having a high-voids standard has meant that our customers feel more inclined to look after their homes from the moment they move in. Building from this, in 2025-26, we carried out an analysis of our tenant satisfaction measures (TSMs) and found a strong correlation between the quality of customers' homes and their overall satisfaction. We take pride in 83% of customers believing that we provide a well-maintained home but we also recognise that targeted improvements may be required to improve the homes of those who aren't satisfied.

The condition of our estates also contributes to the overall perception of our residents' homes. Introducing the Big Building Check allowed us to inspect the standard of cleaning across all our buildings, grounds maintenance, communal repairs needed and fire safety. Since 2024-25, we've made a sustained effort to improve our communal spaces, with a record investment set for next year, and have already noticed an increase in customer satisfaction scores in this area. Making our estates more attractive places to live will contribute to the wellbeing of our customers and reduce negative perceptions around affordable housing.

Spotlight

Customer Advisory Panel

The Customer Advisory Panel (CAP) was launched in May 2025 to embed customer voice into our governance. Now in its first full year, it is already helping us deliver better outcomes.

Repairs are one of the most direct and personal ways customers experience B3Living's service, so communication within this area was explored in the panel's first scrutiny exercise. Through a series of research tasks, including a customer consultation, mystery shopping calls and staff interviews, the review found that our service is strong and customers are generally satisfied with it. However, it also showed that the customer experience can become less consistent when repairs are not completed first time, appointments change, or work moves between in-house teams and contractors.

Clear communication helps customers understand what will happen, when it will happen, who will attend and what to expect if further work is needed. If communication is less clear, customers may feel they have to chase for updates, repeat information, or be uncertain about delays and next steps. The scrutiny showed that improving repairs communication goes beyond just a service improvement issue; it is about building trust and helping customers feel listened to and respected in their homes.

In implementing these recommendations, we're turning customer experience into practical change. For customers, this translates into fewer avoidable delays, clearer information and, with that, greater confidence that we are acting on what our customers care about the most. For B3Living as an organisation, it means developing better strategies that support a more reliable, customer-centred repairs journey.

About CAP

The Customer Advisory Panel is a small group of customers who review our services through scrutiny reviews. These focus on specific areas, asking questions, and sharing honest feedback based on real experiences.

For each review, the panel makes recommendations and tracks what happens next. This helps ensure customer voices shape decisions, increases transparency, and strengthens relationships between us, our contractors and our customers. All recommendations are shared with and reviewed by our Board.





Repairs scrutiny recommendations

The CAP put together 16 recommendations to improve communication, diagnosis of issues, contractor management and how to better support vulnerable customers.

Some include:

- ✓ Providing customer service staff, operatives, and planners with opportunities to shadow other repair-based roles
- ✓ Creating a clear, tenure-specific communication standard and process for leaseholders and shared ownership customers
- ✓ Customer involvement in the procurement process of contractors.

Better communities

Safe, affordable homes provide a solid foundation for stronger communities, but housing alone is not always enough.

As a local landlord, we play an active role in supporting the social and economic resilience of our neighbourhoods.





We want to remain a landlord of choice within our communities, so we do our part to help our customers stay in their homes for a long time.

Affordability and debt support

Living through a cost of living crisis, social and affordable rent continues to offer a vital alternative to the private market for local people. In Broxbourne alone, average private rents reach almost £1,700 - an increase of 2% from last year.

Social housing residents are often vulnerable due to illness, disability or other challenges and can't always work full-time, if at all. For many people, the difference in rent covers their food or energy bills for the month so affordable rents are essential for other basic necessities to be addressed too.

We want to remain a landlord of choice within our communities, so we do our part to help our customers stay in their homes for a long time. Support needs are identified at the earliest opportunity through pre-tenancy checks, affordability assessments and ongoing tenancy monitoring. By doing this, we can intervene early and provide timely support to customers before issues escalate or place their tenancy at risk.

Our Rents and Tenancy Sustainment Advisors offer debt assistance and financial assistance to customers who have found themselves unable to pay their rent. In November 2025, we had access to the HACT Debt Reduction Fund for customers with debt over £650.

We also offered over £1,000 in vouchers through the Household Support Fund to support with energy and food costs as well as 138 food parcels through the Foodbank.

With this approach, we've helped many residents clear their debt while maintaining a sector leading rent arrears performance at 1.3%. According to the HACT Social Return on Investment Tool, for every £1 B3Living invests in tenancy sustainment, we yield £3 in savings. Supporting our customers is not only good for their personal wellbeing and quality of life, but it also creates value for money for our business, helping us better invest into our homes and services.



