



# Annual Report for Tenants

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April 2020 – March 2021



# Hello

## A message from our Chair



*Thank you for taking the time to read this report.*

The past 12 months marked my first full year as Chair and it's fair to say there have been a lot of challenges. Covid-19 has had a massive impact, and my thoughts are with those who have been affected by the pandemic. In late 2020, we also experienced a cyberattack. What both these significant issues have shown is the resilience of the entire Flagship team who have stepped up to the plate, responded, and adapted. I am proud of the way that everyone has played their part.

Throughout the last year, our number one priority has been supporting the health and wellbeing of our tenants and staff. We've been proactive in changing the way we do things around our systems, leadership, staffing, recruitment, and tenant engagement. Whilst we have missed in-person interaction, we introduced welfare calls to support tenants, and our staff have looked for ways to lend a hand, where possible. I am grateful for the understanding that tenants have shown, as we have changed the way we do things and we have worked hard to maintain our performance on their behalf. From a governance perspective, the new boards in our Group's federated structure have been put in place and we've been working together to make sure we're still meeting our targets and the needs of our tenants.

Despite the challenges, I was so pleased to see tenant satisfaction at 86% for the last year. A key priority now for us is placing the tenant voice at the heart of what we do - listening, understanding, and moulding our processes and technology accordingly whilst getting the basics right. As a tenant myself, I know how important it is that tenants are involved in shaping their homes and communities. We are making progress in our tenant engagement, and we will be looking for more ways to do this in future.

The future will still have challenges as we emerge from this period and there are some key priorities for us to focus on, not least catching up with the backlog of work. We want to encourage the turnaround time of repairs and improve and build on what we do. The tenant voice will be fundamental, and we will be focused on engaging with and listening to our tenants. Developing our green agenda is also crucial, identifying savings and creating efficiencies to benefit our tenants and the environment.

Thank you for the hard work of all our staff, and the support of our tenants over the last year.

Cy Edmondson  
Chair of Flagship Homes



A key priority now for us is placing the tenant voice at the heart of what we do.



# 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 Flagship, 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.



We have sourced funding for white goods, beds, mattresses and sofas for two tenants who were previously in supported accommodation with no items of their own.



We have helped with the cost of moving for a tenant who desperately needed to move due to domestic abuse. We also provided a food parcel for the day she moved into her new property.

