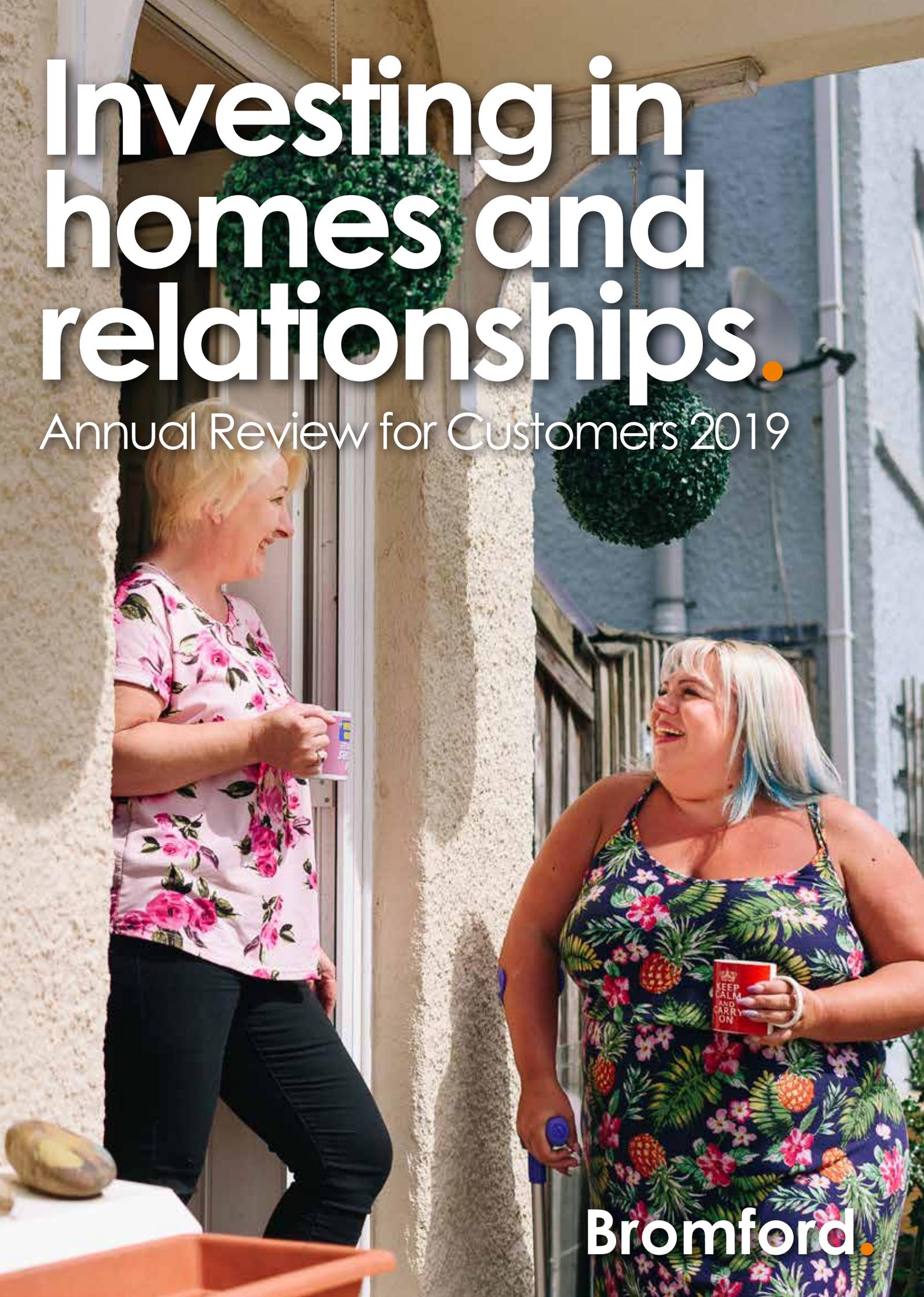


Investing in homes and relationships.

Annual Review for Customers 2019



Bromford.

Welcome to your annual review for customers 2019



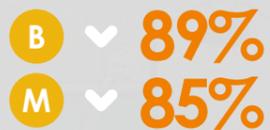
The relationship we have with you underpins every single decision we make, which means this report is vitally important, as it keeps you up-to-date on how we're performing and how we plan to improve even further.