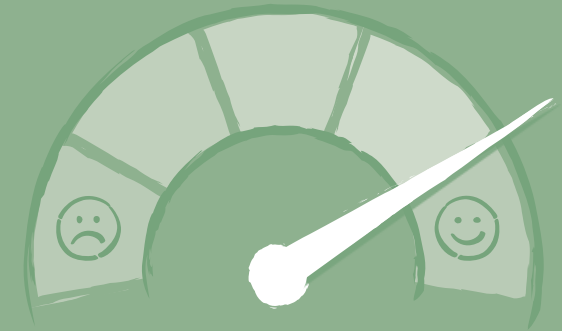


For every £1
B3Living invests
in tenancy
sustainment
**we yield £3
in savings.**



Our customer feedback indicates that the rents we charge are fair and come with a high-standard service.

80%
of customers
believe their rent
represents good
value for money.



Our rents provide
average savings of

£230 (45%)

a week against the
private sector and

£100 (35%)

a week against Local
Housing Allowance.





By working closely with customers and many of our trusted local partners, they're able to mobilise different services to respond to changing needs.

Local partnerships and targeted support

We recognise that we need to help our customers address issues that extend beyond housing. Part of thriving in a community is about having access to employment, education and support networks when life changes. Where we can't directly address an issue a customer has, we connect them to local organisations who are able to help.

Some of our customers face complex and interconnected challenges such as debt, mental health and social isolation, so they are referred to our dedicated Customer Coach for extra, personalised support.

By working closely with customers and many of our trusted local partners, they're able to mobilise different services to respond to changing needs. Most of the cases referred are due to high rent arrears and, though many require ongoing support, most are able to continue to maintain their tenancy over the long term. After support and bespoke guidance, customers often feel empowered with more confidence, resilience and skills to manage their tenancy independently and reduce their long-term reliance on support services.

If a customer is struggling with energy costs, we're able to provide fuel and energy support. We also use their feedback to assess whether their home may need an energy efficiency survey to determine which improvements may help reduce their energy bill. Last year, six households received HACT vouchers totalling £882 and we signposted others to The Local Energy Advice Partnership (LEAP) and Better Housing Better Health (BHBH) for free home energy advice visits, installation of energy saving measures (e.g. LED bulbs and draught-proofing), tariff switching and more. Through this service, customers can also access extra help, such as advice on how to make the most of their income and fuel vouchers.



To improve the quality of support our customers receive, we have:



Strengthened our employability offer through closer partnership working with Step2Skills and have initiated discussions with Communities 1st (Hatfield) to develop improved referral pathways.

Established monthly partnership meetings with Broxbourne social prescriber teams to coordinate support for identified vulnerable customers.



Started referring customers to Groundwork East's Green Doctors for energy advice and support.



GREEN
DOCTOR



Worked with Mind to improve joint working for customers with housing-related needs, including those on waiting lists.



Trained staff to recognise risk indicators and escalate concerns appropriately.

Having a strong local operating model allows us to remain closely connected to the communities we serve. This proximity helps our customers trust that we can provide tailored solutions and deliver the greatest long term benefit for them.





Supporting a vulnerable customer with hoarding behaviour



Last year, our Customer Coach worked with a customer who had experienced significant personal loss with the passing of his wife and family pet. His home had become unsafe with damp and mould that couldn't be addressed due to extreme hoarding.

After identifying the customer's barriers and challenges, our Coach was able to help with a housing application for our Wormley Court Flexi care scheme, where his care needs would be met. Other immediate measures were taken, such as introducing a decluttering service and progressing safeguarding referrals with social care. In total, over 120 contacts were made with family members, local professionals, B3Living colleagues and removal services to arrange the most suitable interventions for the customer.

Through a person-centred and, importantly, a trauma-informed approach, our Customer Coach helped the customer envision a more positive and sustainable living situation. Now in his new home, he appears happier and has made new friends in the scheme's coffee mornings.



Spotlight

Independent Living

The number of older people in Hertfordshire is growing, so it is important to have housing that meets their evolving needs. At B3Living, we support more than 350 independent living customers aged 50 and above.

We know that generally people wish to remain in their own accommodation as long as possible. We will work with customers to offer them choices to live independently and enable them to be an active, and valued part of an empowered community with a positive view of ageing.

Our Independent Living services are highly valued by customers, with satisfaction scores consistently exceeding 93%. Our Advisors work on site to help with non-care related needs such as paperwork, managing finances and appointments, and develop a positive rapport with customers to make them feel as comfortable as possible in their homes.



