

The Bromford story



Bromford Racecourse under redevelopment



Bromford Bridge Racecourse

Formed back in 1963, with only a small number of properties, we have grown and evolved into the social business that we are today - helping people to be the best they can be. With over 50 years of housing heritage, we would like to share with you our journey so far.

This is our story.

Our name comes from Bromford Bridge in Castle Bromwich, as one of our first developments was built near here.

Bromford Bridge station opened in 1896, primarily to serve the Birmingham Racecourse that had opened nearby in 1865. One hundred years later, the station closed following the decision to close the Racecourse in 1965. The original Bromford Bridge, which would have been at the rear of the station building, still remains in place today.

Before the First World War, there were only a small number of charitable housing bodies such as the Guinness Trust, Peabody and some industrial companies who supplied rented homes for their workers but they were relatively small in number. Local authorities only started to provide rented homes in any volume after the Great War.

The development of new affordable housing became an objective of those established charitable organisations such as Peabody and Cadbury but they expanded relatively slowly until the 1960s.

Our milestones

- In the early sixties Britain's population was starting to bulge at 53 million. This began to have a major effect on the availability of housing. In Birmingham alone there were 30,000 people on the waiting list for a home.
- In 1963, our founders had the foresight to not only recognise the need and the severe housing shortage, particularly in Birmingham, but they also spotted a commercial opportunity. In 1963 quantity surveyor - Charles Bucknall, estate agent - Robert Oulsnam and solicitor Keith James launched Bromford Housing Association Limited. The first recorded meeting took place on 21st November 1963.

- One of our first schemes was two blocks of apartments built in the sixties at West Heath Road, Castle Bromwich. The founders took the brave step of exchanging contracts on the purchase of this development before any guarantee of funding was in place. This was something co-founder Keith James describes as:



Bromford's first development

"A very exciting time. We believed we could really make a difference to the housing shortage, so we stuck our heads on the line and just went for it."

- In order to take advantage of loans from the new Housing Corporation an entirely new association had to be formed as a 'society'. This became 'Second Bromford Housing Society'.



One of Bromford's early developments, Bromford Rise.



Our in-house maintenance team in the late 70's

1965



Documentary, Cathy Come Home.

1972

In the 1960s several housing associations were established by professionals in order development business and to secure limited funding from the newly formed Housing Corporation. The number of Housing Associations (HAs) grew substantially after the 1974 Housing Act which opened the way for grant funding.

- 1964** - The Housing Corporation was founded. Its function was to make loans to 'housing societies' with the most early funding directed at co-ownership societies.
- 1,000 housing associations owned up to 100,000 dwellings in the UK.

- 1966** - The BBC screened Ken Loach's inspirational film about homelessness 'Cathy come home'. Shelter is founded as National Campaign for the Homeless. Many of today's major housing associations date from this time and are still known as 'Shelter' associations.

- 1972** - The Housing Finance Act allowed the Housing Corporation to make loans and grants available to housing associations for new-build schemes.

- 1973** - The National Federation of Housing Societies changes its name to the National Federation of Housing Associations.

- 1974** - The Housing Act creates a framework of Housing Association Grant, which remains unchanged until 1988. The grant was first available this year for building new homes and refurbishing existing stock.
- Housing Corporation gains the powers to register and supervise Housing Associations.
 - Rent Act imposes new controls, accelerating the decline of the private rented sector.

- By the mid to late 70's Bromford was managing around 400 homes and yet it was still being managed by the founders, who were also still doing their day jobs. This became a struggle and so they decided to appoint a general manager, Ken Burton became the first Bromford employee and worked out of Robert Oulsnam's offices in Birmingham.
- The repairs for Bromford's properties were carried out by Robert Oulsnam's business. This was until more properties were acquired and then maintenance was brought in-house and the Wolverhampton depot was opened.
- In the early days we were involved in buying and refurbishing properties, but by 1976 the emphasis was on building new properties.
- 117 new homes were built at Bromford Rise, Penn Fields in Wolverhampton
- Other new builds at the time were Bromford Mews and Overdale Court in Moseley – all for rent in Birmingham.
- This year we had our First Housing Corporation Monitoring Inspection.



Ken Burton - Bromford's first employee interviewed in 2013

- At this time a change in legislation saw the founders step down from their duties, as the law changed and prevented professionals from sitting on management committees of HAs. This changed following concerns that there was a conflict of interest between members professional interests and their roles on HA committees. A group of volunteers took over Board responsibilities, along with 10 other paid colleagues by 1980.



An early committee meeting

- Building on the experience of equity share since 1972, we started building homes for shared ownership.



The opening of Lloyd House

- We acquired and refurbished Lloyd House in Sparkbrook, Birmingham to provide Bromford's first dedicated office. The building was formally the home of Sampson Lloyd one of the founders of Lloyd Bank. This space also included eight flats for those in housing need and it was officially opened by the Lord Mayor of Birmingham.
- Four Oaks in Sutton Coldfield provided 126 new homes.



Our first computer



New homes in Perton, Wolverhampton

- New homes were completed at Perton near Wolverhampton, on a former airfield site - 300 homes were for rent, 36 for shared ownership.
- In this year we merged with Progressive Housing Society.



Mick Kent OBE, chief executive

- Mick Kent joined Bromford as chief executive on 17th July 1984.
- The Haven in Blakenhall, Wolverhampton was built providing sheltered flats for older people, 15 family homes and 4 units for older members of the asian community.



Bromford management committee members

1976

- Strict public spending controls that were introduced lead to major disruption in housing association development programmes.
- The Homeless Persons Act obliges local authorities to assist homeless families and others in priority need.

1979

- New Conservative government under Margaret Thatcher, which made a commitment to a reduction in public spending.



Prime Minister - Margaret Thatcher

1980

- The Major Housing Act increases the Housing Corporation's supervisory powers, and introduces a new funding regime for Low Cost Home Ownership (LCHO).
- Right to Buy was introduced for council tenants and some HA tenants.

1981

- The Housing Benefit system was introduced for the first time.

1983

- The Introduction of 'Do It Yourself Shared Ownership' (DIYSO).

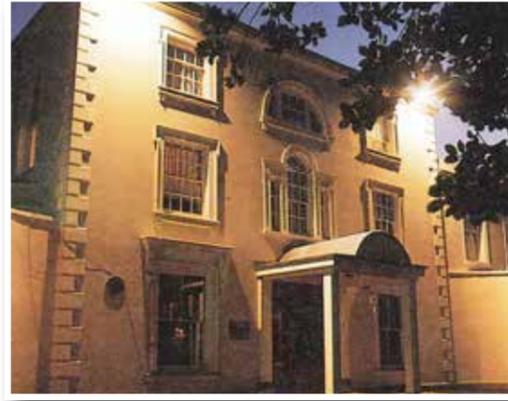
1984

1985



Some of the management team at Lloyd house, Sparkbrook in the late 80's

- Our first Wolverhampton office opened in Chapel Ash as a satellite office to the one in Birmingham.