The past 12 months has very much focussed on creating a new organisation, bringing together Bromford, Merlin and Severn Vale. Moving forward these changes will mean we can do even more for the people living in our homes by investing in homes and relationships. And whilst we've been working through these changes, there has been a big push to ensure day-to-day services have remained at the high standard you expect. Pleasingly, we've been largely successful with an increasing number of you saying we care about you and treat you as an individual. Almost 9 in 10 customers would recommend us to a friend too, but we know we can be better and have developed our plans for the rest of this year to achieve this.

Given we've brought three organisations together, you'll notice that for certain measures we may have two or even three similar stats and this is because performance was measured differently in these areas in the past. We've indicated this clearly, however in most cases we do have a combined figure. We also know not everyone likes flicking through a report so following customer feedback we've also created a short animated video that you can watch instead – keep an eye out on our social media pages for that!

Paul Coates
Executive director of customer experience

Overall customer satisfaction



What the symbols mean

- ▲ We are improving
- We have stayed the same
- ▼ We are not improving
- Target to be set
- Target met
- Close to target (+ or - 5%)
- Target not met
- B** Bromford
- M** Merlin
- S** Severn Vale



How you got involved.

We cannot stress enough how valuable customer feedback is to us – without it, how would we know what you think? We're delighted to say that customers seem to agree with that view, with more and more of you feeling confident to help us shape our services. Last year a huge 9,566 told us what you think, up from 7,942 in 2017/18.

This figure will rise further over the coming year with a more extensive feedback programme rolling out across the whole of our geography which, coupled with our new customer involvement structure which you can [read about here](#), is giving customers a greater say than ever before.

There were 435,810 visits across our websites last year as you reported repairs, found out who your neighbourhood coach is, or made rent payments. Over the next 12 months we will begin the process of launching our new customer hub, MyBromford, so that more of you can manage your account online, and raise repairs when needed at a click-of-a-button, saving you time and effort.

Overall website visits
435,810

18% of customers are now resolving issues digitally
Our target is **30%** by 2020

Want to get involved? Turn to the back page.

Did you know? We publish quarterly results of your feedback on our website.

How we performed for you.

Living in a Bromford home is never about simply existing as we want our homes to work for each and every one of you so that you can achieve what you want out of life.

We're delighted that being able to build trusting relationships with our customers is starting to pay off. We have more successful tenancies, a greater number of people staircasing (buying a greater share in your shared ownership home), and more of you accessing specialist services to help you feel more in control of your finances or find employment. Indeed, our employment coaches have helped customers find work on 251 occasions and 911 people accessed

our fully-accredited money advice service with 638 of those customers now putting their new skills into practice.

Our rent collection rates remain excellent with £208.4m collected by our localities and income teams this year. As the rollout of Universal Credit continues, we know there is more work to do and the percentage of tenancies ending the year with a clear rent remains good, although we are aiming to strengthen this area still further.

With over 100,000 customers now living in our homes, we're excited about the year ahead as we work with more of you to maximise your tenancy.

Average debt per home (linked to rollout of Universal Credit)

£412

Percentage of tenancies ending with clear rent account

80%

Overall number of evictions

77

Successful tenancy (based on number of evictions)

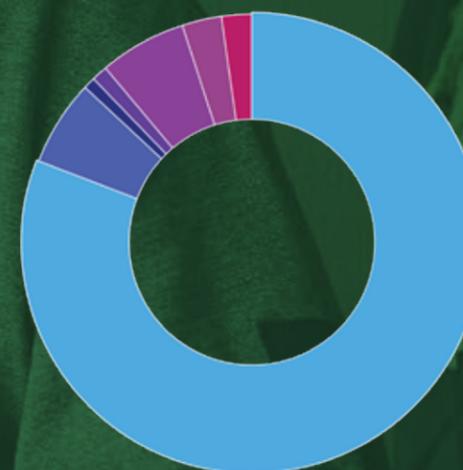
99.79%

Number of customers buying greater share in their home

B ^ 130

How your rent is spent

As we're not-for-profit, all the money that's left over after we've paid out everything we need to, goes back into your homes through improvements and repairs, building new homes and is also invested into services (like neighbourhood coaching) to help you get the most out of life.