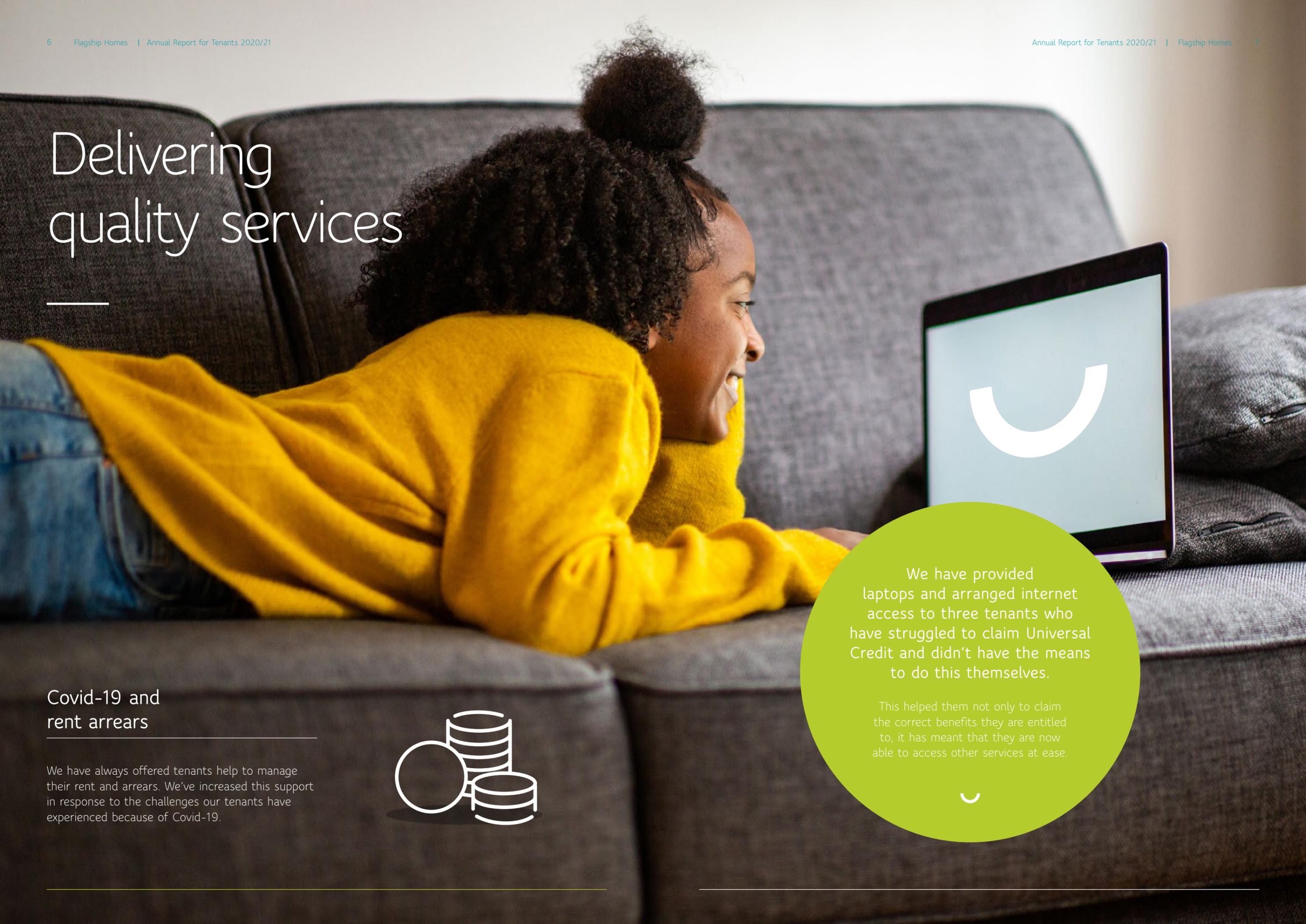


Through our Kindness Fund we arranged bread and milk deliveries during Covid when people were isolating.



# Delivering quality services

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## Covid-19 and rent arrears

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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.



We have provided laptops and arranged internet access to three tenants who have struggled to claim Universal Credit and didn't have the means to do this themselves.

This helped them not only to claim the correct benefits they are entitled to, it has meant that they are now able to access other services at ease.





# Creating sustainable and resilient communities



We care about our tenants and our communities. We work together with others 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.

We know in most cases that 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 noises they were making.

## Anti-social behaviour

During the last year we've seen a decrease in anti-social behaviour (ASB) cases to 474, down from 548 in 2019/20, with 369 of these shown as resolved. The highest demand has been for nuisance/rowdy behaviour, drug related activity and noise.

## Domestic abuse

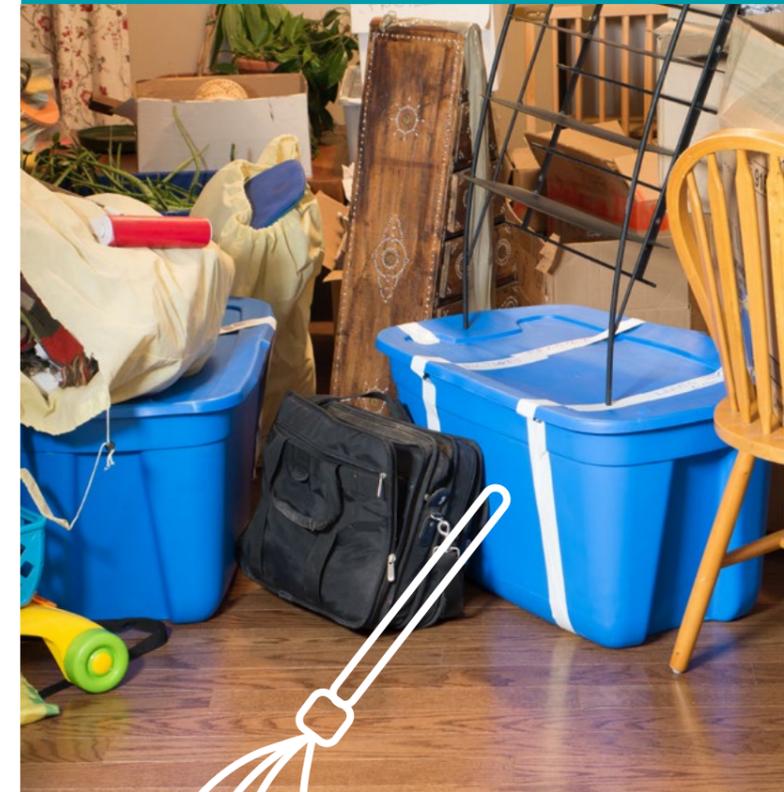
Everyone should feel safe at home. The Government's stay at home advice in response to the Covid-19 pandemic created new challenges for people experiencing domestic abuse. For people living with domestic abuse in coercive or violent relationships, lockdown measures mean being trapped indoors with their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



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

## Safeguarding

A safeguarding referral was made for Mr F due to the condition of his home, and our officers believed he was showing signs of hoarding. Mr F told us he wasn't able to cope anymore, his hoarding has got out of control and his property was in a bad way.