We have six independent living schemes across Broxbourne:

- ✓ Blackwood Court, Turnford
- ✓ Cedar Lodge, Cheshunt
- ✓ Highgrove Court, Waltham Cross
- ✓ New River Close, Hoddesdon
- ✓ St Augustine's Close/Drive, Broxbourne
- ✓ The Friary, Waltham Cross

We have two extra care schemes:

- ✓ Emmanuel Lodge, Cheshunt
- ✓ Wormley Court, Wormley



**Satisfaction
scores consistently
exceeding
93%**



Derek moved into one of B3Living's extra care schemes about a year ago.

Before the move, he lived for 24 years in a flat that wasn't adapted for his needs which meant he spent most of his time alone in one room. He told us that it was very challenging to adapt into his new living space but now that he's settled in, he "wouldn't want to be anywhere else".

One of his favourite things to do is attend regular coffee mornings where residents get together to chat and keep each other company. He's happy to have made friends and enjoys socialising with others every day.

Living in our extra care scheme means he gets to be in his own flat with the support of Amy, a dedicated Independent Living Advisor, as well as HomeCare who offer flexible services.

Amy helped him complete paperwork for a power wheelchair. Despite having initial doubts, he's excited to move around freely and regain some of his independence. Other home improvements such as converting his shower into a wet room will also allow him to be more comfortable and independent in the future.

He consistently expresses gratitude for the support he receives, especially from Amy, our Independent Living Advisor, and describes his home as the best place for him to live.

“

I'm so lucky to be here.

DEREK

Better business

Throughout the years, we've made strong strategic decisions that have enabled us to deliver consistently for our customers and communities. Being a responsible business is what allows us to invest in our homes and support customers through periods of hardship.



Growing to deliver more

Since 2024, we've strengthened our organisation with two successful stock transfers from Orbit (250 homes) and Notting Hill Genesis (335 homes) – our largest acquisition to date representing 5.5% growth for our business.

These purchases allowed us to expand our reach without compromising our local focus. We've carefully managed this growth to ensure that the benefits of increasing our scale translate into better outcomes for customers - that is a personalised, local service and excellent experiences.

Receiving our first **C1** consumer grade from the Regulator of Social Housing, alongside our **G1** and **V1** for governance and viability, provided independent assurance that our organisation is well managed, financially robust and focused on delivering high-quality homes. These ratings matter not only as a measure of our performance, but because they give us confidence to take long-term decisions: investing in our existing homes, committing to decarbonisation and planning for future regulatory and economic change.

We received top tier grades from the Regulator of Social Housing.

C1

V1

G1





Empowered workforce, stronger services

Our people and culture are central to how we operate, so it's important that we invest in them. Over the last year, we launched and delivered customer service training by the Mary Gobar Institute for all colleagues, alongside our continuous professional development offer.

As we enter a more complex regulatory and social environment, this training helped them feel more empowered in their interactions and have clearer expectations of the level of service we should provide. Through this, our customers will feel confident in our colleagues' skills and abilities to consistently deliver excellent experiences.

We recognise that wellbeing is fundamental for a productive, engaged and sustainable workforce, so we encourage a healthy work-life balance for our people. Our benefits package includes flexible working arrangements, family and special leave, a health plan and more.

We also promote mental wellbeing through regular check-ins, a dedicated wellbeing room in our office, webinars and a group of trained Mental Health Champions who offer a listening ear.



We recognise that wellbeing is fundamental for a productive, engaged and sustainable workforce, so we encourage a healthy work-life balance for our people.



In October 2025, we moved into a new office – just 10 minutes away in Broxbourne. Since most of our customers and colleagues live in the borough, we wanted to stay close to them.



The new space is modern and meets our needs as our teams expand, which will help us attract and retain new colleagues. Investing in our workplace has enhanced our colleagues' day-to-day experience and helped to boost collaboration, allowing us to work together on one floor. To mitigate the impact of our relocation on our customers, we introduced four new community hubs across the borough and home visits so they can still access us without having to travel far.



Promoting equity, diversity and inclusion

Throughout the year, we saw some changes to our governance and inclusion work that strengthened how we understand and respond to colleague and customer needs as a business.

A new Chair joined our Board alongside two new members who will bring fresh perspectives and stronger oversight into our organisation. We find that a diverse Board supports better decision-making for the communities we serve so we strive for a Board profile that is representative of our customer-base. For instance, the 2025-28 EDI Strategy and Work Plan approved by the group will help to ensure customer experience, fairness and accessibility are considered across our services. In this, we chose to shift towards equity over equality in our EDI work because we want to remove barriers so that everyone can achieve their full potential, regardless of their background or identity.



