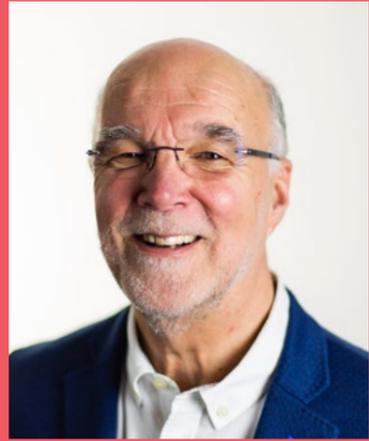


# Annual Report for Tenants

---

April 2020 – March 2021





# Hello

## A message from our Chair

Welcome to our annual report 2020-2021. I hope you find it useful and informative.

The last 12 months saw our first full year as part of Flagship Group, but of course, it has been a period quite unlike any in memory: my thoughts are with all those who have been affected by the pandemic.

The huge challenge of Covid-19 meant that we had to adapt, and our staff have worked hard to maintain contact with our tenants. As well as making regular welfare calls, our team have sought ways to be innovative in how they engage with tenants. I hope that in the longer term, our experience of connecting during the pandemic will help to build stronger relationships. I am grateful to Marie-Claire and all the staff for their extraordinary efforts, for not only maintaining but starting to improve what we do.

Because of Covid-19, and more recently, the cyberattack, our transition into the Group has been unusual. But despite the enormous difficulties, we are moving forward and moving forward well – I can already see positive changes in the way we deliver services. I look forward to further progress over the coming year as we become fully joined up.

One of the disappointments of the last year for the Board is that, because of the circumstances, we have had limited opportunity to get out and about to meet with tenants and staff. I'm certainly looking forward to a time when that will be possible on a much broader basis than it can be now.

But there are some positives we can take from the last year. I am pleased to have seen the impact that Hopestead, Flagship Group's new charity has had - it has enabled our staff to offer financial help when and where it is needed - which has been vital in the crisis of the last year. And, with a stronger community spirit emerging, we have the potential to address issues collectively rather than just on an individual basis.

Now, as we look ahead to the future as Samphire Homes, our top two priorities will be the tenant experience and our performance, particularly around the – now in-house - repairs service where we have a real opportunity to be creative and improve. We will also be focused on the carbon agenda, identifying how we can work together with other partners to move towards being carbon neutral.

And appointing tenant representatives on the Board will be another priority. I'm particularly thankful to the two observers Gerry and Ian who have made such a difference on the Board, and I look forward to building on their involvement. Making the tenant voice more powerful is going to be key for Samphire, and the Group as a whole.

As we emerge from a year of significant external challenge, I'm really looking forward to working more closely with our tenants, the Board and our staff to provide a truly local service in our area.

**Steve Cook**  
Chair, Suffolk Housing



Our two priorities will be the tenant experience and our performance

# Housing is Human

## Support during Covid

*Throughout Covid-19, our Housing team has made thousands of welfare calls to tenants to offer additional support, discussing issues that matter to them and talking to them about their concerns.*

Those calls identified many different issues. Some tenants requested simple advice, and some struggled with food or their weekly shop. For many of our tenants, these calls were one of the few sources of human contact they received during the pandemic. In some cases, all that was needed was a friendly chat.

Across Suffolk Housing, our staff felt a huge sense of pride to be able to provide support to those who needed it and make a difference to tenants during these challenging times, proving that a little kindness goes a long way.



## Case study

*I supported a tenant through her very troubled journey with Universal Credit (UC).*

She had an adult son who had moved out, a 15-year-old son and 5-year-old twins. She was studying at university and, until Covid hit, had been surviving on her student loans, tax credits and the income she was receiving while working in a care home.

Juggling the demands of three children at home with being an essential worker, she decided to leave her job and claim UC. It wasn't an easy process, and she had difficulty securing money to cover her student loans and funding for her children. It was complicated, but I worked hard to make sure she had all the money she was entitled to.

Christmas was a particularly bad time for her. I talked with her in the evenings after she'd finished studying and when the children were in bed. We had several heart-to-heart conversations, and at one point I was devastated to hear she was the verge of thinking she couldn't do it anymore. I told her that she was strong, that she could keep going and asked her to let me know when she had achieved her goal of finishing University. She has now done this, and she's told me she's thinking of doing a Masters!

When the chips were down, she persevered and has come up trumps. None of it was easy, but she did it. She is one determined woman, and I'm proud of her.



