

Customer Annual Review

April 2023 to March 2024



Bromford.



Welcome to this year's Customer Annual Review which looks back at our performance over the year April 2023 to March 2024.

I was delighted to be appointed chief customer officer in March 2024 having previously been working in a number of senior roles at Bromford since 2018. Housing has always been an important sector in this country and never more so than now – we have a new government who are prioritising a new house building programme and we have a new set of customer standards that all housing organisations, like Bromford, will be assessed against. We will of course play our part in supporting government with these ambitions and delivering the standards of service expected by customers.

This year we saw the introduction of Tenant Satisfaction Measures (TSMs). This is primarily to ensure that housing services meet the needs and expectations of customers and to drive improvements in service quality. A number of these measures are produced from direct customer feedback telling us how satisfied they are with the services delivered.

When we compare our services against the rest of sector we know we are doing well, against the 22 TSMs, we are in the top 25% (top quartile) of housing organisations in 16 of them and in many circumstances we are doing better than that. This includes our

highest ever overall customer satisfaction score of 85%. Of course we are pleased that our hard work is reflected in these scores but we know that we get things wrong too; we've seen complaints increase by 7% compared to the year before and the speed to which we complete repairs is below the standards set. Throughout this report we will provide the performance numbers but we will also tell you about what we are doing to address issues. By improving our performance it will help us to deliver on our purpose, which remains the same: we invest in homes and relationships so people can thrive.

On that note I'd like to close by sharing one of our customer's stories about Mo, who joined us at one of our celebratory colleague events earlier this year with his suite of handmade robots.

[Watch Mo's video here](#)

Paul Coates
Chief customer officer

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Looking ahead to next year

You might also be interested in some of our other reports



Trading Update



Annual Complaints Performance and Service Improvement Report



Annual Report and Accounts

A snapshot of our performance

85%

customers would recommend us

1,191

new affordable homes built

33,907

homes are EPC rating C or better
(the better the EPC rating the
less energy the home needs
to stay warm in winter and
cool in summer)

47,304

homes owned or managed

107,852

repairs completed

£64 million

invested in existing homes

2,840

total complaints

100%

safety checks completed



An update on our commitments from last year



Reporting our TSM performance:

We've now published our first set of TSM results. To help bring our performance to life we have included the results throughout this report. We've also coded them so it's easy to see how we are performing in comparison with other housing associations.



We've completed the first year of our new strategy. In the first year there has been a real focus on place-based working.

Over the last 12 months we've been using our data to rethink how we define what a place is and prepared for a place based pilot in Staple Hill which launched in August 2024.

We've insourced the gas servicing team in the north of our geography to ensure we deliver an improved and consistent level of service to customers.



We've worked with our Customer and Community Influence Network (CCIN) to develop and launch our customer thrive index.



The index tracks nine measures covering four themes: place shaping and having a positive impact on communities, a home to feel proud of and that meets a customer's needs, financial wellbeing and mental wellbeing.

In April 2023 we launched the thrive index and track performance monthly, using insight to create actions for each metric to drive improvements.





We've repurposed our annual review with customers to align with our strategy and Consumer Standards. We can now access more views on the services we provide to drive improvements.


We hoped to launch our new website in March 2024 but the process was delayed due to the volume of suppliers that wanted to work with us, so it meant that it took longer than we thought to select our final partner. The new website was launched in September 2024.

We've coded our TSM performance against benchmarked data from other housing associations to help show how we are performing in comparison with others in the sector. We've included our improvement plan for each area to explain how we are addressing feedback from customers.

