



Asset Management Plan

2026-2028

Freebridge
COMMUNITY HOUSING

INTRODUCTION

Our aim is to provide safe, well-maintained homes which make a big difference to people's health and wellbeing, education, and even job opportunities. That's why we're making sure that all of our investment decisions help to create homes and neighbourhoods where people can thrive.

WHAT OUR DATA TELLS US

To stay informed about the condition of our customers' homes, we carry out a condition survey of all properties on a 5 yearly cycle. This plan has been informed from the data from these surveys, which helps us to understand that:

- 43% of homes are 'off gas', relying on electricity or oil for heating
- 47.8% of homes are below an EPC 'C' rating, making them harder and more costly to keep warm
- Some homes have no fixed heating systems, open fires and/or single glazed metal and timber windows

- Around 75% of our homes will require a new roof in the next 30 years
- Most homes will require 2 new kitchens over the same time
- We need to spend more on new windows and doors forward in the next few years to reduce the high levels of repairs in these areas; and
- A larger proportion of homes have walk in showers when compared to similar properties elsewhere

All this combined means that our homes require on average around 23% more investment in the next 30 years when compared with other similar homes.

We have a lot to invest and we want to deliver this in a way which makes every £1 really count in keeping properties safe, well maintained and customers satisfied with their home.

We are aiming to achieve 80% overall customer satisfaction as measured by our TSM scores in the next 5 years.



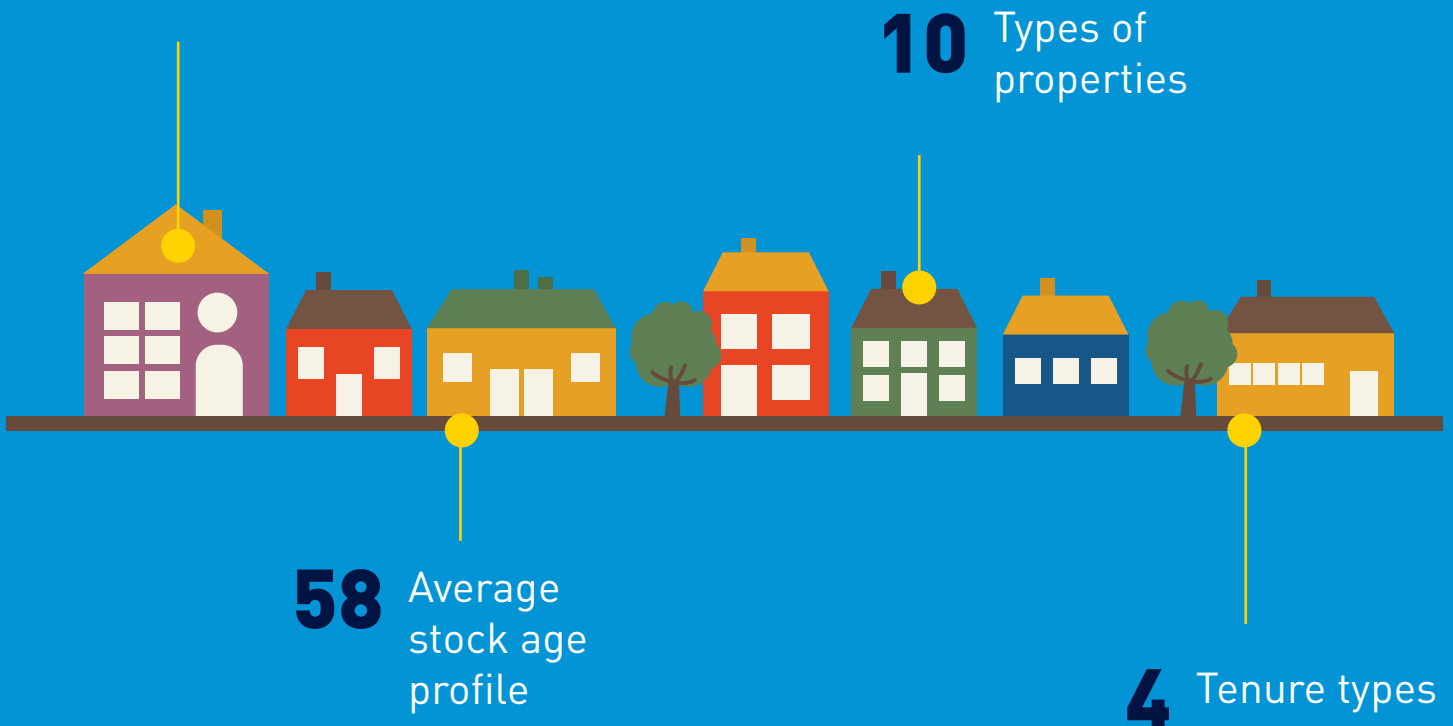
OUR COMMUNITIES

Covering a combined 923sq miles, King's Lynn & West Norfolk and North Norfolk together make up a large, mostly rural and coastal area in eastern England.