The Oakes, Wolverhampton

- In August 1987, we moved our Wolverhampton office to The Oakes, a mixed new build and refurbished scheme for older people.

- In this year we employed 46 colleagues.
- Metchley Abbey sheltered scheme in Harborne Birmingham opened in March 1988.

- The 'Sundowner' scheme for older people was built in Kings Norton – this was later called Premier Court comprising of 51 flats and bungalows plus a warden's flat.
- When the Care in the Community Policy was introduced (to ensure that the treatment and care of physically and mentally disabled people took place in their own homes, rather than in an institution) we decided to build and acquire small care homes in partnership with Solihull Health Authority. This was as a result of the closure of Middlefield hospital for learning disabilities. This marked the start of our supported housing work.

- This year we merged with Carinthia HA to become Bromford Carinthia Housing Association which led to growth in Shropshire and stock in Wales.
- A high increase in homelessness and housing need in the West Midlands saw 5,000 applications for housing with us being only able to make 267 new lettings.
- Main areas of activity were Birmingham and Wolverhampton with increased emphasis on Solihull, Sandwell and Telford.
- Around 40% of new developments were in rural areas including Shropshire, Stratford and Herefordshire.



Shaw Road, a new purpose built Bromford office

- Work started on our new offices at Shaw Road in Wolverhampton.
- Tan Bank office in Telford opened in July 1991.



Tan Bank office, Telford

1986

- 1986** - The Housing and Planning Act paved the way for Local Authority transfers of tenanted stock to HAs.
- The First experimental 'mixed funding schemes' were introduced to combine public and private sources of finance in HA development. Bromford seized the opportunity to move things forward and source private funding.

1987

1988

- 1988** - Housing Association rents deregulated with all new tenants placed on 'assured tenancies'.
- Housing Benefit was abolished for young single people, leading to increase in street begging.

1989

- 1989** - The CORE system is launched, recording full information about housing association lettings.

1990

- 1990** - The Tenants Incentive Scheme was introduced by the government to incentivise home ownership for housing association tenants.
- 'Cash programmes' were introduced by the Housing Corporation for major developing associations.
- This year John Major becomes Conservative Leader and Prime Minister.

1991

- 1991** - In this year competition for Housing Corporation funding was introduced, leading to pressure on standards and rents as associations bid below published grant rates.
- Housing association new-build completions exceed local authority figures for the first time and housing associations became the main providers of new social housing.

- On November 12th, The Chancellor, Norman Lamont, announced that £577m was to be allocated to housing associations to kick-start the housing market through the Housing Market Package. On November 20th Bromford was allocated initial funding of £14.7m which had to be spent and purchases completed within 90 working days – we acquired over 1000 homes.
- Lance Gurney, formerly of the Housing Corporation who later joined the group as Development Manager, said: *“Bromford expanded into many new areas by taking a leap of faith in purchasing existing homes. This built up new relationships with local authorities, for example Worcestershire, which have continued until the present day.”*
- Supported housing schemes opened in Ludlow, Birmingham and Solihull.
- Vision Homes scheme in Ludlow was opened by HRH The Princess Royal.
- We had housing management offices in Birmingham, Telford, Powys and Wolverhampton – Compton Road and The Oaks.



Colleagues celebrate outside Shaw Park office

- By 1993 we were working in 33 local authority areas.
- Over two out of every five new tenants we housed were previously homeless.
- We relocated our central services operations from Birmingham to Shaw Park in Wolverhampton and worked to establish a fourth team in Hereford and Worcester.

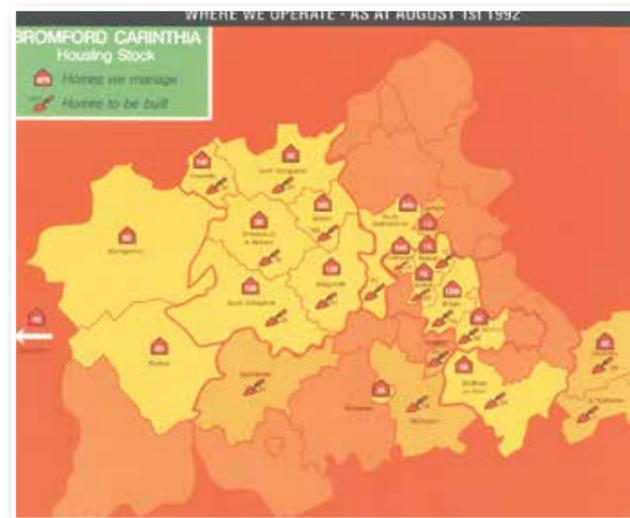
- Our fourth housing centre opened in Worcester as well as new offices in Southam and Stoke on Trent.
- Improved response times for urgent repairs went from seven days to five.
- We introduced supported tenancies enabling us to work with voluntary agencies, to provide residents with individual support packages.
- Six new supported housing schemes opened in Telford, Wolverhampton, Wellington and Solihull providing 53 places including our first young parents' scheme Charnborough Court in partnership with Telford Christian Council.
- Bromford is selected as partner to support Oxbode, a new tenant-led HA redeveloping council homes in Gloucester.



Charnborough Court, young parents scheme launches

1992

1992 - The Chancellor announces the Housing Market Package (HMP).



1992 operational areas map.

1993

1993 - Housing associations enjoy a boom year, receiving well over £2 billion of grant.

- Rented homes owned by housing associations grew to 707,000 properties.

1994

1994 - A new Single Regeneration Budget consolidates various government programmes.

- Further cuts bring the Housing Corporation's programme down to some £1.3 billion, with a strong emphasis on home ownership programmes.
- Rented house stock is estimated at 827,000 homes including some 145,000 transferred from local authorities.
- The institute of Housing becomes Chartered Institute of Housing (CIH) under its royal charter.
- Housing Associations were asked to give up their lists (allocation of properties) to local authorities, as a condition to get grant funding.

- We launched our annual customer surveys to measure satisfaction.
- We also introduced Annual Performance Reviews with our local authority partners to continuously improve on our partnership working.



1995 operational area map



Bromford landscaping team at work

- We launched a flexible tenure package allowing tenants to buy shares in their home and enabling purchasers to staircase down as well as up.
- Completed the redevelopment of 400 Birmingham homes on the Stockfields estate.

- This year we merged with Cheltenham and District Housing Association.
- Work commenced on the first phase of Hesters Way in Cheltenham – a regeneration of 2400 homes – which involved the demolition of 5 blocks of flats.
- We had around 220 colleagues at this time.