# Delivering quality services

*We provide a full range of housing management services and continue to invest in our teams to provide the best service possible.*

Our teams are trained to support our tenants. We also provide sheltered housing in Suffolk and Norfolk for people over 55. As well as your own place to call home, our tenants benefit from a communal room, shared gardens and fully equipped facilities. Our tenants also have the added security of an alarm service and scheme manager.

## Covid-19 and rent arrears

As a responsible landlord, we have always offered tenants help to manage their rent and arrears. We've increased this support in response to the challenges our tenants have experienced because of Covid-19.



### Case study

Mr S was laid off from his job during the pandemic – they were overstaffed and couldn't continue to employ him. He was expecting a final pay cheque, but it never came, and his Universal Credit wouldn't arrived for months. We were able to help Mr S with his rent – offering him rent relief and taking away his worries until he had the money available. He was overwhelmed and close to tears when we told him.





# Creating sustainable and resilient communities



*We care about our tenants and our communities. We work together with other organisations to create safe and sustainable communities, where people feel safe and want to live.*

With the lockdown restrictions over the last 12 months, we are still spending most of our time in our homes, close to our neighbours.

In most cases this has created a sense of community and given tenants the opportunity to get to know each other. We have seen an abundance of community spirit, with people offering to pick up shopping for their neighbours, having a quick catch up over the garden fence or clapping for carers out in the street on a Thursday night.

However, for others, the strain of being indoors for long periods was difficult, and some became more aware of their neighbours' habits and the noise they were making.

## Anti-social behaviour

This year, Suffolk Housing began using Flagship Group's in-house Anti-Social Behaviour (ASB) service, enhancing the support we can offer to our tenants and providing expertise to manage our sensitive and high-level cases. There were 56 cases altogether, with the highest demand being drug related, nuisance or rowdy behaviour and noise.



## Domestic abuse

Everyone should feel safe at home. The Government's stay at home advice in response to the Covid-19 pandemic created new challenges for people experiencing domestic abuse. For people living with domestic abuse in coercive or violent relationships, lockdown measures mean being trapped indoors with their abuser.



Our team has managed **17** reports of domestic abuse

We are supporters of the Chartered Institute of Housing's 'Make A Stand Pledge' – and promise to tackle domestic abuse.

# Estates Service



*In the second half of the year, we introduced the Flagship Group's Estates Service to Suffolk Housing communities.*

The team continued to operate throughout the pandemic to ensure our homes remained safe and pleasant places to live. They carry out regular inspections of our estates, playgrounds, and communal facilities.

The team provide a range of services, which include:

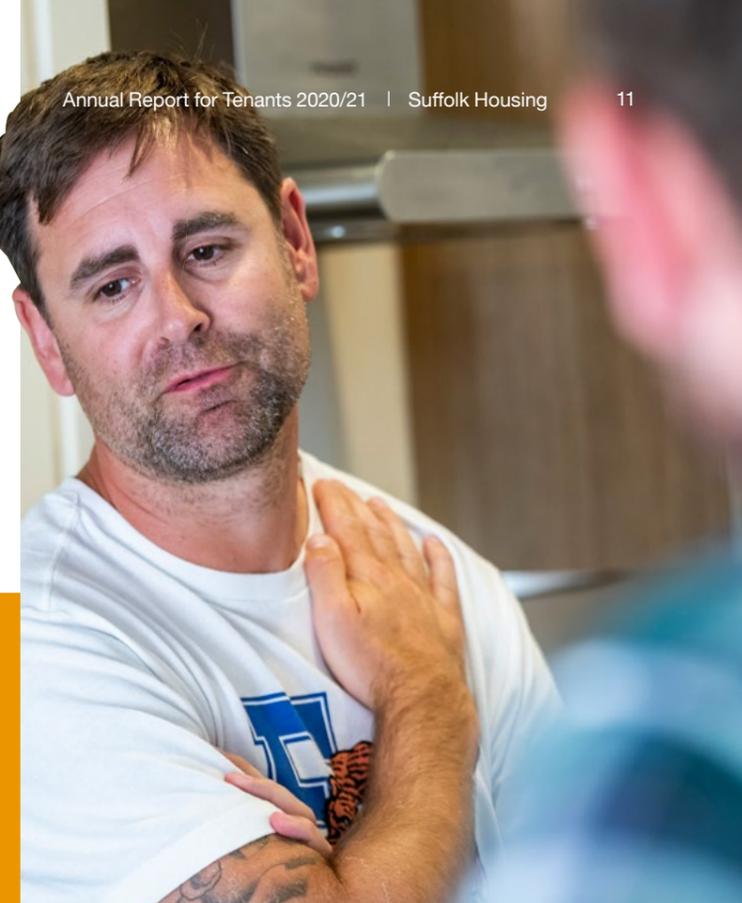
- **Checking lights in shared areas**
- **Removing graffiti**
- **Removing rubbish and dangerous items**
- **Carrying out safety inspections in communities and communal areas**

