



Annual Report for Customers

2019/20



Hello

A message from the Chair



Thank you for taking the time to read this report, which is produced specifically for customers of Flagship Homes. Like you, I am a customer, and understand how important it is for you to have an affordable, well maintained home with a service that is easy to access.

I became Chair of the new Flagship Homes Board in March 2020, and with five customers on the Board, it is our responsibility to represent and promote the best interests of customers and develop new ideas and methods for improving services. A local board, to serve local needs better.

I would have never imagined what was about to unfold and the impact coronavirus would have on all our lives. Despite being six months on, daily life continues to be challenging, particularly for those who've contracted the virus or know someone who has.

When the UK government announced the lockdown measures, the way we delivered our services changed overnight. I'm proud of our swift actions in the face of new challenges and our ability to continue to deliver essential services, with almost all our staff working from home.

Our housing teams called thousands of customers to identify ways we could help and make life more bearable as we proceeded through lockdown. RFT also delivered food parcels to local foodbanks and dropped shopping off to those customers who needed it most. Our kindness fund was doubled to enable us to carry out more random acts of kindness, and we worked with local authorities to offer our empty properties to the most vulnerable, helping to reduce the number of rough sleepers in our region.

My thoughts are with everyone affected by coronavirus and our priority remains the safety and wellbeing of our staff, customers and communities. We have a great team of committed colleagues and customers who want to build on what we already do well. If anything positive has come out of this pandemic, it is that we have embraced technology, and are more connected than ever. We now have an opportunity to rethink the kind of communities we want to emerge from this crisis and rebuild our society in a more positive way.

We know there is still much to do, and we still face many challenges. However, we have demonstrated that we have what we need to deliver a consistent and sustained service to you.

In the following pages you will find information about how we performed during 2019-20 in relation to our key service areas within Flagship Homes and across the Group.

Thank you all; recent months have been extremely challenging, but I look forward to working closely with both colleagues and customers to ensure our communities emerge stronger than before.

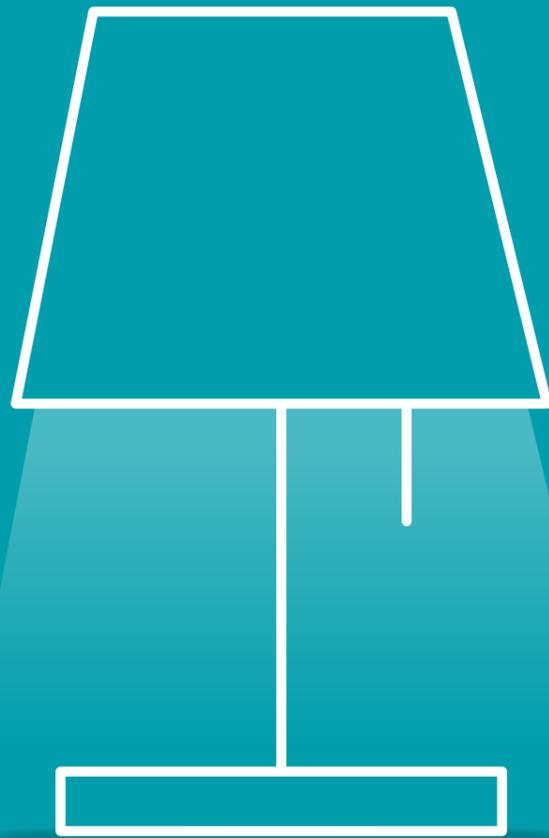
Cy Edmondson
Chair, Flagship Homes



The year in highlights

465
new homes

to meet the increasing demand for affordable housing in the East of England



We provide thousands of people from every walk of life with a place they can call home. One that is affordable, safe, and part of a community that thrives. The work we do matters, because having a home matters and as part of Flagship Group, we are solving the housing crisis in the East of England.