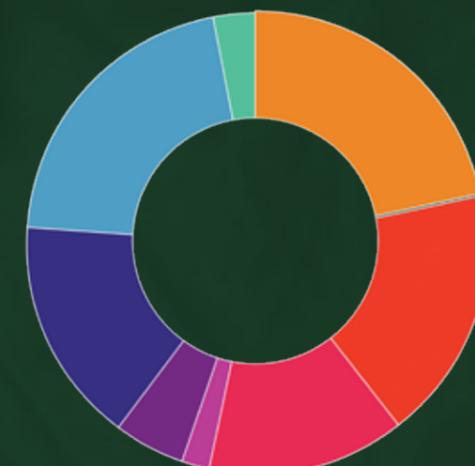


Our total income - where each £ came from

- 81p Rent
- 6p Service charges
- 1p Supporting people
- 1p Garages and shops
- 6p Profit on sales
- 3p Other sources
- 2p Grants

Our total expenditure - how each £ was spent

- 22p Surpluses reinvested
- 18p Interest payments
- 14p Cost of previous capital spend
- 2p Supporting people
- 5p Chargeable services
- 16p Management costs
- 21p Maintenance and Repairs
- 3p Other



Your home.

One of our top priorities is providing homes that work for you and that are safe, secure and warm. Because when that happens and you feel proud of your home, we know great things can be achieved. It is pleasing that throughout our transformation to a larger organisation we've continued making progress in this regard with 82% of you now feeling your home is affordable to live in and run and a similar number happy with the quality of your home when you move in.

Repairs satisfaction remains high for the majority of customers, however performance over one part of the group, south Gloucestershire, requires improvement and plans are in place to address this. And with a growing number of customers getting online, more of you are taking things into your own hands and learning new skills by completing basic jobs around the home without having to book an appointment – things like how to replace a door handle or bleed a radiator.

Fancy giving it a go? **Check out our how-to videos and discover the talents you never knew you had.**

➤ **100%** of homes meet the Decent Homes standard. Find out more about the *Government's Decent Homes Standard here*

Number of customers who say their home is affordable to live in and run

B ^ **8.2** out of **10**

We let **2,718** homes **800** of which were brand new homes.

272 customers found the right home for them through our Mutual Exchange scheme

Repairs satisfaction

B ^ **93%**

M v **78%**

S ^ **99%**

▲ **16,960** planned improvements

▲ **94,662** repairs completed

% of customers happy with quality of their home

B > **84%**

M v **83%**

Fire safety compliance

➤ **100%**

Allyson loved her new home so much she redecorated the whole property for under **£1,000**, and now it has brought her family back together. *Read more*

▲ Overall money spent on existing homes **£71 million** increase of £2.3 million

How we support thriving communities.

We continue to revolutionise the relationship you have with us by investing in our localities programme. By taking a coaching approach, we're able to help you identify and own your own solutions – helping you feel more in control of your lives. By encouraging people to do things for themselves and each other, we are building resilient individuals and communities who are well equipped to deal with change or issues that arise.

Over the past year this neighbourhood coaching approach has been extended to our south Gloucestershire neighbourhoods and in 2020 this will roll out in Tewkesbury too.

So far we've met 27,500 of our customers face-to-face and we're seeing a gradual rise in people who think we care about them and treat them as an individual with 8.9 in every 10 customers now feeling this way. Even more importantly, we are seeing early indications that our communities are becoming more resilient with 85% of you knowing where to go for help and support, 91% willing to help and support others, and 74% able to work towards the things you want to achieve.

As we get to know more of you, we're also uncovering things which perhaps we weren't aware of previously. Despite this the number of anti-social behaviour (ASB) cases has fallen, down from 843 last year to 829 this year.

Do you have a neighbourhood coach and want to get in touch? [Find out here.](#)

Neighbourhood coach Gemma Davis has been helping to inspire the talents within her community. [Read more](#)

% of customers recommending their neighbourhood as a place to live

B > 7.7 out of 10
M > 87%

ASB resolution satisfaction
77%

Last year YouCan paid out **£24,000** in grants – funding **86** community projects

Increase in funding of **B** ^ **35%**

Aside from YouCan, we invested **£88,340** in existing community initiatives to build on what's already strong. This funding has contributed to everything from new community transport in Staffordshire, to school fundraisers and art initiatives in south Gloucestershire.