- We secured three major new supported housing contracts in Gloucestershire, Oxfordshire and Wiltshire with the health authorities transferring the ownership of their care homes for people with mental health and learning difficulties.
- In preparation for the year 2000, we equipped every colleague with a PC or laptop computer giving everyone access to our central systems and electronic mail.
- A radical review of repairs led to the opening of our customer service centre in October 1998.

1995

- 1995** - New starts on social rented housing at around 20,000, the lowest since 1945 despite publication of government estimates of housing need of at least 60,000 homes each year.
- Housing Corporation brings its regional structure in line with the Department of the Environment and the NFHA
 - Government White Paper on housing, proposes the transfer of local authority housing to new landlords; opening competition for Housing Association Grant to commercial companies; reform of homelessness legislation; and a Voluntary Purchase Grant scheme to help housing association tenants buy the homes they occupy.

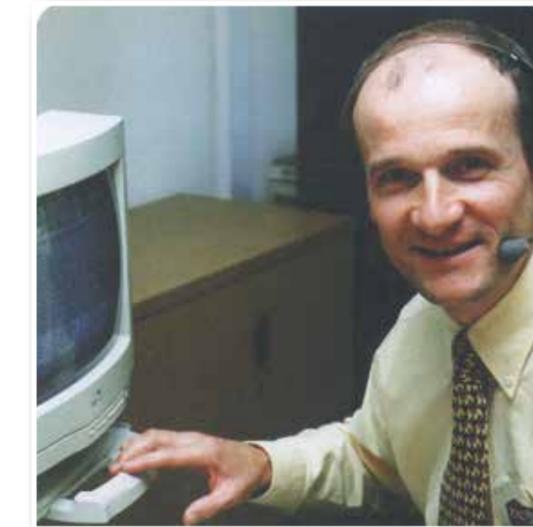
1996

- 1996** - The Housing Act includes strong new regulatory powers for the Housing Corporation. This included a limited 'right to acquire' for new housing association tenants.
- The Independent Housing Ombudsman is set up.
 - NFHA becomes the National Housing Federation (NHF) aiming to become the representative body for all independent and non-profit social landlords.

1997

- 1997** - May of this year saw the election of Labour government led by Tony Blair.
- The Housing Corporation programme down to £702 million for 1997/98, from £1062 million in previous year.
 - Non-charitable housing associations have to pay Corporation Tax for the first time.

1998



Chief Executive Mick Kent, OBE talks on the phone to customers



We start to use Bromford Housing Group to include our mergers with other HA's

- At this time our supported housing team managed over 1000 homes having completed the opening of 3 new young parent schemes.
- We first began to use the name Bromford Housing Group to include Bromford Carinthia, Bromford Charitable and Cheltenham and District Housing Associations.

1999

1999 - Development of new social rented housing is 20,000 homes, the lowest since 1945 despite publication of government estimates of housing need of at least 60,000 homes each year.

- Our website first went live .
- We introduced family friendly policies such as parental leave and flexible working.
- We also introduced mystery shopping for the first time to measure our customer satisfaction.
- We commenced development of large schemes at Slade Farm and Bicester Fields in Cherwell providing over 200 homes for rent and shared ownership. The schemes were jointly funded by HC and the local authority and represented our breakthrough into the south east region as a major registered social landlords partner.

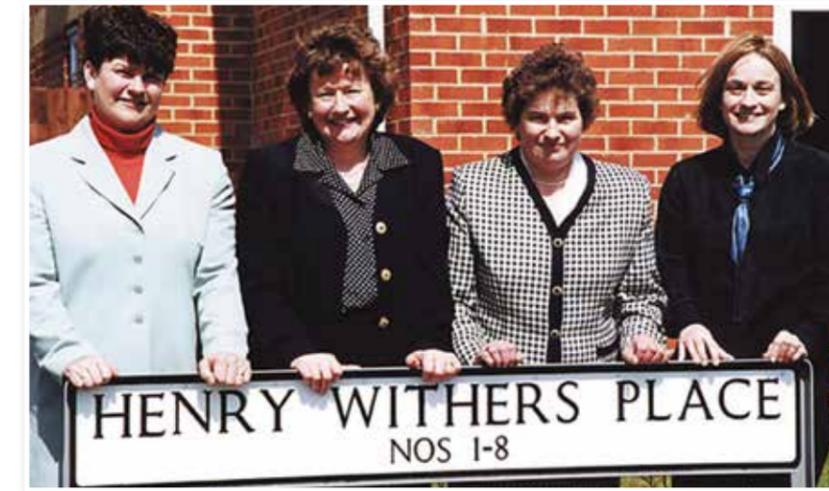


Customers move in Bicester Fields in Cherwell

2000



Colleagues at 'Plant a Pot' day at Geraldine Court, Solihull



The opening of our millenium scheme in Stroud

2001

- 2001** - A Neighbourhood Renewal Strategy Action Plan is launched in January.
- A Starter Homes Initiative is introduced to assist 'key workers' gain a foothold on the home ownership ladder.
- The Government's formal rent restructuring framework is published - rents are to be controlled with reference to RPI.
- The first Arm's Length Management Organisation (ALMO) are named – a new mechanism to help bring council homes up to the Decent Homes Standard without the need for transfer to a housing association.

- Colleagues raised £42,000 for Concern to rebuild a community in Addis Ababa by walking, running or cycling the canal networks across our areas of operation.
- Wychall Farm and Turves Green schemes were secured by Bromford through a competitive process by the City of Birmingham – plans for over 560 new homes were drawn up in consultation with the community and delivery taken forward over the next nine years.
- We established BMS Property Care Limited to offer a repairs and maintenance service to public and private sector clients.
- We introduce a new in-house learning suite offering on-site training for colleagues.



Wychall Farm and Turves Green

2002

- 2002** - The Home Office set up Anti-Social Behaviour Unit (ASBU) under Louise Casey of Shelter.
- The Government announces that the Audit Commission is to have an inspection role for housing associations as from April 2003.
- The Office of the Deputy Prime Minister is set up, taking over from the Department of Transport, Local Government and the Regions (DTLR).
- Police Reform Act gives registered social landlords access to Anti-Social Behaviour Orders (ASBOs).



Colleagues celebrating our 40th anniversary



Isambard Place, Swindon first key worker scheme

- We celebrated our 40th anniversary.
- We were also awarded 5th place in the Sunday Times 100 Best Companies to work for as well as a special award for best family friendly employer.
- Our first key worker scheme for rent completed - Isambard Place, Swindon.
- We were recognised by Housing Corporation as a top performing HA (University of Edinburgh and Housing Quality Network study).
- We saw a 70% growth in our support services.

