

Modern Slavery Statement For the Financial Year ending 31 March 2026

About us

At B3Living we believe safe, warm and affordable housing is essential for us all. Since 2006 we have been delivering better homes, communities and business through 6,000 homes and 180 colleagues. We work hard as a team to maintain our existing homes, and we want to make a difference to people's lives by building new ones.

Our mission statement is:

"To make a positive, sustainable change to housing provision for our customers and communities".

B3Living is an exempt charity, and is a registered provider of social housing with the Regulator of Social Housing under the Co-operative and Community Benefit Societies Act 2014 (Company No: 29876R), principally involved in the development and management of affordable housing, B3Living is a part of a group of companies that includes B3Living Development Ltd and Everlea Homes Ltd. B3Living delivers housing management, property maintenance, development and support services through a combination of directly employed colleagues and external suppliers. The organisation procures a broad range of works, goods and services including construction, repairs and maintenance, compliance services, grounds maintenance, cleaning, security, professional services, technology solutions and consultancy support.

Whilst B3Living considers the risk of modern slavery within its direct workforce to be low, it recognises that risks may arise within certain supply chains where subcontracting arrangements, agency labour, lower-paid workforces or complex labour supply models are present. B3Living therefore seeks to maintain appropriate oversight of its suppliers and supply chain activities.

Our commitment

B3Living fully supports the principal aims of the Modern Slavery Act 2015 ('the Act') and is committed to preventing slavery and human trafficking in our own operations and supply chains. The B3Living Board has overall responsibility for ensuring that this policy complies with B3Living's legal and ethical obligations and that all those staff and third parties under its control comply with it.

Oversight of modern slavery risks forms part of B3Living's wider governance and risk management framework. Significant concerns or emerging risks may be escalated through management reporting arrangements and reviewed by the Audit and Risk Committee and Board where appropriate.

This statement sets out the steps we have taken to tackle modern slavery for the financial year ending 31 March 2026. We will continue to examine the effectiveness of our approach, to ensure continuous improvement as part of our ongoing commitment to keep slavery and human trafficking out of our business and our supply chains.

We are committed to acting ethically and with integrity in all our business dealings and relationships and implementing and enforcing effective systems and controls to ensure modern slavery is not taking place anywhere in our UK business operations or in any of our extended

supply chains.

We are also committed to ensuring there is transparency in our business and our approach to tackling modern slavery throughout our supply chain. Consistent with our disclosure obligations under the Modern Slavery Act 2015, we expect the same high standards from all of our suppliers, contractors and other third parties. We also expect our suppliers to hold their own suppliers to the same standards as set out in this statement.

We establish a relationship of trust and integrity with all our suppliers, which is built upon mutually beneficial factors, our supplier selection and on-boarding procedure includes due diligence of the supplier's reputation, respect for the law, compliance with health, safety and environmental standards and references.

We have not been made aware of any allegations of human trafficking/slavery activities against any of our suppliers but if we were, then we would act immediately against the supplier and report it to the authorities.

We are committed to treating our staff with fairness and respect and pay the Real Living Wage as a minimum across all teams. We have been a Real Living Wage Employer since 2021 and continue to work with our suppliers to ensure that this is paid to workers employed by our suppliers. We comply with all relevant employment legislation.

Supplier Due Diligence

B3Living conducts due diligence on all new suppliers during on-boarding which includes:

- Assessing risks in the provision of particular services
- Auditing the suppliers, their health and safety standards, labour relations and employee contracts
- Requiring improvements to substandard employment practices
- Sanctioning suppliers that fail to improve their performance in line with our requirements

We require all suppliers to attest that:

- They do not use any form of forced, compulsory or slave labour
- Their employees work voluntarily and are entitled to leave work
- They provide each employee with an employment contract that contains a reasonable notice period for terminating their employment
- They do not require employees to post a deposit/bond and do not withhold their salaries for any reasons
- They do not require employees to surrender their passports, or work permits as a condition of employment

We have created a checklist for existing suppliers to ensure these standards are maintained.

