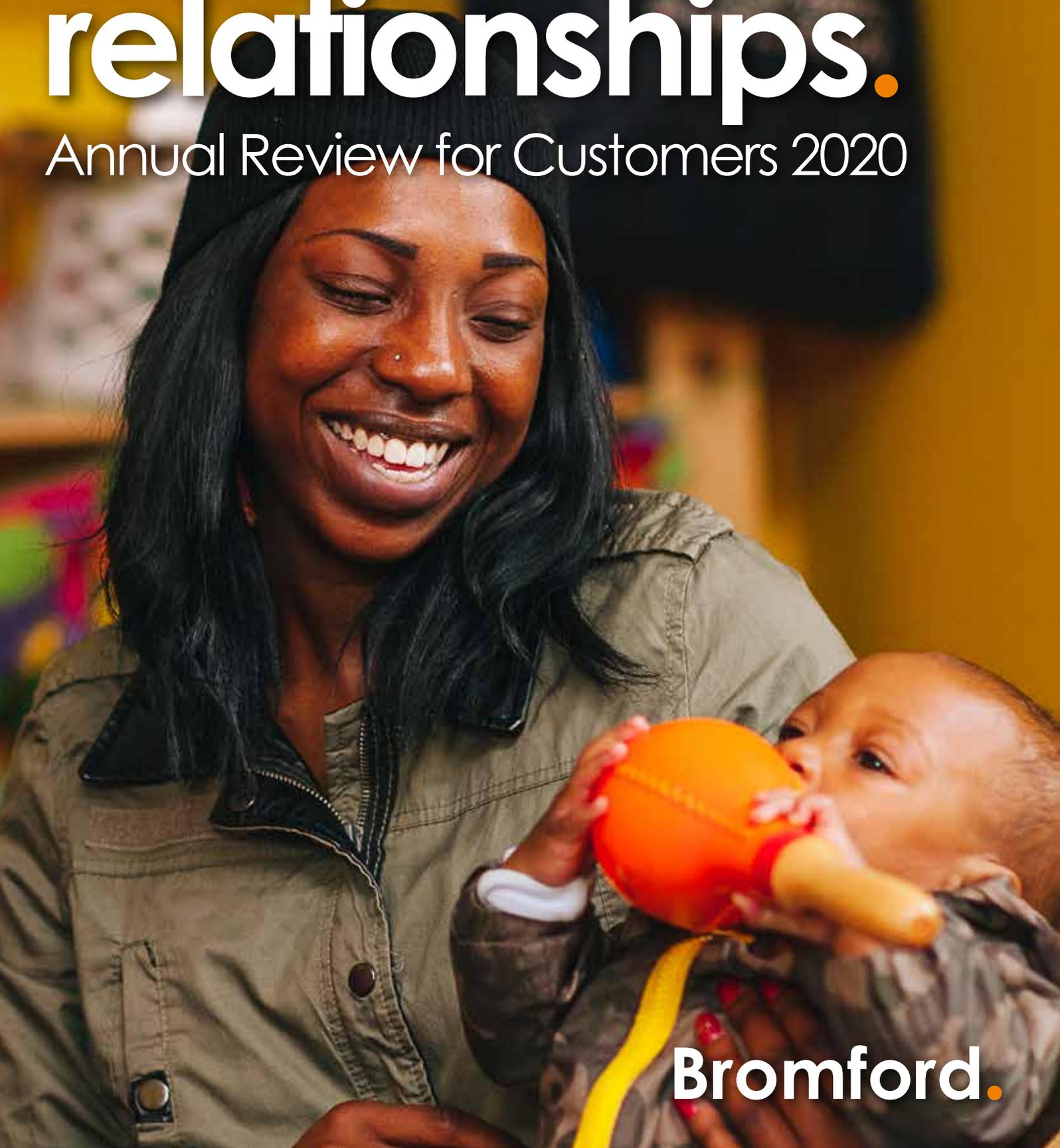


Investing in homes and relationships.

Annual Review for Customers 2020



Bromford.

Welcome

to your annual review for customers 2020 and what a year it has been.



We started the year by launching our Bromford Strategy 2019-2023. Following the launch, we completed several

initiatives to focus our efforts on our core business to enable us to create even stronger relationships with our customers. Creating a single Bromford has enabled us to deliver planned efficiencies and expand our neighbourhood coaching approach so we now have 244 coaches working across 44,000 homes aiming to enable customers to thrive. This came to the fore during the coronavirus pandemic with coaches contacting nearly all our customers to provide reassurance and assistance.