OUR HOMES IN NUMBERS

7,298

Homes across total area of West & North Norfolk



OUR SPEND PROFILE

Total spend in homes over the next 30 years

Over the next 30 years we have over £400m to invest in homes, making important improvements such as new roofs, better heating systems, insulation, windows, kitchens, bathrooms, and repairs to the structure homes. This is to

make sure every home continues to meet the Decent Homes Standard and stays safe, warm, and in good condition. Keeping homes in good shape means better places to live - for now and the future.

This spend breaks down as follows:



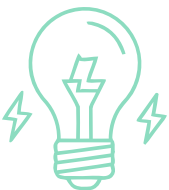
Outbuildings
£4.7m



Communal
£6.1m



Roof Insulation
£9.2m



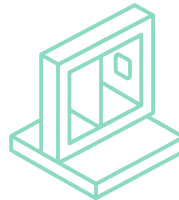
Electrical
£16.4m



Doors
£16.9m



Externals
£20m



Walls
£22.4m



Windows
£28.4m



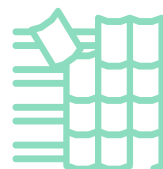
Bathroom
£32.9m



Heating
£49.6m



Kitchen
£68m



Roofs
£68.5m

SAFE, WELL MAINTAINED HOMES

Homes should be well-built, safe, and well-maintained to meet current and

future housing standards.

Be the Change. We will:

- Consult with customers on investment programmes, the contractors delivering these and, on the components, used in homes
- Offer choice and flexibility with all investment work we deliver to help customers make their house a home
- Develop plans for every customer's home, making it clear how their home performs, how much it costs to run and when improvements will be made
- Improve repairs and maintenance through our Repairs Improvement Plan, to provide a reliable and good quality service for customers
- Establish cyclical maintenance plans which prevent homes from deteriorating
- Hold colleagues and contractors to account for providing high standards of service
- Develop our quality scrutiny group expanding membership to customers

OUR CUSTOMERS

To provide the best possible homes and management of these assets, it's vital that we truly understand our customers. By getting to know our customers better, we can make smarter decisions about where and how we invest, ensuring our

homes are safe, comfortable, and reflect what people want from where they live.

Freebridge supports a wide range of customers, many of whom face daily challenges.

Over three-quarters of our customers live with at least one health condition - whether physical, mental, or cognitive

47%

77%

And nearly half of those customers have three or more health conditions.

Financial Strain

BUDGET

**66% have little/
no savings**

23% in debt



Home Maintenance

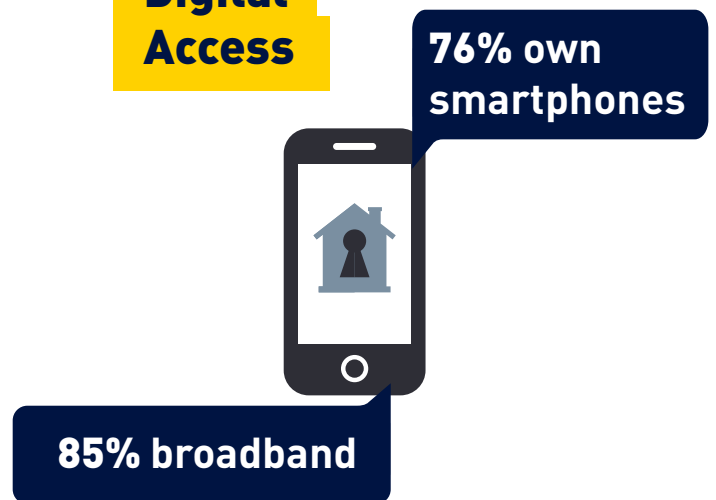
**50% struggle
with DIY**



Employment



Digital Access



We want our customers to have a real say in what happens in their homes and communities, and to be at the centre of how we invest in our properties. To shape this strategy, we've listened to customer feedback, worked with customer groups, and involved colleagues and Board Members. We've also used insights from surveys,

complaints, and the Housing Ombudsman to understand what needs to change. Going forward, we'll keep working with customers through our regular feedback channels to check that we're delivering on our plans and making the right investments to support better homes and communities.

Be the Change. We will:

- Aim to reduce disruption to customers lives and enjoyment of their homes, by planning and coordinating our visits – 'one visit, multiple jobs'
- Ensure we have colleagues dedicated to communicating with and supporting customers through investment works
- Be easy to do business with, developing digital solutions for customers to request repairs and maintenance and to receive updates about their homes
- Develop information guides and materials to enable customers to carry out basic home improvements
- Offer a garden assistance scheme to support customers to maintain green spaces
- Develop a free handyman service which enables our customers to maintain their homes with dignity and pride

SAFE, WELL MAINTAINED NEIGHBOURHOODS

A strong asset management strategy is about more than investing in homes - it's about supporting thriving communities. Our Community Investment Plans will

guide this, focusing on local needs and the wider environment, from accessibility and maintenance to shared spaces.