For colleagues, EDI supports a culture where everyone feels respected, equipped and able to contribute. We reviewed policies such as the Anti-Bullying and Harassment, Fertility Treatment and our newly re-launched Trans Inclusion policy to prioritise our colleagues' safety and comfort at work. Workshops like a trans inclusion session and a campaign to share personal experiences during Neurodiversity Awareness Week helped to create a safe space for open dialogue around inclusivity.

For customers, this means feeling safe, respected and supported in their homes. In 2025, we launched a vulnerability project to collect data on our customers' vulnerabilities and make evidence-led choices that effectively respond to needs that may otherwise be overlooked. We were also awarded LGBTQ+ Housing Pledge Pioneer status by Stonewall Housing, which demonstrated the great efforts we've made towards inclusive housing.





Together, the progress and achievements in this report reflect the positive change we've contributed to for our customers and communities over the past year.

Becoming better is built into our organisation, and we know there is more to do. We find ourselves well-placed to respond to any future challenges while we continue to grow so more and more local people can live in safe, affordable homes. This will be our focus in years to come.





Appendix

Sustainability Reporting
Standard for Social Housing

Appendix: Environmental

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
CLIMATE	T1	C1	Distribution of EPC ratings of existing homes (those completed before the last financial year).	% of homes rated A % of homes rated B % of homes rated C % of homes rated D % of homes rated E or worse % of homes without an EPC rating	Average SAP rating of existing homes (those completed before the last financial year). Energy use intensity [kWh/m ² /yr] of existing homes.	% of Homes rated A - 0.2% % of Homes rated B - 19.1% % of Homes rated C - 67.5% % of Homes rated D - 10.3% % of Homes rated E or worse - 1.3% % of Homes without an EPC rating - 1.6%
		C2	Distribution of EPC ratings of new homes (those completed in the last financial year)	% of homes rated A % of homes rated B % of homes rated C % of homes rated D % of homes rated E or worse % of homes without an EPC rating	Average SAP rating of new homes (those completed in the last financial year).	79 homes delivered in 2025-26 75 EPC B (95%) 4 EPC C (5%)
		C3	Does the housing provider have a Net Zero target and strategy? If so, what is it and when does the housing provider intend to be Net Zero by?	Yes/No Qualitative response, date	Is the housing provider's Net Zero commitment in line with the Science Based Target (SBT) initiative? [Yes/No] Does the housing provider have a costed transition plan? [Yes/No]	Our net zero target is to reach EPC C by 2028. As we progress through the energy efficiency improvements required, we will develop a net zero strategy in line with the Government's decarbonisation plans.

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
CLIMATE	T1	C4	What progress has the housing provider achieved in the last 12 months towards its Net Zero targets and strategy? What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock?	Qualitative response	Number of homes that have been retrofitted in the last financial year [# of homes] Homes that have been retrofitted in the last financial year as a percentage of the total homes the housing provider needs to retrofit to meet its net zero commitments [%]	Our sustainability efforts have been supported by Wave 3 of the government's Warm Homes Fund received earlier in the year. The £1.2m grant will support improving the energy efficiency of 136 homes, mostly flats, over a three-year period in addition to £2m allocated to decarbonisation measures in our business plan. Delivery is already underway with 51 properties to be brought to EPC C by June 2026. To support delivery of our ambitious target for 100% of homes to achieve EPC C+ by the end of 2028, the Board approved a £1.5m programme funded without grant. This programme is designed to accelerate progress by prioritising homes that require a single intervention to reach EPC C. The Decarbonisation Team is working in partnership with the Data Team to develop an EPC Power BI dashboard, providing the Board and stakeholders with clear oversight of how each home currently rated EPC D (or below) will be brought up to target within the required timeframe.
		C5	Scope 1, Scope 2 and Scope 3 Greenhouse Gas emissions Total emissions per home If unable to report emissions data, please state when the housing provider is expected to be able to do so	tonnes CO2e tonnes CO2e/home Date	Does the housing provider qualify for SECR reporting? [Yes/No] SECR Intensity Ratio for Total emissions (Scope 1 & 2) [tonnes CO2e/m²]	Individually heated homes, regulated emissions Scope 3 11,306.68 tonnes CO2e Communal heat systems Scope 1: 633.19 tonnes CO2e Scope 2: 0 tonnes CO2e Scope 3: 0 tonnes CO2e