- We introduced our own sustainability medal system 'Bronze into Gold' to rate our estates.
- Built our 10,000th new home.
- Appointed our first Community Safety Manager.
- The Housing Corporation introduced the first partnering programme and agreements to streamline the grant allocation process. We formed the Bromford development partnership with nine other HAs in April 2004.



Community shop, Perry Common, Birmingham

- 2004** - The Housing Act includes provision allowing the Housing Corporation to give grant direct to private developers.
- The Housing Corporation's new system for allocating Social Housing Grant identifies 71 major 'investment partners', which include a number of the larger associations, and also various development consortia.
 - Asylum and Immigration Act removes many benefits and rights from asylum seekers and refugees.
 - The Housing Corporation Assessment first came into force to assess the key areas of governance, management, financial viability and development.



Colleagues raising funds for charity

- Anti-social behaviour 24 hour service launched.
- Our development programme was the largest outside London.
- Home ownership for long term disabilities (HOLD) becomes a national first.
- The Bromford Challenge saw our colleagues raise over £50,000 for Acorns Children's Hospices.
- The Framework for Excellence in Equality and Diversity (FEED) was adopted.
- BCHA achieves five years continuous recognition nationally as the only HA in the top quartile for all housing management performance indicators.
- Our supported housing team doubles in size – supporting 2000 customers.

- The Group structure was created in this year.
- Fosseway Housing Association joined the group. Fosseway was founded in 1997 following a stock transfer from Cotswold District Council. Fosseway managed over 4,000 rented homes mainly in the Cotswolds.
- The Leadership Academy launched.
- Bromford won the Unysis/Management Today Service Excellence Awards 'Public Service Award' two years running.
- 90% of customers told us they're 'delighted' with us.
- Achieved 100% reliability in delivering large-scale government programmes for 15 years.

2003

- 2003** - Sustainable Communities Plan published setting out government plans to improve housing and social conditions.
- Implementation of Supporting People begins and Government introduced Supporting People Programme Assessment Framework (April 2003).
 - Housing Corporation measured performance with 5 KPIs including rent collection & arrears, void properties and bad debts, lettings times and no. of empty homes.
 - Payment for housing association board members is introduced, although not widely taken up at first. The longstanding principle of voluntarism is overtaken.
 - Anti-Social Behaviour Act aims to clamp down on disruptive behaviour, vandalism and youth crime.

2004

2005

- 2005** - New 'Homebuy' scheme announced – intended to help up to 300,000 tenants of housing associations and local authorities buy an equity stake in their own home.
- Housing associations own or manage well over 2 million UK homes, and have become powerful not-for-profit businesses.
 - Developers prepare to bid for Social Housing Grant – new and serious competition for housing associations looms; mergers and takeovers are rife among associations, driven by the new funding system.
 - Housing associations have to comply with European Union procurement directives.

2006



Graffiti artist captures colleagues aspirations at internal event

- Homezone Housing Association joined us in March, following a stock transfer from Lichfield District Council in 1997. Homezone owned about 4500 properties, 1700 garages and a series of local shops in the Lichfield district.
- For the sixth year running we held the record for having no empty properties.
- We saw a 36% increase on turnover.
- The Bromford Partnership delivered 1232 new homes with £34m social housing grant.
- Repairs partnership forged with Connaught Partnerships Limited to deliver innovative MOT style repairs to 12000 homes.
- We received 'four green lights' from the Housing Corporation who assessed governance, management, financial viability and development.
- We welcomed our 1000th colleague.
- Bromford was proud to be the first 'not for profit' organisation to become overall winner in the UK Customer Experience Awards, as well as receiving the Public, Voluntary and Charitable sector award.

Bromford Group

- This year we did a re-brand of our identity and introduced our Bromford family brands, these were Bromford Living, Bromford Support and Bromford Homes.
- The First UK recession since early 1990s resulted in a cut back in development, tighter treasury management and plans to streamline governance, legal and operational structures.
- Set up our own version of the Government's COBRA emergency planning team.
- We launched 'Try before you buy' and 'Intermediate market rent' options to reduce unsold homes.



First scheme built in-house

- This year we had to make some difficult decisions which meant we had to reduce our costs through job losses and a controlled pay bill.
- As a result we reduced our Development team from four regions to two.
- We launched a full review of our pay and rewards package.
- Our Customer Influence Group and Customer Inspection Advisors were fully established to give customers a stronger voice.
- The TSA's 'National Conversation' selected Bromford as a trailblazer to find out what customers really want.
- Launched 'Your Voice' our multi-channel feedback programme for customers.
- Bromford Developments Limited completes its first scheme Butlers Court in Telford.
- Bromford Support is now supporting over 4,000 people.

Beacon Court, Beacon Centre for the blind, Wolverhampton



- The new single legal, governance and operational structures agreed.
- HRH Princess Anne officially opens new flagship scheme – Beacon Court at Beacon Centre for the Blind, Wolverhampton.
- Bromford Support secured more than £3.2m in new care and support business from Birmingham City Council.
- Bromford supports the NHF's My Home Finance affordable credit scheme in the West Midlands.
- Place plans were created in three key areas to design work at a local level to meet local needs – looking at job opportunities and training to reduce benefit dependency.
- Launch of our Bromford Offer – setting new service standards against the things that customers told us they value the most.

2007

2007 - The Anti-Social Behaviour Act aims to clamp down on disruptive behaviour, vandalism and youth crime.

Homezone officially joins the group



2008

2008 - The Housing Corporation is replaced with the Tenant Services Authority (TSA) as new regulator, and the Homes and Communities Agency as new government funding channel.



2009

- Bromford achieved top marks for eight years running in published performance measures across housing management and maintenance – only one of four associations across the country to achieve the highest possible score. Housing Quality Network described Bromford as 'a top performer every year since 1999/2000.'



Customer feedback programme

2010

- **2010** - The rise to power of a Conservative-led coalition in May 2010, with David Cameron as Prime Minister, begins to transform the economic and political environment.
- The Government proposes new affordable rent model.



Bromford 'go's green' on outdoor lighting

- Following two years of uncertainty and change, we begin to re-invest in our organisation being a great place to work.
- Promoting self-reliance for customers is high on our agenda to break benefit dependency and financial exclusion.
- We provide 15 Future Jobs Fund placements funded by the Department for Work and Pensions creating paid roles for six months for local young people.
- Five of our apprenticeships were taken up by unemployed people – all but one of them were already our customers.
- Fortnightly work clubs launched in Burntwood and Perton communities. to help people learn new skills and find work.
- Bromford Developments Limited starts our first outright sale site at Priorsleap in Telford.
- We dive into social media to monitor news of the August riots by following the local Police we could provide real time information to customers in Birmingham and Wolverhampton.
- The Bromford Partnership receives a disappointing £12.4m from HCA for development funding over four years. Our strong financial position helps us plan for a new independent approach to continuing to build new homes.