Be the Change. We will:

- Develop community investment plans for our key neighbourhoods
- Work with residents to develop estate management plans which focus on the neighbourhood priorities
- Publicise and deliver quality caretaking and grounds maintenance services which enhance shared spaces
- Develop partnerships which deliver more for communities in areas of mixed tenure

WARM & GREEN

Fuel poverty is a significant issue for our customers. Improving thermal comfort and energy efficiency is vital - not just

to cut carbon emissions, but to make homes warmer, healthier, and more affordable to live in.

17%

of our households live in fuel poverty

Almost half of our customers' homes fall below EPC band C

47.8%

EPC C & below

43% 'Off gas'

43% of our customers are 'off gas', relying on more expensive or less efficient heating systems, making them harder to heat and expensive to run, affecting health, wellbeing, and finances

Be the Change. We will:

- Prioritise our worst performing homes first, by disposing of around 270 with the lowest EPC ratings, providing new homes, and improving around 550 homes from EPC E by 2030
- Ensure that by 2030 none of our properties perform below EPC D, and that by 2035 all are rated at EPC C or above
- Work in partnership to maximise grant funding to enable these retrofit works
- Overlay planned investment work to maximise impact and minimise as far as we can any disruption to customers whilst working on their homes
- Develop a heating plan with particular focus on homes off the gas grid, to prevent regret spending and support longer term decarbonisation efforts
- Explore new technology only when this means not taking risks with customers' homes and finances
- Support customers in fuel poverty or through acute financial crisis with our tenancy support fund
- Provide advice and guidance on smart energy usage, partnering with specialist organisations
- Reduce carbon emissions through our white fleet – reviewing the vehicles we use and improving journey planning
- Carry out a SHIFT environmental assessment to determine our sustainability baseline and develop a plan for improvement
- We expect all our new homes to exceed the prevailing EPC targets at the point of completion, ensuring they are fit for the future and do not take essential investment away from older homes.

HOMES FIT FOR LIFE

Both areas have older-than-average populations, but North Norfolk is distinctly older, with one of England's highest elderly proportions.

King's Lynn & West Norfolk also shows a significant rise in elderly residents, though balanced by a larger working-age group and more children.

	North Norfolk	King's Lynn & West Norfolk
Currently 65+ % (2021)	33.5%	26%
Projected 65+ % (2036-2040)	43%	30-35%
Mid-century Projections by 2050	45-50%	35-40%
Working-age (18-64)	51-53%	56%
Median age (2021)	54 years	47 years
% under 18	15-16%	18%

We know many of our customers face health challenges - more than three-quarters live with at least one physical, mental, or cognitive condition, and nearly half live with three or more.

That's why making sure homes meet people's needs, for as long as they wish to live in them, is a key part of how we manage and invest in our properties.

Be the Change. We will:

- Develop a register of our adapted properties to ensure we allocate these wisely
- Continue to ensure all new homes are built to are built to Part M of the Building Regulations
- Train our Allocations Team and those colleagues working on adaptations to be accredited Trusted Assessors
- Undertake a review of our Sheltered Housing to understand how we should invest in these homes for the future
- Fund minor adaptations as part of our responsive repairs service
- Set aside a dedicated budget annually to top up statutory grants for major adaptations
- Formalise partnership agreements with local Home Improvement Agencies

DATA DRIVEN DECISIONS

Accurate data is essential to managing our homes well. It helps us make informed investment decisions, spot risks early to manage safety, and plan effectively. That's why we're improving how we collect, use,

and verify data across our services, backed by strong assurance through internal reviews and independent audits.

Be the Change. We will:

- Implement a new compliance management system
- Review our property data management arrangements
- Trial the use of AI in surveying and supporting data quality
- Launch our home health check initiative, where every visit to a customer's home will help to provide a live picture of safety and quality
- Explore digital asset modelling to monitor property condition and safety, in relation to the needs of each individual household

TECHNOLOGY & INNOVATION

We see great opportunity in harnessing technology to make things easier for customers and to provide more efficient services. We want to explore and deploy

smart technologies to reduce maintenance costs and increase satisfaction, using tried and tested tools that add real value.

Be the Change. We will:

- Launch Help Me Fix technology to enable remote repairs diagnostics
- Develop a plan to utilise AI across our surveying, repairs and maintenance functions to support colleagues and customers in maintaining their homes
- Trial the use of smart home technology to develop a wider roll out plan

VALUE FOR MONEY

We have a responsibility to make the best possible use of the money we invest in our homes.