Benchmarking key for HouseMark quartiles

Upper quartile 
in the top 25% of housing associations


Median quartile* 
The middle 50% represents the values that fall between the lower 25% and the top 25% of housing associations


Lower quartile 
In the bottom 25% of housing associations




Customer Involvement and Empowerment

Respectful and helpful engagement

 Satisfaction that the landlord listens to tenants' views and acts upon them **75%**

 Satisfaction that the landlord keeps tenants informed about things that matter to them **78%**

 Agreement that the landlord treats tenants fairly and with respect **91%**

With neighbourhood coaches working across smaller patches than most other housing organisations, it allows them to really get to know our customers and their families. We want to ensure that customers and their neighbourhood coaches have individual conversations and build relationships based on trust and treating every customer with fairness and respect – this approach is reflected positively in our TSM feedback with 91% of customers agreeing.

Through our coaching model we are able to engage with customers regularly. We also send out a digital customer newsletter and post news updates on our website. Nearly 80% of customers are satisfied that we keep them informed about things that matter to them. To further support our approach we launched our new customer engagement and empowerment plan which seeks to put customers at the heart of what we do by creating new ways of engaging with us.



Our improvement plan

An example of this engagement work is our recently launched new homeowner virtual panel, which provides a more tailored engagement approach for these customers. Leaseholders and shared owners now come together every three months to talk about what's important to them and moving forward this will help shape our services of the future. As a direct result of feedback from our leasehold customers, we have increased the number of leasehold and shared ownership customers we talk to through our feedback programme to ensure they feel listened to, which will help us develop the services to this customer group.

Ensuring our services are accessible to customers and meet a range of needs can result in us adjusting our services to support customers in a tailored way - we recognise that one size does not fit all. As part of our broader readiness activity for the Consumer Standards we have been reviewing our approach to accessibility - updating our customer facing policies, introducing service level agreements and new learning content for colleagues following feedback from customers. Over the next few months we will continue to evolve our service standards which set out our commitments and the quality and frequency of each service.

Did you know?

We've launched our new customer engagement and empowerment plan.

Through our customer engagement and empowerment approach we want to strengthen our relationship with customers in a variety of ways and to allow all of them to express their views in an easy way that suits them. By design it is inclusive and removes barriers to ensure we hear all voices, even those that are currently silent.

Our customers have lived experience of their homes and communities. It is important that we hear their voices as they have a huge part to play in helping us to improve our services of today and co-create services for future generations. Our approach works in conjunction with the Tenant Satisfaction Measures to put the customers' voices at the heart of what we do and to include every household and community.

We know that each community is unique and we need to adapt our approach according to those differences. Our forthcoming place pilots will support bringing this to life. The volunteering and involvement opportunities in these places will support the development of a stronger customer voice, one that is representative of that community, meaning we can be truly local in the way we deliver services to customers and in places.

Over the last 12 months we have focussed on four areas of engagement: influence, Customer and Communities Influence Network (CCIN), place and innovation.





Influence

Focused on growing a network of customers who can get involved in lots of ways to provide us with an honest view of what is important to them and to help shape improvements.

Delivered in 2023 to 2024:

- our customers have met with credit rating agencies for the first time to help bring to life social housing finance
- customers participated in the discovery phase of the new Bromford website to ensure it meets their needs
- an involved customer was appointed to the Housing Ombudsman Resident Panel 2024 to 2027
- customers challenged the consistency of our empty home standard across our geography and improvements have been delivered because of it
- customers supported the business case for an improved landscaping standard with additional resources going to the service
- customers highlighted a variety of customer journeys showing some of the pain points with the repair service, home investment and condensation, damp and mould - this information and insight will help us improve the repairs service
- customers have contributed to conversations on how we can better take account of customers individual needs, so we offer an inclusive and more personalised service
- a number of customers have been involved with a small scale carpet trial which provided gifted carpets for customers - we are now working through the feedback from this trial ahead of further development to our Home Standard



Customer and Community Influence Network (CCIN)

CCIN use insight to identify areas for further scrutiny and recommend appropriate engagement activities.