We've invested over £58.1m in providing new homes, £25.1m improving existing ones through planned investment and £22.7m maintaining existing homes. We've improved our services and increased customer satisfaction, all positive steps in delivering an outstanding service for our customers.

Here are a few of our key achievements:

1,270

new homes for people in need by re-letting our existing homes



85.1%

customer satisfaction

An increase from 84.6% demonstrating improvements in the services we provide



£55m

operating surplus

reinvested back into providing more homes for people in need



Our residents and communities

We remain committed to delivering outstanding customer service. This year, our 'STAND OUT' customer service charter, which was co-created by customers and staff was recognised with a **Gold Award** for 'Initiative of the Year', at the UK Complaints Handling Award ceremony.

The charter outlines simple but important behaviours which really matter to you such as: provide a smile, listen to understand and take ownership.

We continue to embed STAND OUT to help us strive towards delivering an outstanding service at every interaction.

S **smile**, say hello and who you are

O **own**, deliver and stick to your promises

t **tell** customers what is happening

u **understand** and listen

a **act** with kindness and respect

t **talk** about what happens next and when

n **nurture** relationships, be helpful and polite

d **do** the right thing or more if you can



Here is what some of our customers have said who have received a 'STAND OUT' service from our Flagship Homes team:

Joe from RFT you stand out!

When being dispatched to a faulty toilet cistern, Joe left a positive, lasting impression on a customer due to his professional approach, competency and attitude. The customer said:

"Joe was a tidy, excellent worker who worked exceptionally when faced with fiddly work - I could not fault him and was very grateful for his assistance."



"We have been a customer since 1979 and have experienced a few landlords. Flagship has now proven to be the best in many ways. You look after your customers."



**Phil, Nigel and Laurence
STAND OUT!**

Phil, Nigel and Laurence went out of their way to ease the stress for one of our customers. They made sure their washing machine was available and cleared everything up each evening. The customer was very appreciative and said they were very grateful and that the team had so much consideration towards them and their family.

"Phil, Nigel and Laurence were absolutely brilliant! I'm very happy with my kitchen. Nothing was too much trouble for these guys. Please thank them on my behalf!"

Deyon really STANDS OUT!

Deyon, our electrician, received some great feedback from a customer for his recent work at their property. And here's what our customer said:

"I would like to give my full praise to RFT Services electrician, Deyon. Due to being left on occasions to carry out the work on his own initiative, he managed this with the utmost professionalism and commitment. He was friendly, respectful of my personal space, considerate and highly competent at getting the work nearer to completion. I witnessed a 'can do' proactive attitude applied to the rewiring and I would like to highlight that he is an asset to your service. The finished work is to a high standard; of which I would attribute mostly to Deyon and his consistency. I am very pleased with the outcome and would hope Deyon's capabilities and competence are recognised by RFT management and the service team."



**Arborist Team you
STAND OUT!**

Our Arborist Team cut and maintain trees. They went above and beyond, working late into the evening when a customer's car was blocked by a fallen tree. The customers were left extremely happy with the service and said:

"Amazing service, very quick and very professional."



Acting with kindness



In 2018, Flagship Homes introduced the Kindness Fund - a pot of money designed to encourage random acts of kindness and support those who are struggling. The fund is there to make a positive contribution to our customers' lives, and to show you how much we value you.

This year we have:

- Bought a baby gift for a new customer who was about to give birth
- Bought window frosting for a customer who required extra privacy, to feel more comfortable in their home
- Arranged for carpets to be laid for a customer who was struggling and had recently moved into a flat with her child
- Bought kitchen appliances for a customer who used to be homeless and was moving in to their first ever home



Creating great places

During 2019/20, our Estates Team brought empty home clearances back in-house, saving over £600 per home.



Weekly checks of
38
of older person
accommodation

They also play an important role in supporting our customers, examples of this include:

- Helping a family whose home was hit by a car on New Year's Day. The customers had no support and no way of boxing up their belongings, and the estates officer involved contacted a local removal company who agreed to donate boxes and tape to help the family to move.
- Supporting a customer who has PTSD and was suffering significantly with their mental health, to clear their garden which was extremely overgrown, getting it back to a far more manageable level.