Customers are **13%** more likely to be active in their community when they know their neighbourhood coach than when they don't





How we support future customers.

One of the major benefits of growing in size and scale is our ability to build more of the new homes our communities desperately need. This is great news for our customers, particularly given that there are currently 10,000 people waiting for an affordable home in our four main local authority areas alone as well as many more across the rest of our geography.

Despite falling marginally short of our housebuilding targets for this year, we completed an impressive 1,236 new homes which represents a 16% rise on the previous 12 months. As we align the business to form stronger local and regional partnerships, we expect to welcome even more aspiring customers into the Bromford family through homes for rent and shared ownership. Where it makes sense to do so, we'll also deliver homes for market sale and reinvest the profits into affordable housing.

New homes completed
1,236
increase of 169 new homes

3,700 customers
moved into their new
home last year

Of the total number of new homes built, **431** were shared ownership
During the year **130** existing shared ownership customers bought a greater share of their home – beating our target by **4%**

- Adding value to our communities, we have also:
- Started regenerating more of our homes across South Gloucestershire as well as completing our *inaugural project in Staffordshire*
 - Come close to finishing our second retirement living scheme with the imminent opening of Park Gardens in Banbury, providing homes for 78 new customers
 - Delivered *two more MyPlace schemes*, offering safe and secure accommodation for adults with a learning or physical disability or enduring mental health diagnosis

How we create value.

We are constantly searching for ways to improve our finances because, as a not-for-profit organisation, we re-invest every penny we save into your homes and communities.

When a business saves money through the direct purchasing of goods or better services and outcomes, we call this social value as it delivers benefits not just to the organisation but to wider society as a whole. Some of the ways we create social value include helping you back into work or education, supporting you through debt issues, or coaching you to manage your finances more effectively. This year the number of occasions an employment coach helped customers find a job totalled 251, with 193 individual customers securing work whether that be full-time, part-time, or self-employment – helping create social value worth £2.7m.

We're also starting to see evidence linking our neighbourhood coaching approach, where our frontline colleagues work with customers on a far more proactive basis on smaller patches, to social value. Customers who know their coach are more likely to say that they get what they need from their community and are more able to make rent payments. Applying this to all of our general needs households, the wellbeing value is in the region of £4.3m.



In 2018/19, we've saved **£1,859,254** by negotiating better deals with suppliers or, where it makes sense to do so, bringing work in-house. We have achieved this without compromising on health and safety or compliance

Savings have been made in the following areas:

£745,000 on contractor-led roof works

£302,635 on boilers and gas installs

£184,561 on windows, doors, cladding, and roofline products

£248,750 on asbestos removal works

Proving that customers really do matter.

Born in December 2018, the Customer & Community Influence Network (CCIN) seeks to give customers an even greater voice – both in shaping and improving services as well as scrutinising the way we currently do things. Meeting bi-monthly, CCIN is formed of nine customers from across Bromford including former nurse and district councillor Carol Moore. Here she takes up the story...

"I got involved three years ago after becoming frustrated with a number of repairs that weren't rectified and I wrote quite an angry letter of complaint airing my grievances. I was told my experiences would be really valuable and fast-forward to 2019, here I am: a member of CCIN and also chair designate of my LIN (Locality Influence Network).

"There was naturally a bit of concern bringing three organisations together and whether it would mean things became more corporate and less customer-focused. So far I'm really encouraged and we're taking the best bits from all three businesses rather than trying to reinvent the wheel. For example, something that has come forward is neighbourhood

coaching and I think that's such a great idea to build a relationship with Bromford and have that point-of-contact and support if needed – I've never seen a housing officer in 25 years living in my village and that's because their patch sizes were far too large!

"A recent change we've already made after customer feedback is that when a complaint now escalates to Stage 2 of the formal complaints process, a LIN member will assist the customer. I know how isolated and frustrated you can feel during a complaint and sometimes saying 'sorry' can be such a powerful message so I'm really glad we'll be offering customers more support in that respect.