## Case study

In March, our Estates team worked hard to remove graffiti from an underpass. They had spotted the graffiti while carrying out an estate inspection, it was clear that this was an area of focus. Since clearing the wall, we haven't had a repeat offence and we have had many comments from passers-by about how improved it looks and feels less intimidating to pass through.

Our tenant Stanley, who lives on the estate said:

*"I have lived here for ten years, and the improvements in the area are, what can I say, brilliant. The work on the pathways and underpass have made the area so much brighter and I couldn't be happier."*



## Tackling Stigma - "It's not okay"

*Stigma within social housing is a huge issue that affects lots of people. It can be fuelled by many things, such as the stigma attached to not owning your own home, or assumptions that all social housing tenants are unemployed and receive benefits.*

We have been working with our involved tenants to understand how they feel about the issue, and Flagship Group is supporting the 'See the Person Campaign' and the Chartered Institute of Housing to be part of the solution not the problem.



# Satisfaction with our services

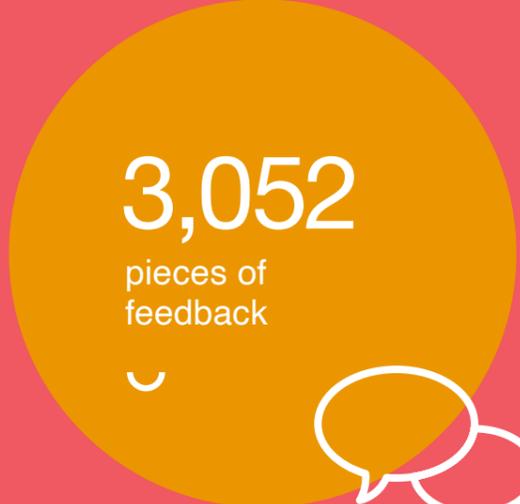
## Flagship Group figures

As a Group, the satisfaction level among tenants gives us a good indication about how effective our services are, and where we need to make improvements.

We listen carefully to what tenants tell us through real time feedback. We received over **2,802 pieces of feedback** across 15 different topics last year, with tenants praising our efficient and empathetic staff. But we also know that over **12%** of tenants who responded were dissatisfied with our service, with the main causes being repair wait times, time taken for staff to call them back and unkept appointments.

During the year our feedback system was heavily impacted by the cyberattack. All planned and existing feedback measures across the Group were lost. We quickly built and deployed an interim solution for our contact centres, enabling callers to provide feedback about the overall outcome of their call by text from December 2020.

Flagship Group uses Net Promoter Score (NPS) to better understand its overall relationship with tenants. This is the first year Suffolk Housing took part, and we received a reassuring **Group score of +26**, despite the challenges presented by Covid-19.



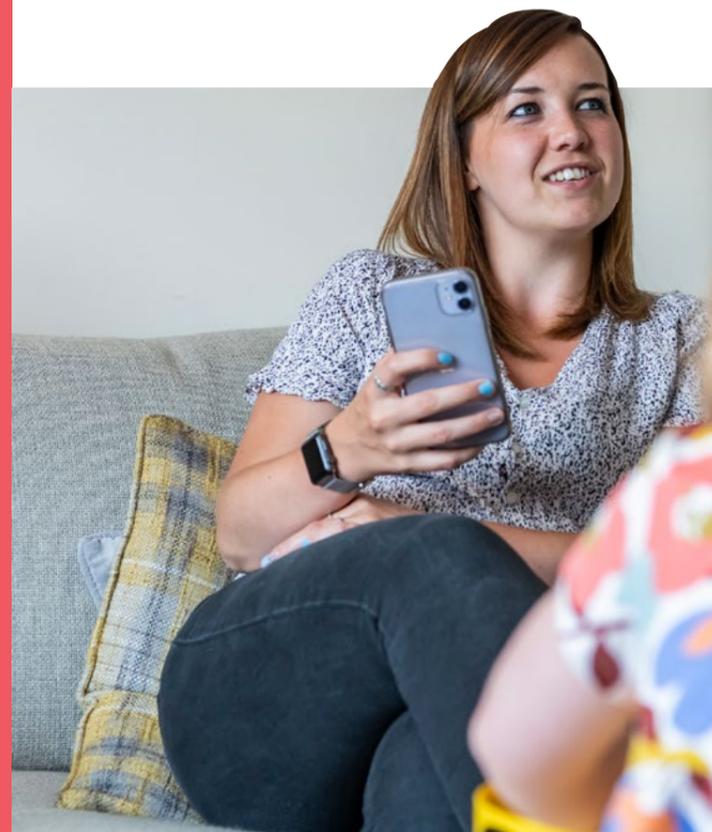
Many respondents were new to our NPS survey, with **71% of respondents participating for the first time**, and we look forward to repeating our survey next year.