Fortnightly
checks of
11
play areas

To help keep our homes and communities safe, we have a dedicated team to deal with anti-social behaviour through tackling problems early, partnership working, taking legal action and addressing tenancy breaches. By positively engaging with customers, anti-social behaviour issues are usually resolved without eviction.

Flagship Group has signed up to the Chartered Institute of Housing's domestic abuse campaign, 'Make a Stand' and now has a focus group who have created a domestic abuse policy for supporting our staff and our customers. The team is working hard to make sure we play our role in tackling domestic abuse in our homes, workplaces, and communities.

We listen to people and understand what matters most - to communities, our customers, and to our staff. We do this to enhance lives and opportunities, delivering long-lasting, meaningful change for generations to come. Since September 2019, we've been speaking to customers living on the Abbey estate in Thetford to understand what matters to them in their local community. To date, we've spoken to over 400 people at seven drop-in sessions - and we've even joined up with the local school to launch a drawing competition to allow children to share their views on the community. We are now working together with customers and local authorities and through our conversations, we can shape the future together.



Building new homes

Everything we do is to help solve the housing crisis in the East of England and we have ambitious plans to continue to build affordable, good quality homes. Last year we built 465 new homes, of these, 357 were rented and 108 were shared ownership. We also built 23 new homes for sale, reinvesting any profit we made where it was needed most - we call it profit for purpose.

Despite the uncertainty Covid-19 has placed upon all aspects of our services, we look ahead to another year of developing more new homes to meet the housing need within our region.



23
new homes
for sale built

465
empty home
clearances

4,355
estate
inspections

A new project
to improve
the standards of
communal areas



Maintaining your home

Making sure our homes are safe, secure and well-maintained matters. We are dedicated to providing quality repairs and we continue to invest in our homes and delivering an outstanding customer service.



88%

overall satisfaction rate

Our in-house maintenance and repairs company RFT, has continued to improve, year on year. Satisfaction with repairs remains a priority, and we continue to look at ways to improve how we look after your homes and meet your needs. Despite a 1% drop compared to 2018/19, we have achieved high satisfaction rates, with an overall score of **88%**, and the RFT Call Centre achieved a **3.5% increase** compared to 2018/19.

We are aware that there is still some dissatisfaction with our repairs service, particularly around wait times during peak periods when contacting our call centre. To help improve our satisfaction rate, we are implementing call back options during busy periods and improving our online reporting system. Additionally, we are working on ways to better communicate with customers to ensure that they are aware of any cancellations or delays during the repair process.



249 windows



935 new kitchens





1,020
doors
☺

121
roofs
☺

530
fuse boards
☺



25.8 days
average repair time
from logging to completion

Satisfaction for improvement works, such as bathroom and kitchen refurbishments saw 84.6% satisfaction (-3.5% on 2018-2019). However, customers commented positively on the quality of refurbishments and staff conduct. We are working hard to further improve this service and meet the expectations of our customers.

We know how important it is for you to have a speedy and reliable repairs service when something goes wrong. RFT continues to reduce repair times, down to an average of 25.8 days from logging a repair to completing it. However, there is still some work to do to ensure we fix our customers issues first time.

Maintaining and improving homes is an important part of our commitment to you. We carry out regular maintenance activities associated with your home and communal areas, focusing on safety, planned investment, repairs and maintenance.



103
new bathrooms
☺

Additionally, to improve the overall standard of our empty homes, we have recently piloted a project with the aim to provide new customers with a higher standard of home. This will help them to settle in quicker and start enjoying their new home from the moment they walk through the front door. As a result of this pilot, we are now looking to develop a new 'Flagship Homes Standard'.