Appendix: Environmental

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
CLIMATE	T1	C6	Has the housing provider mapped and assessed the increased flood risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?	Yes/No Qualitative response	d and assessed any other additional climate risks, such as wildfire or storms, to its homes in the last 2 years?	We have added flood risk data to our Geographic Information Mapping Online System (GISMO) to identify any homes at risk of flooding. The data is at individual property level for surface and fluvial flood risk assessments using long term flood risk maps. The data tells us that flooding is a low risk for 83.4% of our housing stock. All impacted properties have had a leaflet sent to advise on what actions to take during a flooding event.
		C7	Has the housing provider mapped and assessed the increased water stress risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?	Yes/No Qualitative response	How is the housing provider mitigating these risks?	No. We aim to include water stress risks in our upcoming Net Zero Strategy.
		C8	Has the housing provider mapped and assessed the increased overheating risks to its homes caused by climate change in the last 2 years? How is the housing provider mitigating these risks?	Yes/No Qualitative response		Yes. Through the SHIFT assessment, we have found that our homes are at: 91.17 % low risk 8.83 % medium risk 0 % high risk This can be attributed to sufficient adequate ventilation as well as ensuring new build designs follow the 'Cooling Hierarchy' and are reviewed according to the CIBSE overheating standards. We are working on further expanding our data to better understand overheating risks as climate change develops.

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
NATURE	T2	C9	Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes? If yes, please describe with reference to targets in this area. If no, is the housing provider planning on producing one in the next 12 months?	Qualitative response	Average Biodiversity Net Gain (BNG) per development, of developments that have gained planning permission in the past year. Does the housing provider have a Biodiversity Net Gain target for new homes? Does this exceed minimum requirements?	No. Our upcoming net zero carbon strategy is set to include how we can enhance green space and promote biodiversity near our customers' homes. Using grounds maintenance data from our GIS, the SHIFT biodiversity tool estimated 2.48 tonnes of above ground biomass per hectare of land owned, which equates to 240 tonnes of biomass across B3Living's stock. Moreover, all our new schemes adhere to the minimum national biodiversity net gain requirements. In addition to this, B3Living actively works with partners to source funding for garden projects, including a community garden in Cheshunt and a communal garden at The Friary
		C10	Does the housing provider have a strategy to identify, manage, and reduce pollutants that could cause material harm? If so, how does the housing provider target and measure performance?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]		Yes. Although we do not have an overriding strategy, we continue to do this via our individual policies. We have an asbestos policy and a damp and mould policy, and the management and responsible disposal of substances (such as paint) are covered within our Health and Safety policies and Control of Substances Hazardous to Health (COSHH) assessments.

Appendix: **Environmental**

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
RESOURCE MANAGEMENT	T3	C11	Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how does the housing provider target and measure performance?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]	% of materials from responsible sources	Yes. Our current Procurement Strategy and Policy states that our suppliers must align with our values and concerns around carbon footprint reduction and thus, sourcing sustainable materials. Our primary supplier, Travis Perkins, provides an annual sustainability report and are committed to driving meaningful ESG change in the construction industry. Their “Building for Better” framework incorporates decarbonisation, modernising construction and ethical sourcing which mirrors our commitments at B3Living.
		C12	Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]	% of materials that are recycled, reused, and/or diverted from landfill	Yes. Although we don’t have an overriding strategy, all our framework agreements and contracts include environmental requirements designed to minimise energy use, emissions, and waste. These also promote the use of recycled materials and aim for zero waste to landfill by ensuring that products can either be reused or fully recycled at the end of their life. For new-build developments, all contractors are required to produce and follow a Site Waste Management Plan. This goes beyond the minimum regulatory requirements by setting project-specific targets for reducing and recovering waste. Performance is measured and reported, in line with the standards set out in B3Living’s Employer’s Requirements.

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
RESOURCE MANAGEMENT	T3	C13	Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]	Average internal water efficiency of completed homes in past year [litres/person/day] Consumption of metered mains water on sites and site offices [m3/100m²]	As with most landlords taking part in the SHIFT assessment, no complete assessment has been made of water efficiency in B3Living's stock. Therefore, the SHIFT water efficiency estimator tool has been used. This uses build age data to identify the likely water efficiency measures in place. For B3Living this estimated 137.85 litres per person per day (lpd).
		C14	How is sustainability considered when procuring goods and services? What measures are in place to monitor the sustainability of the housing provider's supply chain when procuring goods and services?	Qualitative response	What is the relative weighting of environmental impact considerations in procurement policies? How does the housing provider monitor supply chain risks, and what initiatives has the housing provider taken to drive higher sustainability performance across its supply chain?	We work with suppliers and contractors that share our values and commitment to ethical business practices. Suppliers are expected to comply with employment legislation, promote fair and inclusive workplaces, pay at least the National Living Wage, and implement effective measures to identify and manage modern slavery risks within their operations and supply chains.