B3Living recognises that modern slavery risks may arise at any stage during a contract lifecycle. Accordingly, supplier compliance may continue to be reviewed through contract management arrangements, supplier performance monitoring, audit activities and ongoing engagement with suppliers where considered proportionate and appropriate.

For procurements assessed as presenting a higher potential risk of labour exploitation, B3Living may undertake enhanced due diligence measures. These may include reviewing labour standards, recruitment practices, subcontracting arrangements, right-to-work controls, workforce policies and evidence demonstrating compliance with employment legislation and modern slavery requirements.

B3Living incorporates modern slavery considerations within relevant procurement documentation and contractual arrangements. Suppliers may be required to confirm compliance with the Modern Slavery Act 2015, disclose the use of subcontractors where appropriate and provide further information where concerns relating to labour standards or employment practices are identified during procurement or contract management activities.

Risk Assessment

B3Living adopts a risk-based approach to identifying and managing modern slavery risks. Factors considered include the nature of the service being delivered, the use of subcontractors or agency labour, the extent of labour-intensive activities, geographical supply chain exposure and the level of oversight available to B3Living.

Based upon its assessment, B3Living recognises that sectors such as construction, repairs and maintenance, cleaning, security, grounds maintenance, waste management and other labour-intensive services may present an elevated risk of labour exploitation when compared with other procurement categories. No incidents of modern slavery were identified through B3Living's risk management processes during the period covered by this statement.

Policies

Our approach to preventing modern slavery feeds into our extensive policy framework, which supports the prevention of slavery or human trafficking. These include risk management, safeguarding, health and safety, recruitment, whistleblowing, procurement as well as housing and property management. Our anti-money laundering policy was reviewed and approved by our Board in 2025.

B3Living recognises that indicators of modern slavery, human trafficking or labour exploitation may occasionally arise through housing management, safeguarding activities or engagement with customers and communities. Colleagues are encouraged to report any concerns through established safeguarding, whistleblowing and management reporting arrangements.

We also have a strong governance framework including robust standing orders, financial regulations, as well as compliance with the National Housing Federation's Code of Conduct and Code of Governance.

We have comprehensive and regular training for colleagues on modern slavery and trafficking for our office-based staff and completion rates are reported annually to our Audit and Risk Committee.

Measuring Effectiveness

B3Living reviews the effectiveness of its approach through supplier due diligence activities, procurement controls, training completion rates, contract management processes, whistleblowing arrangements and governance oversight provided by the Board and Audit and Risk Committee.

During the reporting period no instances of modern slavery were identified within B3Living's operations or reported through supplier due diligence, whistleblowing channels, safeguarding processes or contract management activities.

Measures used to assess effectiveness may include training completion rates, supplier due diligence activity, contract management reviews, whistleblowing reports, safeguarding referrals and any concerns raised through procurement or supplier management processes.

Non-Compliance

B3Living will only trade with those who have confirmed their compliance with the Modern Slavery Act. We will assess any instances of non-compliance, take appropriate action and report these to the Board. However, there were no instances of non-compliance during the period covered by this statement.

B3Living has a Whistleblowing Policy in place, which ensures full protection (and anonymity) of employees, and this policy was updated in 2026. Our Audit and Risk Committee receives an annual report on whistleblowing activity and reviews the whistleblowing log. Contractors with concerns are encouraged to raise concerns via the procurement process.

Future Priorities

During 2026/27 B3Living will continue to strengthen its approach to modern slavery prevention by reviewing supplier assurance arrangements, maintaining risk-based due diligence processes, supporting colleague awareness through training, monitoring higher-risk supply chains and ensuring that procurement and contract management activities continue to incorporate appropriate modern slavery controls.

This statement is made under section 54(1) of the Modern Slavery Act 2015. It constitutes our Group's modern slavery and human trafficking statement for the financial year 1st April 2025 to 31 March 2026. It was approved by B3Living's Board on 13th July 2026 and applies to all companies within the B3Living Group.



Signed by Steve Woodcock, Chief Executive, on 13th July 2026.