Delivered in 2023 to 2024:

- created a homeowner virtual panel which meets every three months to discuss shared ownership and leasehold issues and track improvement activity
- scrutinised the quarterly Voice of the Customer reports and created a forward plan of engagement activities based on its findings
- engaged and provided feedback to shape customer facing policies such as our condensation, damp and mould policy and our customer alterations policy
- discussed concerns about how we communicate and respond to queries about service charges with senior colleagues with the view to improving our processes - an improvement project has now been set up to do this
- continued to scrutinise to ensure our contractors' work is monitored especially with regards to respect and regular communication with customers



Place

Place forms an important part of our new strategy and in the past 12 months customers have helped us develop our thinking around this important area, which we are rolling out in 2024.

Delivered in 2023 to 2024:

- customers gave feedback on community investment plans
- high rise and building safety: community surgeries took place in Staple Hill and Lichfield to allow customers living in high rises to raise any concerns or suggest improvements that will allow them to feel safer in their homes
- place pilot: As we prepared to launch our first place pilot we engaged with customers on the West of England Local Influence Network to take on board any concerns or expectations about this new way of working



Innovation

Customers have provided us with so many ideas and suggested improvements in the past 12 months. Examples include:

Delivered in 2023 to 2024:

- ten customers taking part in a National Grid research project to understand customer attitude to heating and new technology
- launched a new welcome pack for all new customers
- lend and tend pilot launched in Gloucestershire to use non-development land for wellbeing activities





Effective handling of complaints

★ Satisfaction with the landlord's approach to handling complaints **45%**

○ Complaints relative to the size of the landlord – stage one **58**

○ Complaints relative to the size of the landlord – stage two **4**

▽ Complaints responded to within the complaints handling code timescales – stage one **76%**

▽ Complaints responded to within the complaints handling code timescales – stage two **35%**

We recognise that we have improvements to make in the effective handling of complaints. Only 45% of customers are satisfied with the handling of their complaint and by the end of the year we had 58 stage one complaints per 1,000 homes and four stage two complaints. Some of the key drivers for complaints relate to repairs, condensation damp and mould (CDM) and the way we communicate with customers about their repairs requests.

We have seen a sharp increase over the last 12 months in demand for repairs. We recognise that the scheduling and completion of repairs has taken longer than our targeted performance which is in part due to this spike in demand. Customers not receiving regular updates in relation to their repairs and at times, dissatisfaction with the quality of the repair has also caused an increase in our complaint numbers.

Our improvement plan

While we have a plan in place to reduce our repair volumes, this is only part of the solution to reducing our complaint numbers and improve our customer experience. We now have a dedicated complaints taskforce established with a focus on addressing current complaint numbers and putting appropriate resolutions in place.

We also want to make sure we are learning from our complaints and improving our processes to prevent the same issues from arising in the future. Since April 2024 this improvement plan is beginning to take affect, complaint volumes have reduced by 200 to near normal levels.

We're linking our complaints learnings to our colleague one-to-one conversations as well as our DNA and core competencies and working with our colleague engagement group, Be.Heard, to review these so every colleague is accountable to do the right thing for our customers.

You can read the full report which addresses our complaints performance [here](#).





Your home



While we are pleased that 82% of customers are satisfied that their home is well maintained, we also recognise it has been a challenging year and we have seen the number of repairs and condensation, damp and mould cases reported to us rise significantly. In response, in year we completed 2,500 more repairs than the previous year. Our performance at the end of the year showed satisfaction with our repairs service was 75% with 70% of customers satisfied with the time taken to complete their most recent repair.

Our customers have told us this is an area for improvement – repairs are taking too long and our communication in completing repairs is not as good as it needs to be.

Our improvement plan.

Over the past six months we have prioritised this area of our service. We have completed a record number of repairs, 31,094, in a three month period and whilst the length of time a customer is waiting to get a repair done has not reduced yet it should do so during the autumn as the volume of live repairs reduces to normal levels.

Also, to support the improvement in this area we are undertaking an end-to-end repairs journey review with our customers. This work will identify and deliver a series of improvements that will target communication, right first time and speed of response. Our new repairs system will also play a key part in providing the right technology to support those improvements.



Did you know?