Appendix: **Social**

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
AFFORDABILITY	T4	C15	For properties that are subject to the rent regulation regime, report against ONE OR BOTH of the following Affordability metrics: - Rent compared to average private rental sector (PRS) rent across the relevant Local Authority - Rent compared to the relevant Local Housing Allowance (LHA)	% of PRS rent % of LHA rent		35% saving against LHA 45% saving against PRS
		C16	Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to: - General needs (social rent) - Intermediate rent - Affordable rent - Supported Housing (excluding Housing for Older people) - Housing for older people - Low-cost home ownership - Care homes - Private Rented Sector - Private Market Sale - Other	% of homes Number of homes		General needs (social rent) – 50.7% Intermediate rent – 0.3% Affordable rent – 20.3% Supported Housing – 0.9% Housing for older people – 4.5% Low- cost home ownership – 8.1% Care homes – 0.0% Private Rented Sector – 0.0% Other – 15.2% Total owned and/or managed

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
AFFORDABILITY	T4	C17	Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to: • General needs (social rent) • Intermediate rent • Affordable rent • Supported Housing (excluding Housing for Older people) • Housing for Older people • Low-cost home ownership • Care homes • Private Rented Sector • Private Market Sale	% of homes Number of homes	Number homes disposed of in the last 12 months, by tenure type Number of homes acquired in the last 12 months, by tenure type	Total homes 79 Affordable rent 59 Shared ownership 20.
		C18	How is the housing provider trying to reduce the effect of high energy costs on its residents?	Qualitative response		We signpost our customers to The Local Energy Advice Partnership (LEAP), Better Housing Better Health (BHBH) for free home energy advice visits, installation of energy saving measures (e.g. LED bulbs, draught-proofing), assistance with energy bills and tariff switching and referrals for further support, such as income maximisation and fuel vouchers. In total, we provided £1472 in debt support relating to energy costs.

Appendix: **Social**

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
BUILDING SAFETY AND QUALITY	T5	C19	Describe the condition of the housing provider's portfolio, with reference to: % of homes for which all required gas safety checks have been carried out. % of homes that meet national fire safety regulations (varies by nation – see guidance). % of homes for which all required electrical safety checks have been carried out. % of homes for which all required asbestos management surveys or re-inspections have been carried out. % of homes for which all required legionella risk assessments have been carried out. % of homes for which all required communal passenger lift safety checks have been carried out.	% of homes		Gas safety checks: 100% Fire safety regulations: 100% Electrical safety tests: 100% Asbestos management surveys or re-inspections: 100% Legionella risk assessments carried out: 100% Communal passenger lift safety checks carried out: 100%
		C20	What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?	% of homes	What is the target date for bringing homes that do not meet the standard into compliance?	99.9% of homes. There are only 2 homes that don't meet the standard due to outstanding HHSRS category 1 issues identified by stock condition survey which are being addressed and rectified.
		C21	How do you manage and mitigate the risk of emergency hazards, including damp and mould? How do you reduce the likelihood of damp and mould hazards occurring?	Qualitative response	Average time to 'make safe' Emergency hazards Average time to 'make safe' Significant hazards	We significantly increased investment with around £500k to address damp and mould. Recognising both the health risks and the regulatory focus arising from Awaab's Law, we adopted a proactive, prevention-led approach. On top of the original budget, we invested an extra £150k in ventilation improvements to address root causes rather than symptoms alone. This was followed by a new asset profiling approach to identify homes most likely to develop damp and mould and prioritise investment where it's most needed.

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
RESIDENTS AND COMMUNITY	T6	C22	Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to: • General needs (social rent) • Intermediate rent • Affordable rent • Supported Housing (excluding Housing for Older people) • Housing for older people • Low-cost home ownership • Care homes • Private Rented Sector • Private Market Sale • Other	% of residents satisfied Qualitative response		• 83% overall satisfaction • 84% of customers agree B3Living treats them fairly • 84% satisfaction with the time taken to complete the most recent repair • 83% satisfaction with overall repairs service • 82% satisfaction with how well we keep customers informed • 81% satisfaction that their rent provides good value for money We undertook detailed TSM analysis in 2025-26, including customer segmentation, which showed that dissatisfaction was more likely among customers with previous complaints, multiple repairs, or concerns about the quality of their home. These insights are now shaping targeted improvements, such as reviewing stock condition data and follow-up surveys, helping us prioritise investment in home quality and strengthen our value for money approach.
		C23	What arrangements are in place to enable residents to hold management to account for the provision of services?	Qualitative response		Customers scrutinise and influence services through the Customer Framework, using surveys, complaints, tenancy audits, website suggestions and community events. The Customer Community has 408 members, with 110 customers actively engaging through consultations, focus groups and roundtables in 2025-26. Customer feedback is analysed and reported to the Customer Experience Group, Board and service review teams to drive improvements. Customers are updated on how their feedback is used through the annual report, website, magazine, e-newsletters and Customer Community newsletter. The Operations Committee reviews topics voted on by the Customer Community, with outcomes shared back with customers. The Customer Advisory Panel meets quarterly to commission scrutiny reviews and share minutes with the Board.