During 2021/22 we will launch a new tenant feedback framework that measures key tenant experiences, including moving in, receiving a repair or upgrade, reporting ASB, engaging with us and moving out.

We will deliver this using our bespoke feedback platform which allows our tenants to provide feedback conveniently and quickly.



**71%**  
of our NPS survey respondents were participating for the first time



## Enhancing your digital experience

We're committed to giving our tenants the opportunity to do more online.

Flagship Group has introduced a new team dedicated to enhancing the digital services we offer to all our tenants. They will provide new solutions to paying rent and managing tenancies, making the whole experience easier and more convenient.

Our new website offers many new ways to self-serve, as well as setting up any day Direct Debits and helpful resources to help manage your home.

[Find out more here](#)

## Dealing with complaints

We work hard to deliver a high-quality service to all our tenants. However, we understand that sometimes, despite our best efforts, things don't go to plan. In 2020/21, we received 111 complaints compared to 34 complaints for the previous year. It is worth noting that the definition of a complaint changed when the process was moved to Flagship Group's Learning & Resolution team.

Suffolk Housing recorded a nine-day average time to resolve each complaint.

The three main complaint themes were:

 Repair waiting time

 Call backs

 Missed appointments



We received  
**111**  
complaints  
in 2020/21

Across the Group's 31,000 homes we received in total:

- 994 complaints in 2020/2021
- 722 complaints in 2019/2020

## Improving the process

This year, we've made changes to our complaints process. In July 2020, the Housing Ombudsman published a new Complaint Handling Code which sets out good practice and ensures we, alongside other landlords, respond to complaints effectively and fairly.

Since the introduction of this new code, our Learning and Resolution team has been working with involved tenants to create four new policies. These policies will enable us to continue delivering an outstanding service while ensuring we're compliant with the new regulations.

To view our new policies click on the links below.

- [Complaints Resolution policy](#)
- [Reasonable Adjustments Policy](#)
- [Unacceptable Behaviour Policy](#)
- [Discretionary Payment Policy](#)



# You said, we did

*We know that when something goes wrong, how we handle it can make a huge difference.*

The most important thing about giving feedback, is knowing that you have been listened to. By letting us know how we're getting on, we're able to provide a service that is designed around you.

Here are some of the lessons we learnt from the complaints we received.



### You said...

*"Resolve my enquiry when I contact you."*

### We did...

We've upskilled our Customer Service teams to be better equipped to deal with your enquiry when you call.



### You said...

*"We want to find out our rent balance online."*

### We did...

You can now view your rent balance 24/7 on our 'Your Rent' page on our website.





**You said...**

*“Improve the homes you let when tenants first move in.”*

**We did...**

We reviewed the standard of our empty homes and streamlined our processes between receiving a notice to quit and handing keys over to new tenants. A new benchmark has been introduced across our homes – we call this our New Home Standard. We also identified that some new tenants could not afford basic improvements such as decoration, a key factor in making a house a home. Taking this and other feedback into account, we have brought services such as clearances, redecoration, and cleaning in-house to provide homes we can be proud of.



We have also updated and improved our approach to learning from complaints. This means we consistently review the steps that need to be taken to prevent similar complaints being raised again in the future and use the insight to improve services.