He was disabled and felt unable to resolve the issues on his own. Thankfully, due to the positive relationship we'd built with Mr F, and the trust we'd earned over time, we were able to put the right support in place for him. We worked with him and external agencies to clear his home and garden, and ensure he'd continue to be supported in future.

# Estates Services



Our Estates Service has continued to operate throughout the pandemic to ensure our homes remain safe and pleasant places to live. We 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

## Improving The Elms

Tenants living at The Elms, in Framlingham (a Flagship Homes older persons scheme), were anxious to use the drying area as they feared slipping over. Our Estates team cleared the area so it could be used safely.

Our tenant at Flat 2 said she was very happy with the outcome and impressed by the long-lasting results as the moss has shown no signs of regrowth.

Another tenant, from Flat 6, was also happy with the results now she can now hang her washing out and put her bins out without any fear of slipping.



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

Stigma within social housing is a huge issue that affects many 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.

**SEE THE PERSON.**  
#BenefitToSociety

# Satisfaction with our services

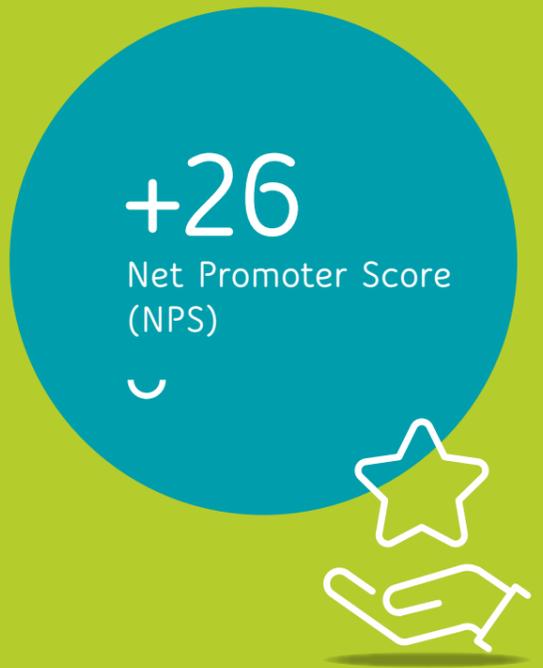
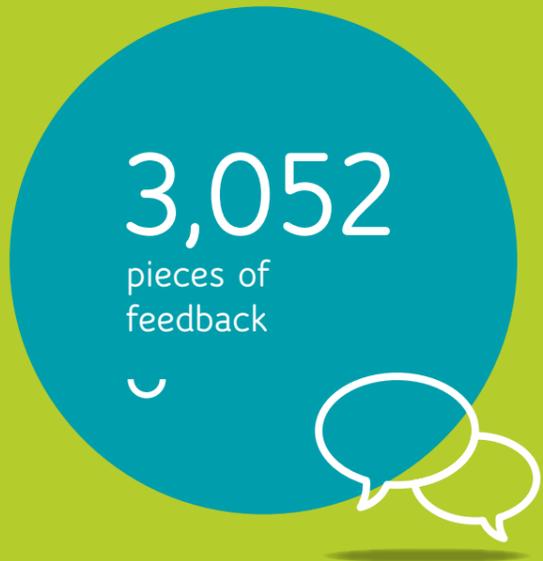
## Group figures

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 3,052 pieces of valuable feedback 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 and time taken for staff to call them back.

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.

We continue to use Net Promoter Score (NPS) to better understand our overall relationship with our tenants. This year we achieved a Group score of +26 - this is compared to +28 achieved in 2019 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.

We want to 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. We received **727 complaints** in 2021/21, compared to **288** in 2019/20.

Flagship Homes recorded eight days average time to resolve (decreased by one day in 2019/20).

The three main complaint themes were:

 Repair waiting time

 Call backs

 Missed appointments



We received  
**727**  
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 polices 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...**  
"Improve hedge maintenance."

**We did...**  
We've introduced new 'hedge teams' to keep the hedges in our communities tidy and well-maintained.

**You said...**  
"Clean our communal windows more often."

**We did...**  
We've increased our cleaning schedule to every three months, because we want you to be proud of where you live.



**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 have introduced a higher New Home Standard, so new tenants can move into a home they 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](#).