As a result of our strategy and our robust financial position we have continued to make good progress in minimising rent arrears and customer debt. Arrears remain relatively low at 2%, and we've continued to invest in your homes, spending £39m and completing 17,256 home improvements.

We've also been making changes behind the scenes to improve the speed, consistency and efficiency of services, including bringing together our customer service team and an improved online offer. Over the next 12 months we will do more and are looking to release our new self-

service platform, which will provide you with an even better experience and enable you to do more online.

Our focus on bringing the organisation together has impacted some aspects of performance, notably customer advocacy, positively since January we have seen performance improve which has continued across the challenges of recent months. This is good news and it is important we continue to make excellent progress.

The end of the year was dominated by the coronavirus pandemic. The stories of how customers and colleagues have responded and come together have been brilliant and reminds us of the importance of community and the role we all play in making that a success. During this time, we focussed on keeping our customers and colleagues safe and took a conscious decision to keep services turned on. I'd like to thank the Bromford team for the fantastic work they did during this period. Without their brilliant work we'd have struggled to repair and service homes, support customers living in our older person accommodation, help people with money issues and help homeless families move home during the challenging time – at Bromford we're hugely grateful for their efforts, dedication and hard work. The team have simply been brilliant.

I'd also like to thank our Customer and Community Influence Network, a group of customers from across Bromford who come together to scrutinise our performance, shape and influence our ways of working and have helped produce this annual review. We hope you enjoy it.

Paul Coates
Executive director of customer experience

How we have performed.

Number of homes:

44,480

Number of new homes built:

1,027

Customers would recommend to a friend:

82%

Customers agree our services are easy to use:

85%

Gas and fire inspections:

100%

Repairs completed:

114,479

85% are satisfied with the repairs to their home

Customer contacts resolved first time:

89%

Number of customer contacts:

347,369



Have we maintained your home?

We believe in providing warm, safe and secure homes.

Over the past year we've invested £39m in home improvements which included installing 745 modern kitchens and 677 new bathrooms in our homes and 2039 new heating systems to increase thermal efficiency and reduce the cost of use for customers. In total we completed more home improvements this year, 17,256, up from 16,960 the previous year. As well as fitting new kitchens and bathrooms we have also been working to improve the energy efficiency of our homes by installing new doors and windows and fitting new insulation. This has helped us end the year with more than 80% of our homes having an energy rating of C or above.

Making homes more energy efficient is hugely important to our goal of helping customers to thrive. If we're able to improve the energy efficiency of a home, then a customer will not need to spend as much heating it, giving them more money to spend on other things and reduces the risk of them suffering from fuel poverty. It also reduces our carbon dioxide emissions which is something that we will continue to look at doing right across our business over the next 12 months and beyond.

During the year you may have needed to contact us to report a repair to your home. Over the past 12 months we've completed 114,479 repairs to customers' homes, at an average cost of £116 each. And we're pleased to have met our target of completing 87% of repairs in one visit.



£39m
invested on
existing homes

114,479
repairs completed

Repairs satisfaction:
85%

83%
of customers
say their home is
affordable to live
in and run

87%
of repairs were
completed in
one visit
Target: 87%

90%
of customers say they're
happy with the quality
of the improvements
to their home

17,256
planned improvements

100%
homes meet
the decent
homes standard
Target: 100%

Homes with an energy
rating of C or above:
81%
Target: 80%

Fire safety compliance:
100%
Target: 100%

Asbestos compliance:
100%
Target: 100%

Gas safety compliance:
100%
Target: 100%

How have we spent your money?

As a not-for-profit organisation, all the money we receive is spent on providing you with services, like our neighbourhood coaches, improving and repairing your home and building new ones.

As 80% of our income comes from rent, we're committed to supporting all customers to help them pay their rent on time. Most of our customers ended the year with a clear rent account but we have continued to provide support to our customers to help them resolve any financial difficulties they are facing. This has helped us end the year with arrears at just 1.99%, well below our target of 3%. However, we know that in the year ahead this is likely to change as the impact of coronavirus will affect many customers' incomes. We believe that our team of neighbourhood coaches and specialist income team will help minimise this by working with customers to help them manage their finances.

During the year we've saved £628,363 by negotiating better deals with suppliers. Savings have included £126,545 on land and valuation services, £120,092 on the inspection, installation and servicing of heating systems and £45,276 on office and window cleaning services.