Keeping you safe

Our priority is the safety and wellbeing of our customers. This year we made extra efforts to help protect you. Making sure we comply with regulatory standards is critical, and we continue to invest in our buildings for your safety:



239

water safety remedial actions successfully



We improved the specifications of our smoke detectors and Co₂ alarms



1,959

fire risk assessment remedial actions completed - to address possible risks



395

fire risk assessments completed



Improved how we carry out electrical testing



12,311

electrical data records were cleansed to give assurance of accurate and reliable data



Energy efficiency

We want to take better care of the environment whilst making homes more affordable for our customers. During 2019/20 the Group has invested £3.5 million to continue to improve energy efficiency. And by using renewable technology in over 300 homes, we have moved one step closer to the national target of zero emissions by 2050.

We have delivered solid wall insulation to 14 properties, achieving a significant impact on the efficiency of our customers' homes; and we have continued to keep our customers warm over the winter months, insulating over 780 homes.

We have also received grant funding of over £400k so that we can install more sustainable heating solutions and promote energy efficient actions, potentially saving our customers on average, over £400 per year.



780+

homes insulated

£400k



grant funding received to install more sustainable heating

Involving you



Involving our customers in what we do is really important to us. We aim to make it quick and easy for you to have your say on what matters most. As the ones who receive our services you are best placed to help us improve and develop them.

We listen to our customers in a range of ways: from complaints and compliments to our satisfaction surveys. We also provide several ways for customers to be actively involved, from focus groups to community events.



It's now easier to have your say

You can also have your say online via The Platform - it is quick, easy and a great way to get involved. We will use your comments to help shape services from your perspective, always striving for outstanding customer service in everything we do.

And if you've signed up, each time you complete a survey you'll be entered into a prize draw to win great prizes!





2
'Spotlight'
events held in
Newmarket



Flagship Homes staff engage with customers at our Newmarket 'Spotlight' event.

70
customers
involved



We carried out a research project that explored behaviour, and invited customers to co-creation sessions to help us shape the future of our rent collection process. As part of this work, we heard what it feels like to be in debt, from customers in arrears and those receiving Universal Credit. Of all the factors that affect rent payment, what was most apparent is the importance of our staff acting with compassion and empathy.

We know that there is a difficult relationship between money worries and mental health, and that's why this research project has completely reshaped our entire thought process for the future. The findings are helping us to design and develop a new rent collection process that includes better ways of communicating with you to suit personal circumstances.

We hope to use co-creation to continue to involve our customers in shaping more of our services going forward.

This year, Platform customers gave us their views to help us to understand and improve the following services:

- Mutual Exchange Process
- Cover Plans for Shared Ownership
- Air Source Heat Pumps
- Communal Areas

We also hold 'Spotlight' events which give us the opportunity to speak with and listen to our customers in their local area to see how we can improve our services. During 2019/20 two spotlight events in Newmarket and Wickham Market took place involving our housing teams, Gasway and other organisations.

The events attracted around 70 customers overall and offered information around saving money on utility bills.



Customer feedback

Our customers are happier with our customer service, quality of repairs and communication.

We know this because we received over 18,706 pieces of valuable feedback, and customers continue to praise our efficient and empathetic staff. And to make our customers even happier, our housing team has received empathy training to help them better understand our customers' situations.

