**Broadband Infrastructure – installation challenges for housing associations**

| **Challenge** | **Detail** | **What might help to unblock this barrier?** | **Notes** |
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| Lenders | Unlike local authorities that retain and develop their own stock, HA RPs borrow from private sector lenders to develop their programmes. In CHS’ case they have relationships with a number of different lenders and every time broadband infrastructure is installed they need to seek consent from lenders. Some lenders will want to appoint lawyers and surveyors to consider the agreement. This slows the process down considerably. Additionally, the bill for the lenders’ legal and surveying costs lands with the housing association. And some lenders have very little resource or appetite to consider such agreements.  Trying to develop a standard approach to lenders does not really have any legs as there are so many, including some based abroad. |  |  |
| Surveying resource | This issue is not confined to housing associations; it applies to stock-retaining local authorities too. The liaison with the provider over what is required can be quite involved depending on the nature of the scheme. This resource is needed both at the front end in terms of agreeing routes in through wayleaves and at the back end in terms of monitoring reinstatement works. You need to use surveyors who are very familiar with each scheme and this takes them away from their day jobs. RPs’ biggest current priorities are around moving their stock to net zero carbon by 2050 and compliance with fire safety regulations following Grenfell. There are additional considerations around compartmentalisation when running fibre into blocks of flats. Surveyor recruitment is also problematic, so RPs are often starting from a position of being understaffed. |  |  |
| Adoption of roads | It can sometimes take years to get roads adopted on new build schemes. For example, CHS has been waiting 10 years to get Highways to adopt the roads on one particular scheme. The costs of defective reinstatement works on unadopted roads would fall to the housing association. |  |  |
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