Achieving value for money means balancing cost, quality, and long-term performance so that customers' homes

are safe, well-maintained, and sustainable, both now and in the future. By taking a planned, data-led approach to investment, we can maximise the impact of every pound spent and protect the long-term value of our housing stock.

Be the Change. We will:

- Involve customers in key procurements of services and components
- Frequently review the specification of products used for planned investment, development, repairs and maintenance works to ensure we continue to balance cost and quality, longevity and the environmental impact of everything we instal in homes
- Take a whole-life approach to investment, considering long-term costs, quality, and performance rather than short-term savings alone
- Frequently review our methods for procurement and our routes to market for contractor services and components
- Implement best practise in contract management to maximise the value from all contracts
- Implement a robust post inspection regime for repairs, maintenance and programmed work to improve customer satisfaction, ensure quality and uphold warranties
- Balance planned and responsive investment, reducing avoidable reactive repairs through effective long-term planning
- Use data and asset intelligence to target investment where it will have the greatest impact on homes and customers
- Develop a policy and programme to continually appraise homes which informs where to invest, improve, or, where appropriate, dispose of homes that no longer provide good outcomes for our customers, allowing us to reinvest in higher-quality, healthier, and more sustainable homes

DAMP, MOULD & CONDENSATION

Damp and mould can have a serious impact on residents' health and wellbeing and, if left untreated, can cause long-term damage to homes.

Addressing damp and mould is therefore an important part of delivering well-

Be the Change. We will:

- Embed a working culture where all colleagues are trained in damp & mould awareness, to see safety as their responsibility and do not blame lifestyle for condensation, damp and mould
- Take a proactive approach to damp and mould, focusing on prevention and early intervention wherever possible through awareness raising
- Develop our Home health check initiative, where every visit to a customer's home will help to identify any early signs or potential causes of Damp, Mould and Condensation
- Develop fast track routes for professionals (GPs, Health Visitors, Midwives, School Staff, Social Workers and Carers) to raise health concerns relating to damp and mould quickly
- Develop an in-house team of specialist operatives qualified and skilled to diagnose, treat and remediate damp & mould
- Continue to develop and promote easily accessible ways to report cases of damp, mould and condensation
- Use data and property information to identify homes at greater risk and target proactive inspection and investment effectively
- Address the underlying causes of damp and mould, including building condition, ventilation, and thermal performance
- Increase education, training and awareness for customers, all colleagues and partner organisations through a range of tailored communications
- Communicate clearly and transparently with customers, setting out what action we will take and how we will support them

MEASURING SUCCESS

Our customers will tell us if we have succeeded in delivering plan by:

- **Increased overall satisfaction**
- Increased satisfaction with the overall repairs service
- Increased satisfaction with time taken to complete the most recent repair
- Increased satisfaction with how well homes are maintained.
- Increased satisfaction with how safe homes are.
- Increased satisfaction with how well communal areas are kept clean and well maintained
- Increased satisfaction with how we make a positive contribution to the neighbourhood
- Increased satisfaction with how we listen

Other measures

- 99% of our homes will remain decent with our current standards
- We can measure reductions in modelled energy consumption for homes
- We have stock condition surveys for 99% of our homes
- We have reversed the balance of our spend from responsive repairs to proactive maintenance and investment
- We have exceeded targeted improvements in repairs response times

We have made good progress on our previous plan already towards these aims in our previous Home and Community Maintenance Strategy 2021-2026;

Strategic Aim	Key Achievements
1. Make our homes more energy-efficient and ready for the future	<ul style="list-style-type: none">• 99 homes upgraded to EPC C using SHDF Wave 2 funding (completed March 2025).• 48 homes upgraded to EPC B through a £1.65m programme, including £1m ECO4 funding (completed March 2025).• £2.5m secured through SHDF Wave 3 via the Challenge Fund, to be delivered over three years, match funded by Freebridge with 3m.
2. Plan for long-term, low-carbon homes	<ul style="list-style-type: none">• Updated Development Strategy commits to building all new homes to at least EPC B standard.• Following adoption of the revised Asset Management Strategy in April 2025, development of a full Net Zero Carbon Plan is underway, incorporating lessons from retrofit programmes.
3. Create greener spaces between our homes	<ul style="list-style-type: none">• 83% of green space surveys completed in 2022/23. Remaining 17% to be addressed in a rolling 5-year programme beginning 2025/26.• Revised Tree Policy launched in March 2025, now including clear commitments to tree planting and biodiversity.
4. Improve how we handle repairs and maintenance	<ul style="list-style-type: none">• Real-time Dynamic Scheduling System implemented and operational, with ongoing enhancements.• New materials supply contract in place since 2024, improving access and reliability.• Workforce skills and capability assessments now embedded in our broader change programme.