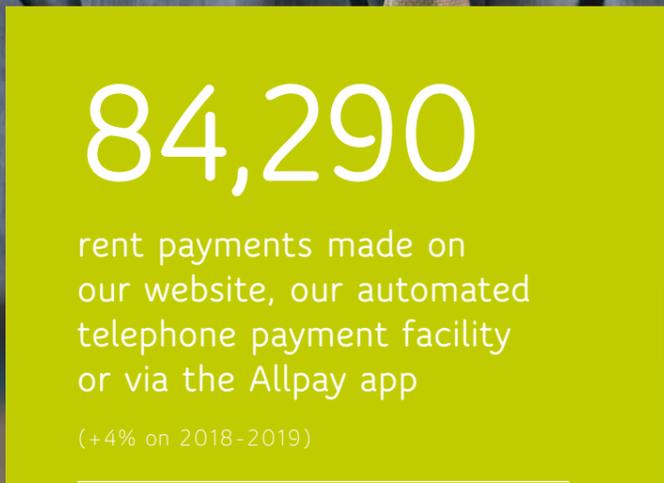
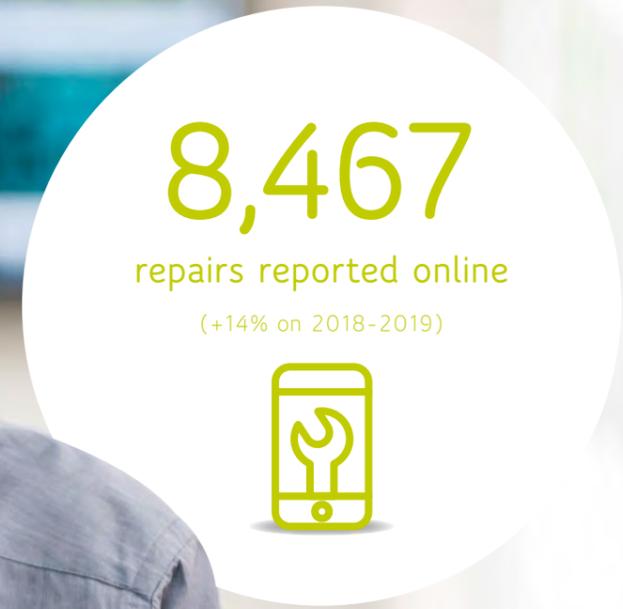
We know there is still more to do, over the year 267 customers reported dissatisfaction with staff conduct (1.1% of overall feedback). The feedback also told us that the main causes for customers being unhappy, were repair waiting times and waiting for someone to call back.

We continue to better understand our overall relationship with you using the Net Promoter Score (NPS) measurement, a recognised tool that we use to help us better understand our customers' experience. However, due to Covid-19, the Group has delayed its annual NPS survey, which usually takes place in March, until later in the year.

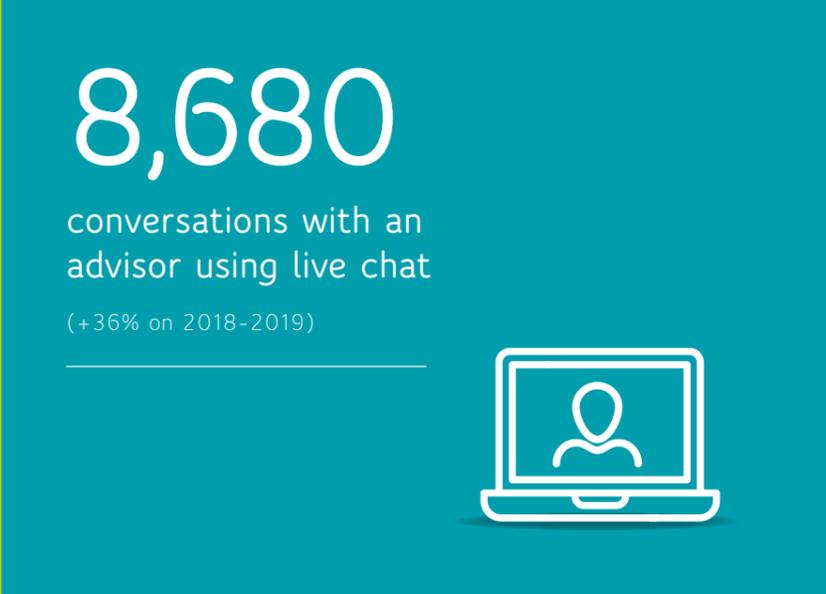
We have created a new team which is dedicated to enhancing the digital services we offer our customers. Providing solutions to paying rent and managing tenancies at a time that suits them, making the whole experience easier and more convenient.