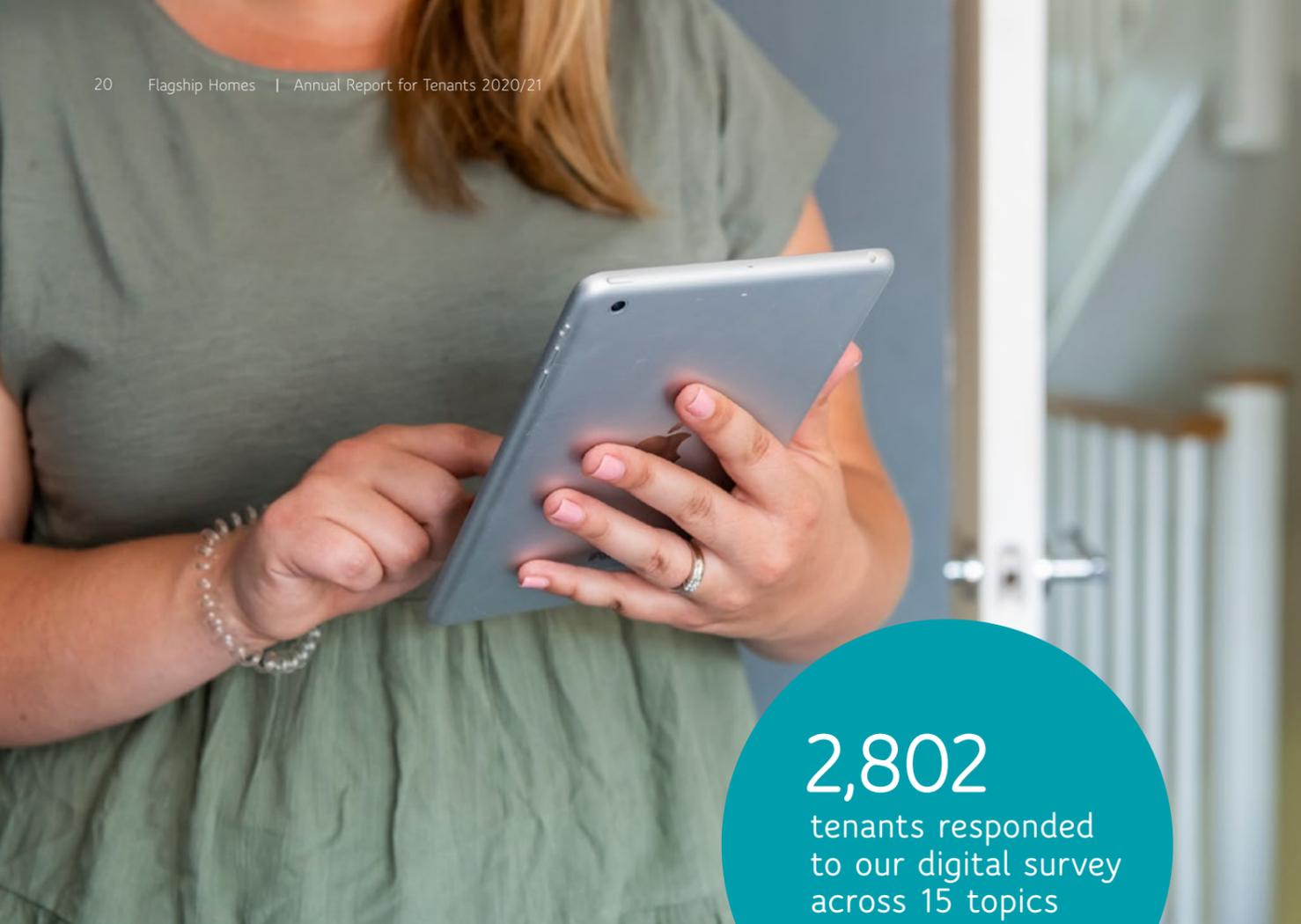
## Involving you

Covid-19 has had a big impact here at Flagship. 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 to for tenants to tell us if they needed any additional support.





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 voices of our 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.
- Additionally, the views of Flagship Homes tenants helped shape group-wide projects including:
  - Websites
  - The sign-up process
  - Stigma
  - Tenant voice improvement review (including understanding how we address those living in our homes).



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.
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- Key communications are reviewed by our involved tenants before they are sent out to try to ensure they're as clear as possible.
  - 11 complaints in total were escalated to our optional appeal stage and were considered by our Tenant Experience Group (TEG). TEG members have had training and received group and local complaint performance information to support them in carrying out their role.
  - We involved tenants in the recruitment of five new roles and plan to continue with this successful pilot.
  - Involved tenants helped shape three key policies:
    - Complaints
    - Unacceptable behaviour
    - Unreasonable adjustment policy.
  - Our Local Board, which has four tenant members, has continued to meet virtually to steer our direction and make decisions.

# Building new Flagship 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

**+61**  
new homes

**55**  
were rented

**6**  
were shared-ownership



# Maintaining your home

## Group figures

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, repairs and maintenance.



Across the Group, in 2020/21 we completed:

478  
new kitchens

166  
new roofs

369  
new bathrooms

265  
new windows

905  
new external doors

404  
new fire doors



# 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, and 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, RFT, our repairs and maintenance specialists, has been working hard to offset Flagship Group's 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



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All photos were taken following appropriate guidelines at the time.