Current arrears:

1.99%

Target: 3%

Number of households on Universal Credit:

8,036

Number of tenancies ending the year with a clear rent account:

33,880

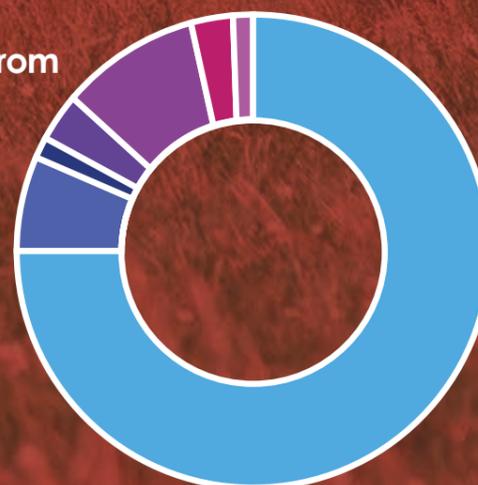
Overall number of evictions

80

How your rent is spent

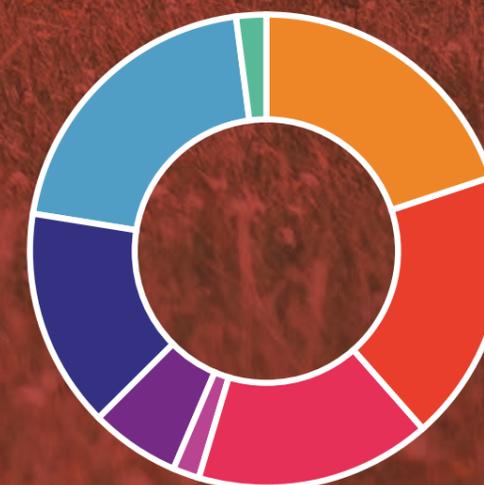
Our total income - where each £1 came from

- 77p Rent
- 6p Service charges
- 1p Supporting people
- 2p Garages and shops
- 12p Profit on sales
- 2p Other sources
- 1p Grants



Our total expenditure - how each £1 was spent

- 20p Surpluses reinvested
- 19p Interest payments
- 14p Cost of previous capital spend
- 1p Supporting people
- 7p Chargeable services
- 17p Management costs
- 22p Maintenance and Repairs
- 1p Other



Have we helped you with your tenancy?

We believe our neighbourhood coaching approach is what sets us apart from other housing associations.

We want our coaches to build successful relationships with all our customers to enable them to thrive in their lives. Over the past year we have completed the roll-out of our neighbourhood coaching approach so all our customers and are delighted that 83.4% of customers say they get what they need from their neighbourhood coach.

During the year 2,836 households moved into a Bromford home, 93% said they were satisfied with the process and 91% were happy with the home they moved into. The team want to build on this success and reduce further how long it takes to let our homes.

However, we know we can still do better. Although the majority of customers would recommend us to a friend, the number has fallen over the past year, to 82%. We think this is the clearest measure of whether you think we're doing a good job, so over the year ahead will be aiming to improve this score. We're introducing a new customer experience framework and will reduce the time customers are waiting on the phone before their call is answered and will continue to improve the repairs service.

82%
of customers would recommend us to a friend
Target: 85%

91%
of customers are happy with the quality of the home they've just moved into

347,369
customers have contacted us this year

84%
of customers say our services are easy to use
Target: 83%

89%
of customer contacts were resolved first time
Target: 83%

83%
of customers feel they get what they need from their neighbourhood coach

2,836
households moved into a Bromford home

Average time to answer calls:
4:57 minutes

22
days taken to let our general needs homes
Target: 18 days

93%
customer satisfied with our lettings process
Target: 90%

How are we supporting neighbourhoods?

As well as providing you with a warm, safe home we want you to enjoy living in your neighbourhood and to embrace life in your community.

We work in partnership with local authorities, agencies and organisations to improve communities in the areas we work in, as well as carrying out our own work such as maintaining land that we own. In the past year just over 78% of customers rate the safety and appearance of their neighbourhood, which is broadly the same as last year.

While neighbourhood coaches are working with customers and coaching them to try to resolve issues with their neighbours themselves, occasionally this doesn't resolve the issue. In these instances we will open an anti-social behaviour case, investigate and try to find a positive resolution. Over the year we opened 617 anti-social behaviour cases, a fall of more than 200 on the previous year. We successfully settled most of these by working with all parties to find a way forward, but there were 66 cases that we had to take to court.

Although we saw a reduction in the number of anti-social behaviour cases we also saw a fall in how satisfied customers are with the way their cases were resolved. We take all reports of anti-social behaviour seriously and recognise the impact they can have on people's lives. But we need to improve our communications to customers who make reports so they know what steps we are taking and the outcome we are working towards so we can meet their expectations. Ultimately we want customers to work with us and each other to find solutions in these instances, rather than have to take legal action.