Appendix: Social

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
RESIDENTS AND COMMUNITY	T6	C24	Report ONE OR BOTH of the following quantitative metrics: % of Stage 1 and Stage 2 complaints responded to within target timeframes (varies by nation). - Average time in working days to respond to Stage 1 and Stage 2 complaints. How have reported complaints resulted in change of practice within the housing provider?	% OR average number of working days Qualitative response	Ombudsman maladministration rate [%] Ombudsman severe maladministration rate [%]	A total of 493 complaints were received, of which 104 progressed to Stage 2, equating to 21.1% of overall complaints. 92.7% stage 1 complaints responded to within target timeframe 91.4% stage 2 complaints responded to within target timeframe From April 2025 to March 2026, we had 2 Ombudsman maladministrations. One of them was set to be reviewed by the HOS at the request of the customer so we are yet to receive the outcome from the HOS. From complaints received during this period, a total of 29 lessons learned were agreed across the business. All agreed lessons learned are recorded within our risk management system, where progress is actively monitored. Updates on implementation and outcomes are regularly reported to the Customer Experience Group to ensure appropriate oversight and continuous improvement.
		C25	In the last 12 months, what additional support have you provided to your tenants? Please include support across any of the following areas, as well as any other relevant services: - Employment & training - Wellbeing & mental health - Vulnerable tenants	Qualitative response	Social Value calculations (including monetisations) of all resident support services and placemaking activities [£]	Support needs are identified early through pre-tenancy checks, affordability assessments and ongoing tenancy monitoring. The Customer Coach provides personalised support to build confidence, resilience and independent tenancy management. Safeguarding policies and trained staff help identify vulnerability, escalate concerns and work with partners where needed. In 2025-26, support included food parcels, fuel and grocery vouchers, energy support and referrals to specialist services. Impact is measured through the HACT tool, showing every £1 invested in tenancy sustainment delivers £3 in savings.

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
RESIDENTS AND COMMUNITY	T6	C26	In the last 12 months, what interventions has the housing provider made or enabled to foster stronger communities and places, considering both: - Physical changes to shared spaces or public realm - Events, activities, and signposting	Qualitative response		Held community events, including an annual community day and festive event for over-60s, generating around 400 customer interactions and c. £1.4m social value. Worked with local partners to promote support services, including Communities Alliance, Active Local, Churches Fire Protection, Move it or Lose it and Dwelling Doctors. Supported Active in Hope Charity at Holdbrook Hub, offering youth activities, homework club and training opportunities for residents. Ran customer consultations and family events with partners to gather feedback, provide information and support local communities. Expanded community work into East Herts through joint drop-in services with Foodbank, Citizens Advice and CGL.
		C27	How is social value creation considered when procuring goods and services? What measures are in place to monitor the delivery of this Social Value?	Qualitative response	What is the relative weighting of Social Value considerations in procurement policies? How much Social Value has been delivered from the housing provider's supply chain in the last 12 months?	The procurement process involves identifying the opportunities to maximise positive outcomes for the people affected by our activities. In practice, we do this by engaging our stakeholders, whether that is partners or customers, in procurements above £25k. Through our B3Living Framework Agreement, 100% of our suppliers pay staff the Real Living Wage, which is monitored annually. Moreover, per £1m in turnover, they must employ at least one apprentice.

Appendix: Governance

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
STRUCTURE AND BOARD	T7	C28	What is the housing provider's most recent regulatory grading/status?	Varies by Nation		C1/G1/V1
		C29	Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated in the housing provider's risk register?	Qualitative response Yes/No	Is the housing provider required to report against TCFD? [Yes/No] If yes, is the housing provider doing so? [Yes/No]	Yes. They are reviewed by our Executive team for each Board meeting (approx. 8 per year) and by the Leadership and Executive Teams for each Audit & Risk Committee. Our Board approved our Risk Management Strategy in 2023 which considers both strategic and operational risks and incorporates a range of ESG risks into our risk register.
		C30	Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches, etc.) that resulted in enforcement or other equivalent action?	Yes/No	If yes, describe.	No
		C31	How does the housing provider ensure it gets input from a diverse range of people into the governance processes?	Qualitative response		We monitor the demographics of our Board members and report on this annually. In our reporting, we compare Board composition to the demographics of our staff body, residents and the areas in which we operate (predominantly the Borough of Broxbourne). This allows us to understand the diversity and representation in our Board composition and to ensure that there is diversity of thought when undertaking business decisions.