Visit our [website](#) to access our digital solutions, like Direct Debit - one of the simplest ways to pay your rent. It is easy to set up, it's more convenient and gives you greater control over your money.

You have told us what is important to you and we have taken action to improve the way we deliver our services by investing in our people and technology. We have continued with our ambition of making things simple for you and always look for ways to make it easier to move in or out, pay rent and speak to us. **Housing made simple...**



During 2019/20 self-service, digital and other online solutions have seen a 7% increase on 2018-2019 across the Group, this growth includes:



Putting things right



722 complaints
(2019-2020)

518 complaints
(2018-2019)

Complaints

Sometimes, we don't get it right, but if this happens, we have a dedicated team of specialist staff to make things better or simply say sorry.

During 2019/20 we received 288 formal complaints, 23 less than the year before, which were handled at stage one of our complaints process. 17 were escalated to stage two of our process and we worked with the Housing Ombudsman Service to review 10 complaints, one of which became a formal investigation.



97%
satisfaction with resolution

(95% in 2018-2019)

Themes

Repair wait time

🕒 238

Communication

💬 187

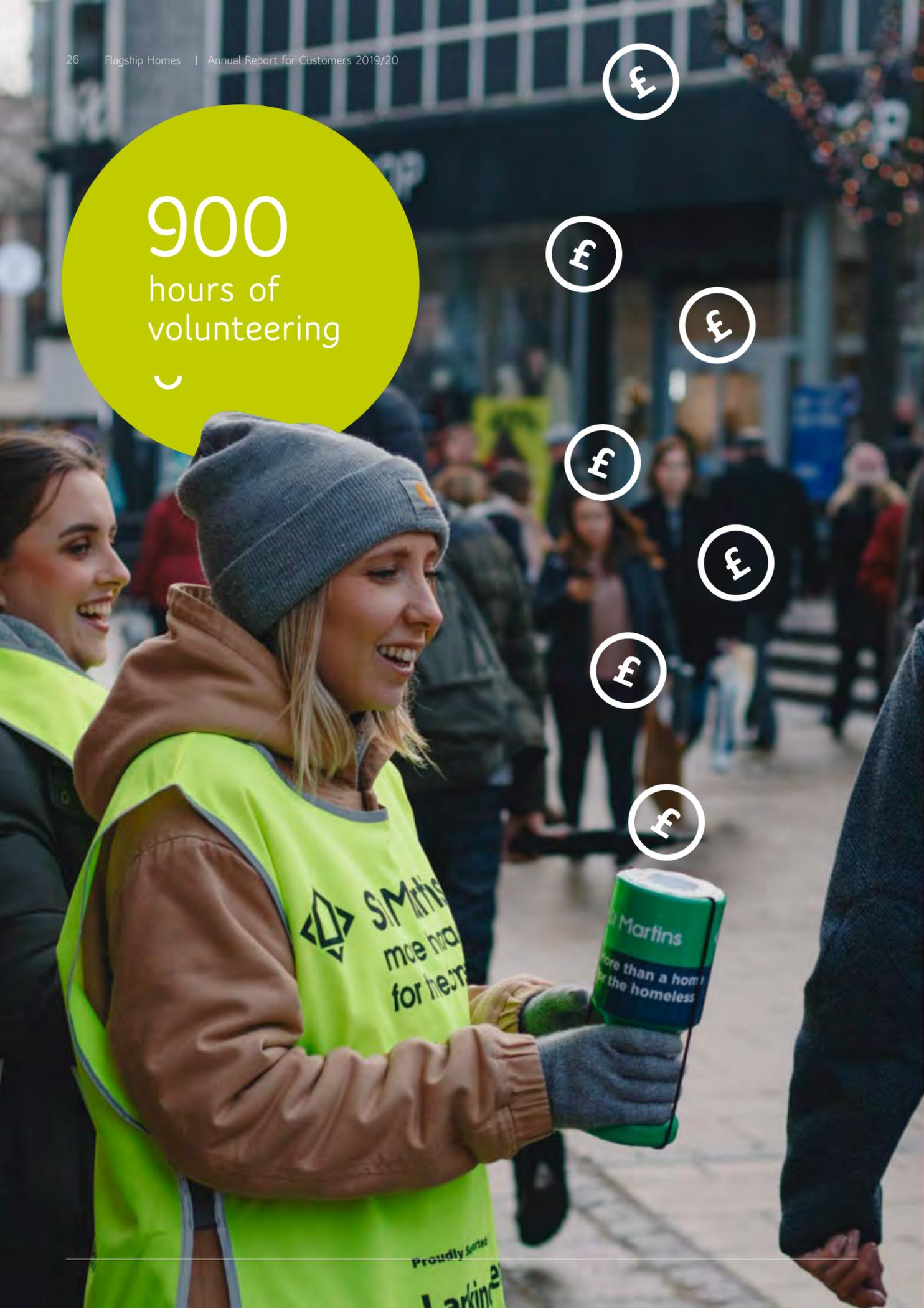
Failed to attend as agreed

✖ 104



➔ Please note: Statistics are across the Group.

900
hours of
volunteering



Making a difference

We're committed to making a difference to our customers' lives and their communities. As part of this, our staff regularly donate their time and effort to ensure a culture that maximises social, marketplace, workplace and environmental value in every area of our business.

2019/20 highlights

- Group staff raised over £25,000 through charity fundraising for over 16 charities – including St Elizabeth's Hospice, Dementia UK, the Benjamin Foundation and the MS Society
- We want to make sure that homeless families don't just secure a property, they have a place they can call home. We recently partnered with the British Heart Foundation (BHF) to create a 'furniture scheme' trial that provided vouchers for customers in need of necessary household items



Flagship Group staff collect for St Martins in Norwich city centre



Group staff supported Fresh Start New Beginnings by serving afternoon tea at their event to raise money and awareness of their work