Social media channels open

- We introduced The Bromford Deal – a ‘something for something’ relationship where, in return for great homes and services, customers sign up to opportunities to train, gain new skills, get into work or contribute to their community.
- The Deal inspires customers to get off benefits and into work or training through work clubs, placements, apprenticeships and our new social network for job and skills called Connect.
- We launched our brand new website with improved communication for customers and online services linked to social media and telling stories through videos.
- We increasingly engaged customers through social media by developing Twitter, Facebook and YouTube channels and using Yammer for colleagues.
- Our radical award-winning ‘Homes that don’t break down’ approach meant proactively performing Annual Property Services on all stock to ensure fewer repairs and safer homes.
- Launched our tenant cash back pilot with 130 customer volunteers over 12 months. Customers do basic repairs and sort out issues for themselves and we share the savings – our Home Rewards Club.
- Limited grant and housing need greater than ever but we continue to build homes. We completed our first homes for outright sale to reinvest profit into affordable homes.
- We brought all general repairs and maintenance services in-house.



Paralympic Games 2012

2011

2011 - For five days in August, thousands took to the streets in parts of London, Birmingham and Wolverhampton resulting in arson, looting and chaos. Disturbances began in Tottenham following the protest over a local man shot dead by police. People used mobile devices and social media to organise the riots.

2012

2012 - On 8 March the Welfare Reform Act 2012 received Royal Assent. The Act introduced a wide range of reforms to the benefits and tax credits system which will have a major impact on our customers.

- London hosts the 2012 Olympic and Paralympic Games.
- The Queen celebrated 60 years as Monarch.





A special year, 2013 was our 50th anniversary and a number of special events took place to mark this occasion.

- The Bromford DNA launched to support the businesses purpose of inspiring everyone to be the best they can be. The DNA describes what it means to Be Bromford and includes: Be Good, Be Brave, Be Different and Be Commercial.
- Future Fifty launched. These quarterly learning events invited key influencers and business partners to hear some of the UK's leading speakers talk about their predictions for the future on marketing, service development and trends.
- We challenged a group of young customers from New Century Court in Oswestry to undertake a Snowdonia challenge. The challenge saw them learn new skills and culminated in an outward bound adventure in Aberdovey.
- The Bromford Deal continued to be at the heart of the business and over 10% of customers had signed up by summer 2013.
- We won the HR Distinction Award for recruitment and employee branding for our first social media recruitment campaign called #gottalovecake.
- We took our first steps into the health market launching re-enablement pilots in Shropshire and Northants.



Bromford's contact centre at Venture Court, Wolverhampton transformed into a Comic Relief call centre for the night. The centre took £30k of donations.



CEO Mick Kent was awarded an OBE in the Queen's Birthday Honours list for services to housing.

- In a bid to find solutions to ever-reducing grant, we built a prototype apartment which will form the basis of support schemes with no grant in the future. The schemes work because of super-efficient building design and flexibility on rents.
- In November, Mick Kent sent an open letter to Iain Duncan-Smith MP, Secretary of State for Work and Pensions, to share his thoughts on the implementation of Welfare Reform. The letter highlighted that the housing industry was too quick to bash reforms without posing a solution to helping customers focus on what they can do, rather than what they can't.
- We were nominated for social enterprise of the year at the National Business Awards. Judges said we had "creative leadership focused on ground breaking innovation aiming to revolutionise the traditional social housing model."
- As we continued to enhance our social media customer service offering, we won the "Best use of social media" award at the Midlands Contact Centre Forum awards, beating off competition from Argos.
- In November, we were proud to receive the Aa3 rating from credit rating agency Moody's, making us as financially secure as China.

2013

2013 - Welfare reform changes start to roll out. The so-called 'bedroom tax' launched in April and Universal Credit rolled out to new claimants in the autumn.

2014

Bromford.

In 2014, Bromford Group, Bromford Living and Bromford Support were no more. As on January 1st we became simply 'Bromford', with a new look and a new one Bromford approach to how we work.

2014 also saw one of the biggest changes to our leadership in 30 years as our CEO of three decades, Mick Kent, took the decision to stand down. After navigating Bromford through key milestones from small housing association to one of the UK's largest social enterprises, Mick decided that the time was right to hand over the reins. However in true 'Grow Your Own' style, executive director Philippa Jones was appointed as the new CEO, leading the business on a new journey from January 2015.



- When Channel 4 aired controversial documentary 'Benefits Street', inciting twitter fury as the debate on the benefit culture erupted, we encouraged rational discussion and solutions with our first ever twitter debate #hiddenstory, reaching an audience of 486,142.
- We saw the launch of the Bromford Innovation Lab. The Lab is a place for colleagues from across the business to come together to collaborate on finding solutions for some of the most challenging problems our customers and business face.



Our first ever 'Job Fair' in Lichfield, in partnership with JobCentre Plus and the Chamber of Commerce, was a complete success. More than 30 employers sharing their vacancies with over 200 jobseekers, with some gaining employment on the day.

- In May, we took the decision not to bid for any HCA grant. This bold statement caused debate across the housing industry as Bromford promised to continue building new homes, but without the financial assistance and regulation of the Homes and Communities Agency. In the previous financial year, we had constructed 624 affordable homes, investing £58.5m of which only £4.7m came from grant – and all the rest was funded entirely from our cash flow.
- We continued to make our mark outside of the housing sector with our work on customer service, finding ourselves nominated alongside Boots, Yorkshire Building Society and others in the "Quality Monitoring Customer Focus Award" at the Institute of Customer Service awards.
- Our digital customer service team also gained international recognition in the PR Daily Social Media Awards, gaining a honourable mention in the 'Best Use of Social Media for a non-profit' category.
- 2014 marked the end of our Direct Payments pilot with the DWP. As one of very few landlords working with customers affected by reforms to help manage all of their personal finances, and with our 600 customers continuing to pay their own rent throughout the pilot, we decided to continue offering the support as part of the Bromford Deal.

- Bromford exchanges on two pieces of land in Birmingham and Redditch as part of a new innovative nil-grant model of supported housing called MyPlace. MyPlace provides adults with learning disabilities or mental health needs with the opportunity to live independently
- A £2.8m regeneration project in Warwickshire is completed with the opening of a 42-home residential development on the site of a former miner's welfare club
- Bromford retains its industry-leading AA3 rating after confirmation from credit rating agency Moody's
- Bromford are the first in the sector to trial the use of drones to undertake roof and drain inspections on tall buildings. The news is covered widely in the sector, making it into the top 10 most read stories in Inside Housing for 2014
- Bromford launches a number of 12-month service pilots in Lichfield that aim to ensure our new customers get off to the best possible start; have control over their personal finances and where appropriate are taking steps towards securing sustainable employment. Amongst others, the pilot includes a starting well and ending well service, money advice and deal coaches.