"CCIN views are fed directly into the new Bromford Board and that's why I'm really pleased we'll be meeting with the Bromford Board so that we can start getting to know each other – it shows how seriously Bromford is taking customer involvement and how much they value us. Each customer brings a different skillset and experiences to the table so I would highly recommend getting involved."

Fancy joining Carol to help shape services?
[Visit this page to get involved.](#)

How we react when we don't get it right.

We do our best to give you a really great service but we're also human and we do sometimes make mistakes. That is why it's so important that you let us know when that happens so we can listen and act on what you tell us.

As Carol mentioned on [page 14](#), we've recently made improvements to our complaints process to ensure that if a complaint isn't resolved first time, a fellow customer from our Locality Influence Network (LIN) will get involved to offer the customer additional support. This is because we recognise it can be quite stressful resolving complex issues and we want everybody to have the confidence to feel like they're being listened to at all stages and times.

As the number of customers has increased, so has the number of complaints but the vast majority are resolved straight away without the need for further escalation. The time it takes us to respond has seen varying results meaning that when we streamline our complaints processes we'll be looking to improve in this area so you have even greater confidence any issues are resolved quickly as well as adequately.

Feel like you need to make a complaint? [Visit this page.](#)

We received **1,303** complaints
39% of which related to heating and repairs

Time taken to resolve complaints
26 days

% of complaints resolved first time
98%

How we're moving forward.

We have launched a brand new business strategy to enable more of our customers to thrive over the next four years. Our focus and goals for the end of 2023 are:

Our relationship with customers

We focus most of our time on our current customers and the homes they live in. Our relationship with customers is led by our neighbourhood coaches who, working alongside engineers, operatives, customer service advisors, and income and sales colleagues, will ultimately be successful in delivering a highly regarded customer experience.

Homes that enable customers to thrive

We believe it is a basic right to have a home that is safe, secure, and warm. We want to provide homes that customers are proud to live in, that work for them and their family, and are the springboard they need to achieve their aspirations. Over the period of the strategy we plan to invest £300m in maintaining and upgrading our homes and we want to explore how technology will help us to identify and solve potential issues before they emerge.

Growing the business to enable even more customers to thrive

Our financial strength means we have the ability to help future and aspiring customers, as well as existing ones, and that means building the affordable homes so desperately needed. Delivering thousands of new affordable homes in the next four years, we will also build properties for market sale so that we can reinvest the profits back into the construction of even more affordable homes.

Keeping Bromford future ready

Our ambitious programme to transform the way we work, programmeOne, began in 2017 and we are making great progress. The next phase of our work rolls out over the next 12 months and will deliver a new and improved experience for how you engage with us. This includes a new customer hub for all of your online needs which will make it far simpler for colleagues to deliver services and for you to access them.

Enabling colleagues to thrive to create the best team we can

What makes Bromford stand out is our culture and DNA, giving us a competitive advantage and enabling us to achieve our reason for existing. Recognising that our success stems from our awesome colleagues, we'll invest in a leadership programme for current and inspiring leaders and a new apprenticeship and graduate programme.

Our priorities for next year are, the continued roll out of neighbourhood coaching, improving the repair service in south Gloucestershire, and insuring our rent and service charges still represent good value for money.

Have your say.

Know how we could improve the way we work? Are you frustrated at the way something is currently done? Or do you just fancy making a difference? Anyone is welcome to have their say and become an involved customer – and it's completely up to you on how regular that involvement is.

Contact Delphine Guillemoteau, customer involvement officer, on delphine.guillemoteau@bromford.co.uk for further information.

Debs decided she wanted a better relationship with her landlord and applied to become an involved customer. See the Bromford news hub for more.

You don't have to be an involved customer to let us know your views. There are a multitude of other ways you can give us your feedback, including:

Drop us a text on **07786 204 952** and start your message with 'feedback'

Email us at feedback@bromford.co.uk

Find us on Facebook
[@ThisisBromford](#)

Tweet us
[@Bromford](#)

Visit the 'How we're doing' pages at www.bromford.co.uk



Or keep an eye out for our post, text, email and telephone surveys and tell us what you think!