Everyone deserves a place to call home



30+

food boxes to local foodbanks across the region



We also...

- Committed £3,500 worth of funding to support our customers who are living in fuel poverty in Norfolk and Suffolk with customers able to access fuel vouchers from partners such as Trussell Trust and Citizen's Advice in the winter months of 2019-2020
- Worked with a local community to redistribute 750 litres of paint to benefit individuals, families and charities in need at an affordable cost
- Had 120 volunteers dedicate over 900 hours of staff volunteering time and £6,000 to community events



This year we were delighted to establish our own charitable initiative, Hopestead.

Working in partnership with local authorities, charities and social enterprises, Hopestead aims to prevent, reduce and alleviate homelessness. We launched earlier than expected to respond to the impact that the Covid-19 crisis would have on people in our homes – and we are working with our customers to help them stay in their homes.

Assuring you of value for money

As a Group, Value for Money is reflected in all we do, and is an important part of our culture. It sets the tone for doing the best for our residents and is one of our fundamental values - to spend money wisely. Our Group performance is presented opposite.

We've built more new homes in 2020 than in 2019

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

● Good ● Okay ● Requires improvement

| | 2020 Actual | 2019 Actual | 2019 Peer Group | 2019 Actual | 2019 Peer Group |
|---|-------------|-------------|-----------------|-------------|-----------------|
| Reinvestment percentage | 5.9% | 5.8% | 6.2% | ● | ● |
| New supply delivered (Social housing units) New social homes etc. | 1.9% | 1.6% | 1.6% | ● | ● |
| New supply delivered (Non-social housing units) | 0.07% | 0.03% | 0.3% | ● | ● |
| Headline social housing cost per unit | £2,691 | £2,300 | £3,460 | ● | ● |
| Operating margin (overall) | 33.6% | 34.8% | 28.0% | ● | ● |
| Operating margin (social housing lettings only) | 40.0% | 40.3% | 30.9% | ● | ● |

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 ourselves 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 ourselves indicating that we are delivering our services in an efficient manner.

Part of the



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