External Headlines in 2014

- Homelessness starts to fall after witnessing a steady rise since the 2010 general election
- Attempts to kill or at least mitigate the impact of the so called 'bedroom-tax' continue in the countries courts throughout the year
- The DWP announces that customers in receipt of Universal Credit would have their housing costs sanctioned if they were considered to have done too little to find work
- The HCA announces that they will be undertaking a new type of 'forensic' regulatory assessment in the wake of the collapse of Cosmopolitan.

2015

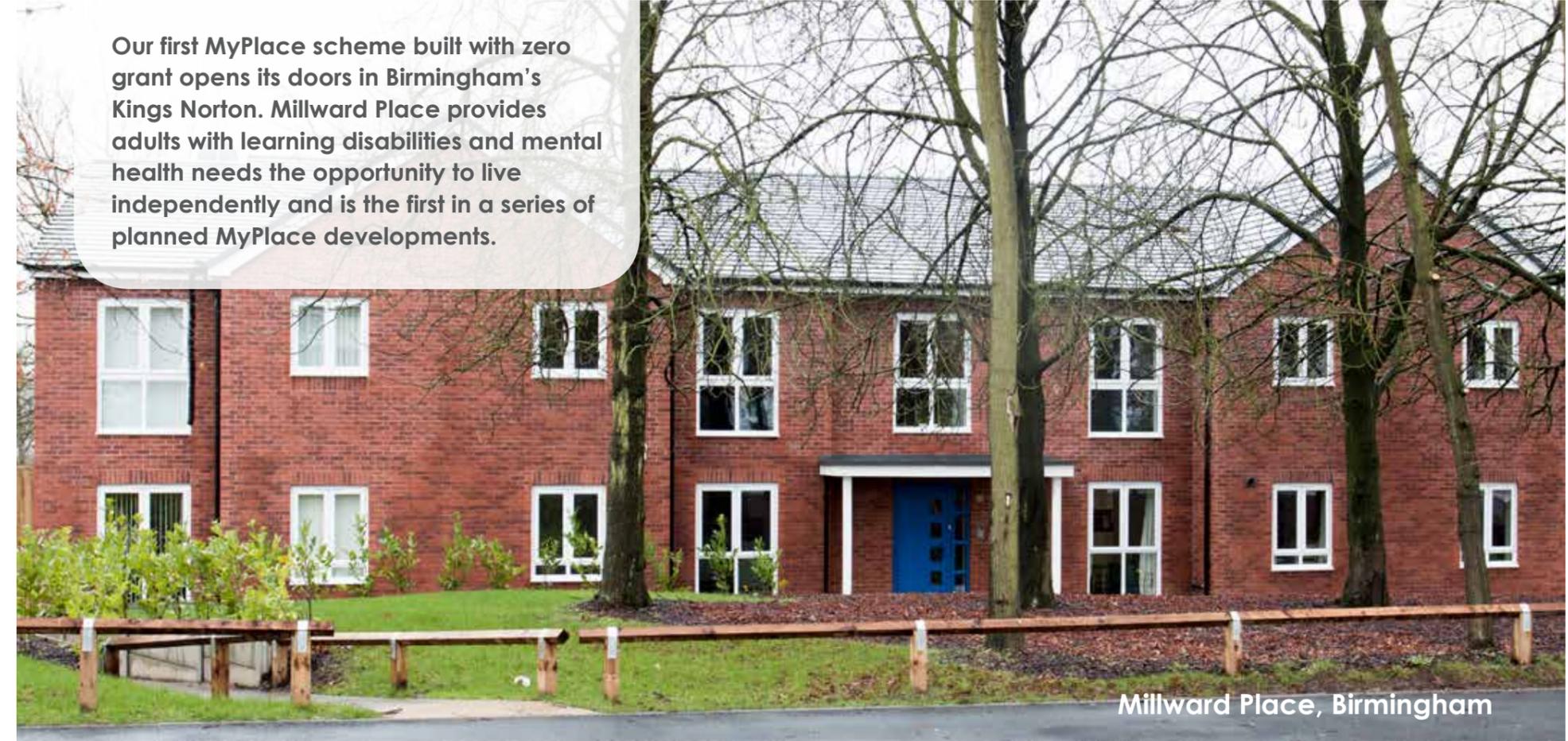
Bromford pledges £75,000 over the next three years to support the new Wolverhampton Youth Zone being built in the city centre for young people and those with disabilities



- The first of our customers move to Universal Credit as part of a wider roll out affecting an increasing number of customers
- We receive exciting news that planning consent has been granted for two retirement living developments in Stourport and Banbury, the first ever to be built solely by our growing in-house construction team
- The final legal details over our amalgamation with Fosseway HA are concluded. The main change is that new customers in the Cotswolds were now signed up to Bromford rather than Fosseway
- As a result of the service offer pilots in Lichfield, colleagues Amanda Jordan and Andrea Gilchrist start piloting a brand new customer service role built on the principles of developing a Bromford Deal relationship. The Lichfield pilots had already demonstrated the value of forming a strong and trusting relationship with each household. The multi-skilled coach (MSC) pilot, in Birmingham and Daventry, aimed to build on these findings by reducing patch sizes from 500+ to 175 homes
- In October, the service offer pilots finish and the results support the fact that getting to know our customers better as part of a proactive relationship will have a number of customer and business benefits – giving more weight to the MSC pilot that was already underway

- With Supporting People funding dwindling and an increasing number of contracts coming to an end, Bromford makes the difficult decision to transfer a number of support contracts to local providers and to proactively end some contracts. It is hoped this decision protects some jobs – as local providers have more scope to redeploy if a contract discontinued – as well as providing certainty to both colleagues and customers Bromford switch their gas servicing and repairs contract to Liberty Gas in response to overwhelming customer feedback
- It is announced that Bromford has built 510 new homes over the last 12 months. Of these, 62 were built by the in-house construction team
- Shared ownership sales continue to improve as the business sells 136 new homes in the year against a target of 119
- Working in partnership with Birmingham City Council and national care provider Dimensions, Bromford unveils its latest scheme – 16 The Slieve. This is the first scheme developed in Birmingham as part of the governments ‘Programme of Action’ in response to the Winterbourne View investigation
- We are one of the first organisations to receive the HCA’s regulatory in-depth assessments. The business passes with flying-colours retaining its top G1 and V1 rating.