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
STRUCTURE AND BOARD	T7	C32	Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management? How do they do this?	Yes/No Qualitative response		Yes. Our Recruitment Policy - which covers recruitment for our senior management team members - and our Board Recruitment, Tenure and Succession Policy have a robust focus on equity, diversity, and inclusion. We are clear in our commitment to having a Board that is representative of the communities it services and to develop and maintain the diversity of our Board. In line with our EDI policy, we are keen to ensure that we attract and retain colleagues from diverse social, educational, family, ethnic and cultural backgrounds. We have made positive strides in this direction over the last three years, with an increase in representation across several strands from 2024-25. We have recently recruited and appointed new Board members, which has further increased diversity with regards to ethnicity.
		C33	What % of the housing provider's Board have turned over in the last two years? What % of the housing provider's Senior Management Team have turned over in the last two years?	% %		Board - 31% (4 replaced and 1 left) Executive - 16% (6 in total with 1 replacement)
		C34	Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.	Number and description of experience		All four board members on the Audit and Risk Committee have previous, recent financial experience including a former finance director, 35 years of banking experience, an executive director of strategic finance and an employee for an insurer leading the financial, treasury and capital functions.
		C35	What % of the housing provider's board are non-executive directors?	%		90% 10 out of 11
		C36	What % of the housing provider's board are non-executive directors?	%		90% 10 out of 11

Appendix: Governance

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
STRUCTURE AND BOARD	T7	C37	When was the last independently-run, board-effectiveness review?	Date		2025
		C38	How does the housing provider handle conflicts of interest at the board?	Qualitative response	If yes, describe.	Interests are updated annually and published for each meeting. There is a standing item at each meeting to discuss interests, and we also have a policy in place.
EMPLOYEES	T8	C39	Does the housing provider pay the Real Living Wage?	Yes/No		Yes
		C40	What is the housing provider's median gender pay gap?	% gap		0.4%
		C41	What is the housing provider's CEO:median-worker pay ratio?	Ratio		5.86:1
		C42	How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?	Qualitative response		Board-approved EDI Strategy and Action Plan sets out 2025-28 commitments, with regular reporting and oversight from an EDI Manager and Board champion. Equality impact assessments are used for new or revised policies, services and strategies to identify and reduce potential discrimination. Key policies have been updated to strengthen inclusion, including EDI, Anti-Bullying and Harassment, Sickness Management, Fertility Treatment and Trans Inclusion. EDI principles support better services, including improved ways to record customer vulnerabilities and make timely service adjustments. LGBTQ+ awareness campaigns and receiving the Stonewall Housing LGBTQ+ Housing Pledge demonstrate practical action and visible commitment to inclusion.

Theme name	Theme #	Criteria # V2.1	Criteria	Measurement Unit	Enhanced Reporting Option(s)	B3Living response
EMPLOYEES	T8	C43	What activity has the housing provider undertaken over the last 12 months to support the physical and mental health of its staff? What impact has this had on staff and the wider organisation?	Qualitative response		We support colleague wellbeing through flexible and hybrid working, generous leave, health benefits, sick pay and access to an EAP. Occupational Health, health surveillance, risk assessments and ergonomic support help identify and manage health risks early. Mental wellbeing is promoted through regular check-ins, wellbeing webinars and manager guidance on supportive conversations. Trained Mental Health Champions provide peer support, signposting and help reduce stigma across the organisation. Absence data and colleague feedback are monitored to ensure our wellbeing approach remains effective and responsive
		C44	What activity has the housing provider undertaken over the last 12 months to support the professional development of its staff? What impact has this had on staff and the wider organisation?	Qualitative response	What % of employees have received a qualification that is relevant to their professional development within the last year?	Invested in all-staff Mary Guber Institute training to strengthen customer service skills and behaviours. Teams are now embedding learning through coaching, peer observation and structured team huddles. Colleagues complete role-based mandatory training and can access courses, conferences and development opportunities. Managers are supported through funded leadership programmes, coaching and qualification sponsorship. Induction, housing qualifications and cross-organisational events support capability, collaboration and continuous improvement.

Our Local Impact

2025-26