79%

of customers rate the safety and appearance of their neighbourhood as a place to live

Number of anti-social behaviour cases opened

617

63%

of customers are satisfied with the resolution of their anti-social behaviour case

Number of anti-social behaviour cases taken to court

66





How have we given customers a voice?

Since launching in 2018 our Customers and Communities Influence Network has been operating well. It meets monthly and has played a key role in examining performance, scrutinising service delivery and influencing new ways of working. The group is supported by four Local Influence Networks (LIN) ensuring we also have a spotlight on local performance and service quality.

Over the past year the groups have focussed on the performance of the customer services and repairs teams and both areas have shown good improvement over the last six months. In addition members have been involved in recruiting new neighbourhood coaches.

In the year ahead customers will continue to focus on these areas plus be heavily involved in influencing the look and feel of our new online offer.

We believe it's vitally important to give customers a voice and listen to their opinions so we can improve our services. However, only 66% of you think that we listen and act on your views which is an area we know we need to improve on.

Over the past year we have seen a big increase in the number of visitors to our websites. Total visitors for the year were over 750,000, up from 435,000 the year before. Also, 18% of all interactions with us are now being made online, which is great and we want to build on this during 2020 / 2021.

66%

of customers think we listen and act on their views

Target: 78%

18%

of customer transactions made online

Target: 30%

12,067

customers gave us feedback in 2019-20

751,892

visits to our websites

How many new homes have we built?

There is a housing crisis in this country, with a shortage of affordable homes. It's why we're committed to investing in building more homes, to give even more people the opportunity to live in a quality home.

Over the past year we built 1,027 new homes, slightly under our target of 1,050 homes. This means that over the past 12 months 3,000 people have moved into a new Bromford home and started a new chapter in their lives. The coronavirus lockdown has shown us the importance of everyone having a warm, safe place to call home. Over the past year we've been working with our local authority partners to help find homeless households a permanent place to live. In total we've found homes for 602 households who previously had nowhere to call home and we will be continuing this work over the year ahead.

Although we slightly missed our target, the past year has been a successful one for our homebuilding programme. During the year we completed our Park Gardens retirement scheme in Banbury, gained planning permission for 100 new homes in Lichfield and entered into our largest partnership to date for 455 new homes with Taylor Wimpey at Innsworth in Gloucestershire, which will be built in phases over the next eight years. We also entered into a strategic partnership with Homes England which secured £66m of funding to invest in new homes.

Due to the impact of the coronavirus at the start of the year which led to construction sites being closed, we have revised our target for the number of new homes we expect to complete in the year ahead to 1,000.



Spending on new homes:

£180m

Total homes built:

1,027

Target: 1,050

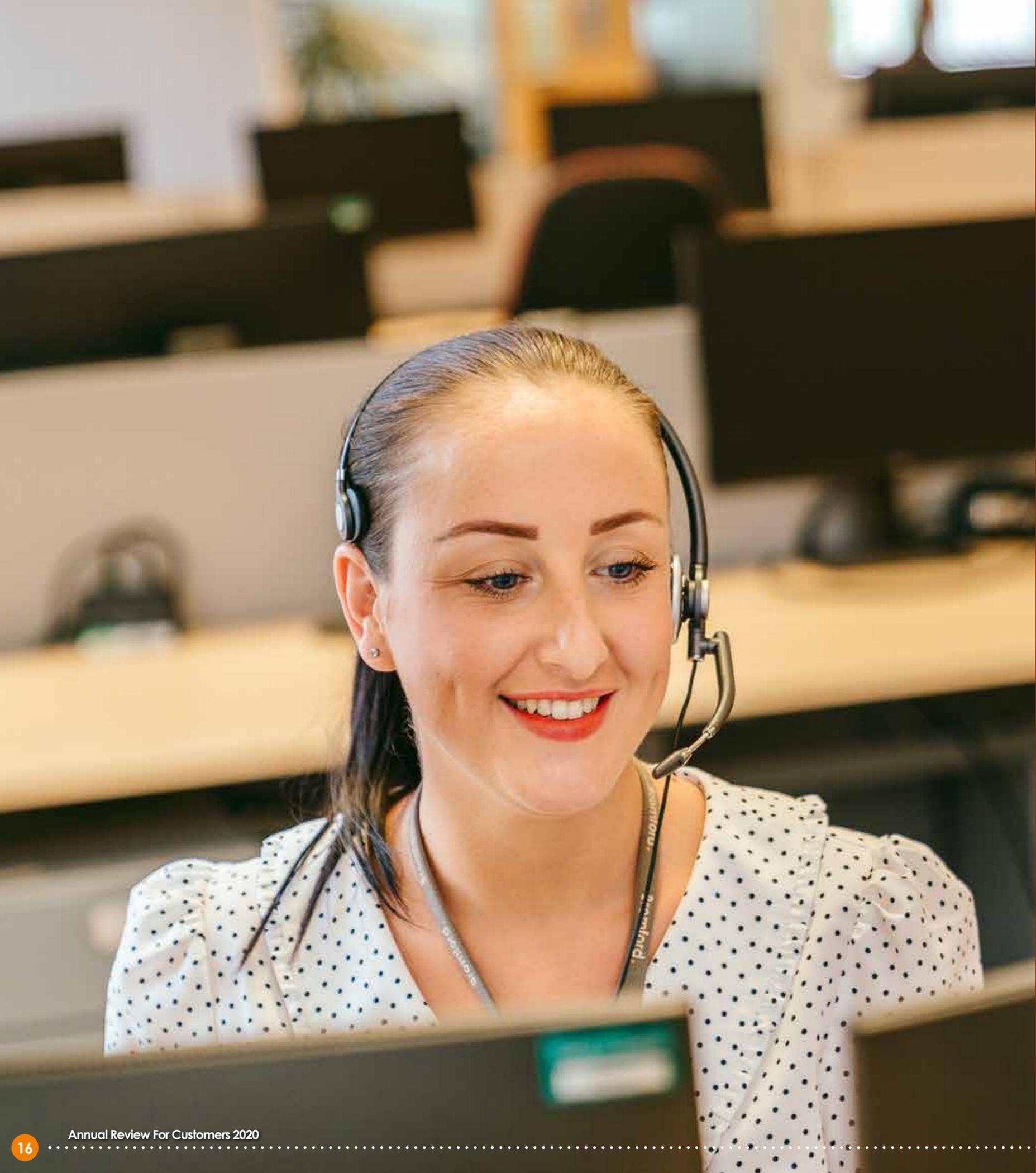
3,000

customers moved into a new home last year

Shared ownership:

318

During the year **143** existing shared owners bought a greater share of their home, of which **118** increased their share to **100%**



How have we reacted when things haven't gone right?

We always want to provide a great service but know there are times when things don't go right. At these times it's important to us that you let us know when you're dissatisfied with the service you've received.

During the year we have encouraged customers and colleagues to tell us if something has gone wrong and we haven't met your or our expectations. It is important we do this so we get a sense of what is and isn't working well, therefore we have seen complaints increase.

The number of complaints we've received has increased from 1,303 last year to 1,445. Despite this we've managed to reduce the average time it takes us to completely resolve complaints from 26 days to 23 days, although this is still higher than our target of 20 days. We will be working to improve this over the year ahead. And although it took us slightly longer than we'd have liked to resolve your complaints, we're pleased to be resolving 99% of them first time.

We received

1,445

complaints during the year

Time taken to resolve complaints:

23 days

Target: 20 days

Complaints resolved first time:

99%

Target: 95%

Have your say.

We're always keen to hear how we could improve the services we deliver? If you've got an idea for an improvement, are frustrated at the way we currently do something, or just want to make a difference we want to hear from you?

Our Customer & Community Influence Network and Locality Influence Networks aim to give customers a say by scrutinising our services and suggesting ways to improve. If you're interested in finding out more, contact customer involvement officer Delphine Guillemoteau at delphine.guillemoteau@bromford.co.uk to learn more.

But you can also have your say in other ways.

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'

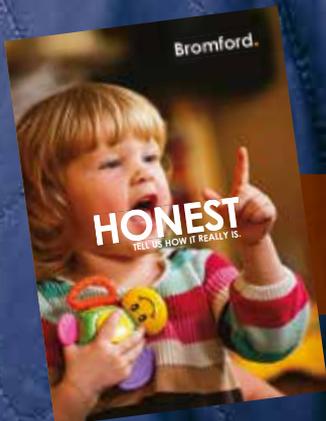
Email us at feedback@bromford.co.uk

Find us on Facebook
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Tweet us
[@Bromford](https://twitter.com/Bromford)

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

Bromford supports the National Housing Federation's Together with Tenants plan to build a strong relationship and level of accountability between landlords and their customers.



Keep an eye out for our surveys for your chance to tell us what you think. The results from these surveys form some of the results in this report.