Our first MyPlace scheme built with zero grant opens its doors in Birmingham’s Kings Norton. Millward Place provides adults with learning disabilities and mental health needs the opportunity to live independently and is the first in a series of planned MyPlace developments.



Millward Place, Birmingham

External Headlines in 2015

- **The Conservative Party win a surprise majority in the general election, providing the green light for further welfare reforms**
- **The Autumn Spending Review outlines further changes including an extension of the right-to-buy scheme, enabling more customers than ever to buy the home they currently rent. Bromford back the NHF campaign that aims to offer a ‘compromise deal’ giving HA the discretion to not sell certain homes**
- **A 1% rent cut for four years is announced, wiping millions of pounds off the income of housing providers across the UK**
- **National media outlets such as Channel 4 and The Spectator put housing associations under the spotlight with claims that collectively their record of house building was “not particularly impressive”.**

2016

- Bromford work with the NHF on a campaign to stop the proposed LHA cap applying to supported housing. The cap threatens to signal the end of specialist housing for England's most vulnerable citizens and the government delay any decision for a further 12 months
- Bromford invests £50m in building 465 new homes for rent and shared ownership, enabling more people than ever before to open the door to a new home
- In May, council dignitaries and schoolchildren gather to view progress on Bromford's first retirement living development built completely in-house following a £10.5m investment in Stourport-on-Severn. School Gardens, as it is known, is situated on an historic former school site and promises to deliver 60 high-quality apartments for over 55s



School Gardens, Stourport-on-Severn

- After evaluating the successful MSC pilot, Bromford boldly invests £3.5m in a new localities programme. New neighbourhood coaches are challenged to work far more proactively – coaching customers on smaller patches which Bromford predict will revolutionise the traditional approach to housing management by strengthening relationships, connecting communities and empowering customers to be more resilient. Six new locality areas are launched with Staffordshire and The Marches the first to mobilise in July
- In August, the business is given renewed focus as the Board signs off on a business strategy focusing on three overarching objectives: the right home for every customer, an increasing supply of homes, and the right relationship with each customer – with the latter reflected in the investment in localities
- As part of a conscious drive to build better relationship with all customers, a record 6,600 customers gave feedback on the services they've received. A new customer solutions team is also introduced to ensure end-to-end handling of issues when a customer complains. This sees an immediate impact leading to increased customer satisfaction and reduced time for complaints handling
- As part of a drive to provide all customers with energy efficient homes that meet their needs, three communities in Staffordshire and later one in Gloucestershire are earmarked for regeneration. The homes on Levett Road, the inaugural project, are 'Airey' houses made of concrete and only have an energy performance rating of F and G. When announced, customers are generally supportive of the plans
- As the rollout of Universal Credit gathers pace, seven financially accredited money advisors join the business to give customers proactive financial support
- As the business continues to move more services in-house to have greater control over customer experience, it is announced that the gas team is the latest to follow this trend. The repairs team has grown from 190 colleagues to nearly 400 since 2013 and is insourcing an additional £12m of works per year, allowing the company to save money but also offer customers a better service

Our localities approach



As part of the evolving relationship with customers, Bromford launches the multi-skilled engineer pilot to test whether it empowers more customers to carry out basic repairs jobs and subsequently reduce the number of unnecessary callouts. Colleague Rob Dudley coaches new customers so that they're able to fix common DIY dilemmas such as stopping a leaky tap.

- In a landmark decision, the Board confirms it's support for the biggest transformation programme in Bromford's history called 2point0. The programme aims to simplify some of the complex working practices that have developed over the company's 50 year history, putting customer need at the heart of any future decisions
- Bringing further work in-house sees the mobilisation of Bromford's first kitchen and bathroom contract which grows the repairs team by another 30 colleagues with the expectation of saving around £400,000 per year by doing so. The move also provides the opportunity to diversify into other areas in the future

External Headlines in 2016

- From April, the Government introduce a Benefit Cap that sees some families receive £6,000 less a year in income
- Markets initially plummet after Britain's shock decision to leave the European Union. The economy shows signs of stabilising but political uncertainty remains

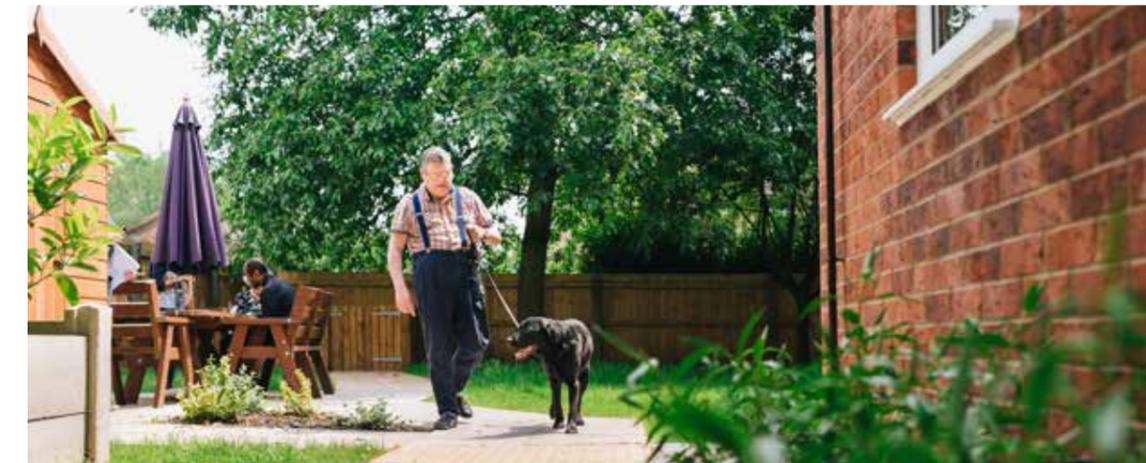
2017



As the relationship with customers continues to evolve, customer feedback records are broken yet again with over 7,200 people consulted throughout the course of the financial year

- A big recruitment drive supports the gradual rollout of localities in all six locality areas. Once coaches are recruited they go through a period of training before becoming 'patch live' but even then we recognise that they need to have some time on their patch before they are fully mobilised
- As part of a strategic decision to transfer support services to other local providers who are better suited to meet the needs of service users moving forward, Bromford's last remaining support contracts come to an end. Where possible, colleague roles are transferred over to the new providers under TUPE regulations or found new positions within Bromford
- In a clear bid to increase the supply of new homes while tackling the UK's housing shortage, Bromford revises up previous forecasts and commits to increasing its housebuilding programme by 57% - completing 5,311 homes by 2022 instead of 3,380
- And in a sign that housebuilding has already gathered pace, Bromford start building 778 new homes during the financial year – the highest for five years