*If you have feedback about our services, good or bad, we want to hear from you. You can [email](#), [phone](#) or [write to us](#), or fill in a form on our [website](#).*



**Involving you**

*Covid-19 had a big impact here at Suffolk Housing. Not only on the services we provide, but how we provide them, including the ways we engage with our involved tenants.*

As we had to stop all face-to-face engagement, our focus shifted to how we could support our tenants and understand the immediate challenges they faced during the pandemic.

During the first two weeks of lockdown (late March/early April 2020) we conducted a survey asking our tenants for their initial thoughts and concerns on the pandemic.

Following the government's updated advice in June, alongside the cautious easing of lockdown restrictions, we issued a second survey to help us understand if our tenants' needs had changed. We had over **1,700 tenants** share their views with us and, most importantly, both surveys provided us with the opportunity for tenants to tell us if they needed any additional support.

**You said...**

*“Improve your communication with us and make it easier to contact key people.”*

**We did...**

We have restructured the Housing team and from 1 June 2021, we set up a Business Support team, who can respond to enquiries more efficiently. This enables our specialist Housing and Rent Officers to focus on the more complex issues, making them more visible to tenants in the communities we serve.





2,802  
tenants responded to our digital survey across 15 topics

*As part of our tenant involvement, across the Group, we achieved the following:*

- The voice of 159 Suffolk Housing tenants have been heard through targeted surveys across five topics which are relevant specifically to them or where they live
- 2,802 tenants across the Group responded to our digital surveys across 15 different topics. We'll be able to reach far more tenant views in the future as we rebuild our tenant database.
- 1 complaint in total was escalated to our optional appeal stage and were considered by our Tenant Experience Group (TEG). TEG members have had training and receive group and local complaint performance information to support them in carrying out their role.
- Involved tenants have had their say on five key strategic projects:
  - **Our new Group strategy**
  - **Self-assessment against the Housing Ombudsman new code**
  - **NHF Code of Governance**
  - **Tackling stigma**
  - **White Paper action plan**



*Involved tenants helped shape three key policies:*

- **Complaints**
- **Unacceptable behaviour**
- **Unreasonable adjustment policy.**



- Key communications are reviewed by our involved tenants before they are sent out to try to ensure they're as clear as possible.
- We involved tenants in the recruitment of five new roles and plan to continue with this successful pilot.
- Involved tenants helped us review and shape the Customer Charter and implemented a monitoring framework.



# Maintaining your home

*It's not just about providing new homes, it's also about improving our existing ones and making a difference to our tenants' daily lives.*

Making sure our homes are safe, secure and well-maintained matters. We are passionate about providing quality, lasting repairs and we continue to invest in improving the quality of our homes.

We carry out regular maintenance to our homes and communal areas, focusing on safety, planned investment and repairs.



*While the year has been particularly challenging for our repairs experts, due to lockdown restrictions limiting the amount of work we can do, we completed:*

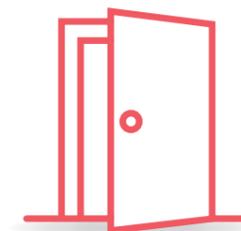
51  
new kitchens  
☺

- 99 new bathrooms
- 7 new communal doors with new door entry systems
- 11 schemes benefitted from communal redecoration projects
- 96 new gas boilers and systems
- 140 properties benefitted from increased loft insulation
- 68 properties benefitted from cavity wall insulation
- 14 air source heat pumps were installed

124  
new sets of windows  
☺

143  
new front doors  
☺

27  
new roofs  
☺



# Decent Homes Standard



*Suffolk Housing's homes have been assessed against the four Decent Homes Standard (DHS) benchmarks.*

**A: meets current statutory minimum standard for housing**

We have no homes that fall under this category.

**B: in reasonable state of repair**

Two of our homes have external doors which are old and need replacing. These doors are on order now.

32 entrance doors to flats are old and need upgrading. These are on the programme for replacement during this financial year.

**C: reasonably modern facilities and services (e.g. kitchens and bathrooms)**

No properties lack three or more DHS defined facilities.

**D: provides a reasonable degree of thermal comfort**

There are 87 homes with electric storage heating which do not have the minimum of 200mm loft insulation required. These have been referred to our contractor to be surveyed. Appropriate remedial works will be carried out to ensure they are brought up to standard as part of our insulation upgrade programme in this financial year.

# Keeping you safe

*We have all had to adjust one way or another to new safety measures during the pandemic, whether that has meant extra hand washing, social distancing or wearing a mask.*

These restrictions made gaining access to some homes particularly difficult. We understood that some people would not feel comfortable having us in their homes. The safety of our tenants and staff were our top priorities, so we had to prioritise emergency and urgent work to make sure all our homes stayed safe and secure.