- Bromford's Board sign off on a £20m business plan to make the 2point0 transformation programme a reality, with leaders across the organisation considering what future services should look like and how obstacles are removed to achieve the vision of having simplified, customer-centric services
- Three MyPlace schemes start on site, while planning is secured for a fourth, providing much-needed independent living for 56 adults with learning difficulties or mental health needs. These are built by Bromford's ever-growing in-house construction team
- According to Glassdoor's annual review of employee ratings, referred to as the TripAdvisor for jobseekers, Chief Executive Philippa Jones is ranked the 11th highest CEO in the UK – as well as being the highest rated female on the list and the only one from a not-for-profit organisation
- A company-wide pension review and consultation is launched offering competitive packages for all colleagues including the option of joining a new Defined Benefit (DB) scheme – a rarity among most small, medium and large businesses



External Headlines in 2016

- **Article 50 is triggered, the instrument for leaving the European Union, before formal negotiations between the UK Government and the EU begin**
- **A snap general election returns a hung parliament leading to further economic uncertainty as housing minister Gavin Barwell loses his parliamentary seat and is replaced in post by Alok Sharma**

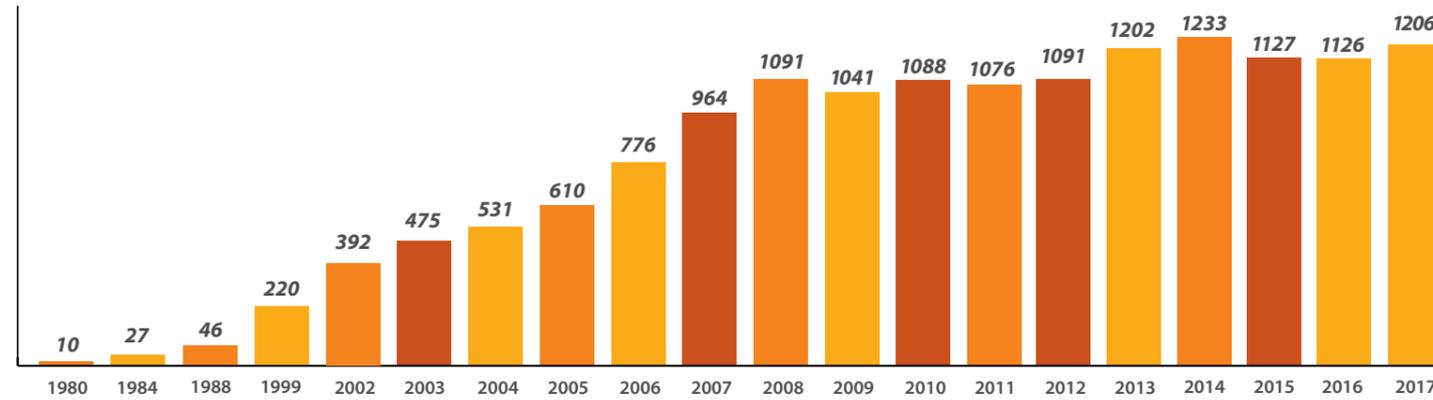
Looking back and to the future

When reflecting on the last 53 years, we've realised that our relationship with customers is at the heart of everything we do and always has been. That's why, at a time when many are reining in spending, we are investing in our frontline services to ensure we're getting to know every single customer and creating the right environment for them to thrive.

Our culture and values

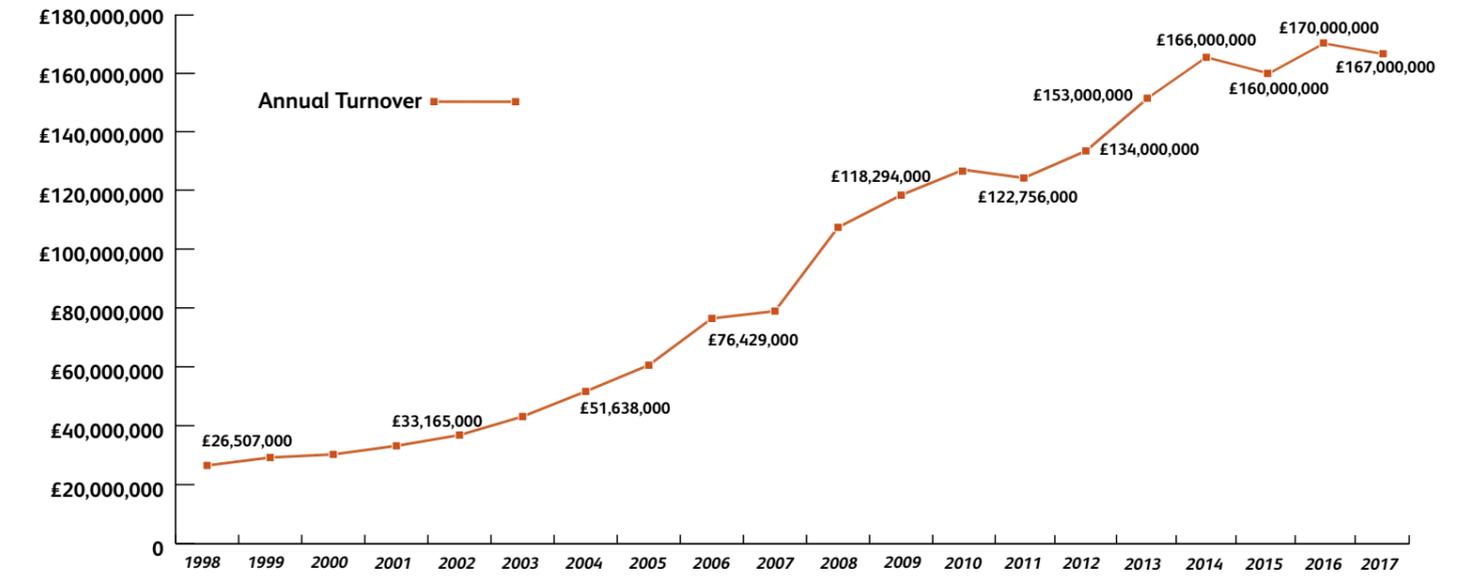
Our colleagues are at the heart of everything we do and one of our key objectives is to deliver a great place to work – to be an employer of choice - because well trained and motivated colleagues deliver the best service.

Colleague growth



Our financial strength

Our key objective in the midst of prolonged economic uncertainty is to maintain and improve our financial strength. Organisations like Bromford have a central role to play in maintaining our efficiency while recognising that, with the UK's housing shortage widening, it is our social duty to maximise the cash available to invest in new and existing homes and services; responding to challenges and opportunities along the way.



Owned and managed homes