Despite these challenges, across the Group we:

- Completed 538 fire risk assessments.
- Completed 2242 fire remedial actions.
- Improved the specification of our smoke detectors and CO<sub>2</sub> alarms.



# Climate and sustainability



*We don't just want to improve the future of the communities in which we operate, we want to improve the future of the planet too.*

As part of Flagship Group's green initiative, we have found simple ways to make a big difference and are committed to reducing our environmental impact.

We found improving the energy efficiency of our homes is the best way to reduce our carbon emissions and save our tenants money. Since March 2020 we have installed a series of energy efficiency measures in our homes.

These include:

- more than 2500 loft and cavity wall insulation measures
- 43 external wall insulation measures
- 38 underfloor insulation measures
- 400 renewable heating systems



Additionally, we have been working hard to offset our carbon emissions by improving the green spaces within local communities. A year-long rota put together by our Grounds Maintenance teams carefully balances the need to keep these spaces tidy while allowing local wildlife like bees, birds and butterflies to thrive.



## Making a difference



In July 2020, Hopestead provided its first new home for people experiencing homelessness in Ipswich. The four-bedroom house is managed by Emmaus, another charity, as a 'community' – the name the organisation gives to its residential sites. RFT donated £18k worth of renovation to make the property somewhere to call home, including a new kitchen, a new bathroom and shower room, and full decoration throughout.

*"I have already met and worked with some amazing and supportive people since joining Emmaus. I feel happy and positive about making a future for myself."*

**Aaron - the first tenant to live in the new home in Ipswich.**

*Hopestead, the Group's new charity, was launched in October 2020, with the goal to end homelessness in the East of England. They have a range of initiatives available from money saving schemes to free courses in budgeting and managing a tenancy.*

In February 2021, Hopestead partnered with Your Own Place CIC, another not-for-profit helping to prevent homelessness, to provide our tenants with some fun, engaging and solution-focused support – it's called Tenancy & Independent Living Skills training and focuses on a range of topics such as budgeting, tenancy responsibilities, debt and managing bills.

# Assuring you of value for money



*Value for Money (VfM) is an important part of our culture. It sets the tone for doing the best for our tenants and is one of our fundamental values - to spend money wisely.*



We use a colour coding system to highlight our VfM performance:

● Good ● Okay ● Requires improvement

	2021 Actual	2020 Actual	2020 Peer Group	2021 Actual	2020 Peer Group
Re-investment percentage	5.8%	5.9%	7.5%	●	●
New supply delivered (Social housing units) New social homes etc.	1.5%	1.9%	1.7%	●	●
New supply delivered (Non-social housing units)	0.06%	0.07%	0.3%	●	●
Headline social housing cost per unit	£2,817	£2,693	£3,757	●	●
Operating margin (overall)	30.0%	33.0%	22.8%	●	●
Operating margin (social housing lettings only)	35.4%	40.0%	28.3%	●	●

**Re-investment percentage** highlights how much money we are investing in our homes. We have invested more in 2020 than we did in 2019 and our investment is broadly comparable with other housing associations similar to ourselves.

**New supply delivered percentage** highlights how many new homes we are building compared to the number of existing homes we own. We built more homes in 2020 than we did in 2019 and are building more homes than other housing associations similar to ourselves, helping us solve the housing crisis in the East of England.

**Headline social housing cost per unit** is an indication of the cost to manage, maintain and improve your home. The increase in 2020 against 2019 is primarily driven by an increase in improvement works to our properties. Compared to housing associations similar to us our cost per unit is considerably lower despite our re-investment being broadly the same and therefore we are delivering value for money in the services we offer.

**Operating margin** measures how efficiently we are delivering our services. Our operating margin remains broadly consistent in 2020 compared to 2019 and is significantly higher than housing associations similar to us indicating that we are delivering our services in an efficient manner.

Part of the



---

Suffolk Housing  
Coppice House  
5 Greenwood Court  
Bury St Edmunds  
Suffolk  
IP32 7GY

[suffolkhousing.org](http://suffolkhousing.org)

---

Flagship Group  
31 King Street  
Norwich  
Norfolk  
NR1 1PD

[flagship-group.co.uk](http://flagship-group.co.uk)

All photos were taken following appropriate guidelines at the time.