In March we successfully implemented the pilot phase of our technology transformation, which targets how we deliver repairs and our investment in existing homes. This is the final part of our Microsoft Dynamics transformation programme. We will complete the full roll out of this solution in early 2025.



Homes meeting the Decent Home Standard

99.9%

We were disappointed to narrowly miss achieving 100% of our homes meeting the Decent Homes Standard. At the end of March, we had six homes with outstanding works, which have now been completed.

Case study

Changes to our approach to carpet removal

Recognising the financial constraints that can make even the basics – like furniture and white goods – difficult to afford, we've turned a critical eye to our practices around flooring, specifically carpets.

Traditionally, when a customer left their home we would remove the carpets. This was done to clean and prepare the property, ensuring a fresh start for the incoming customer. However, this practice often overlooked the potential value of what was being discarded.

This approach could inadvertently contribute to a host of issues for the new customer, including having to spend money on unexpected items like flooring, higher heating bills and the discomfort associated with an uncarpeted living space.

This could exacerbate problems like condensation, damp and mould, not to mention the psychological impact of a house that doesn't quite feel like a home.

This didn't make sense to our customers who told us so and so we've started to leave carpets in homes more frequently. The latest data is encouraging – we've managed to retain carpets in over 300 homes. This shift is not merely procedural; it's a reflection of our commitment to making each Bromford property feel like a true home from the moment a customer steps through the door.



Building safety

★ Satisfaction that the home is safe **91%**

★ Gas safety checks **100%**

★ Fire safety checks **100%**

★ Asbestos safety checks **100%**

★ Water safety checks **100%**

★ Lift safety checks **100%**

Customer safety is our absolute priority and we have reported 100% against all gas, fire, asbestos, water and legionella safety checks for the year. In year we completed 37,588 safety checks in customer homes.

While the majority of customers, 91%, were satisfied that their home was safe- we arrange follow up discussions with any customer who disagreed to understand the reasons why so that we can address any concerns.



Case study

Staying in touch to ensure everything is ok

At most of our older people's housing schemes we don't have colleagues on site seven days a week so it's important we have a way for customers to get in touch if they have a welfare issue or problem in their home. This year we installed 2,540 touchscreen portable tablets across 100 housing schemes. The touchscreens are specifically developed to be easy to use for older and vulnerable people, especially those who are less familiar with using smartphones or other digital devices.

These devices include an optional OK Each Day service which enables regular contact with customers in a way that is convenient for them.

We recently asked 120 of our customers who have had a device installed and over 62% said they found the messages received useful and 90% found the system easy to use.

It's very user-friendly. I would recommend - it makes me feel secure and safe. It's a brilliant system and gives me peace of mind.



Your tenancy

Where our money comes from and how we spend it

Most of the money we receive comes from the rent that customers pay to live in our homes, the other sources of income include money from selling homes that we build and grants from the government.

A full break down is provided below.

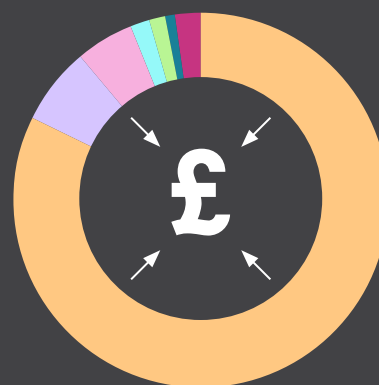
The amount that we can increase our rent for most of our homes is set by the government through the rent standard. This says that we can increase our rents by the rate of inflation as at September plus 1%. Under normal circumstances this would have been 11.1% , however, for rent uplifts applied as of 1 April 2023 it was capped by the government at 7%.

We spend our money on providing services to customers, improving existing homes and building new ones to tackle the shortage of affordable homes available in England.

We've invested £64 million in improving homes by installing 1,033 kitchens, 607 bathrooms, 746 new doors and 829 windows and making homes more energy efficient by installing 1,648 new boilers and 814 insulation upgrades.

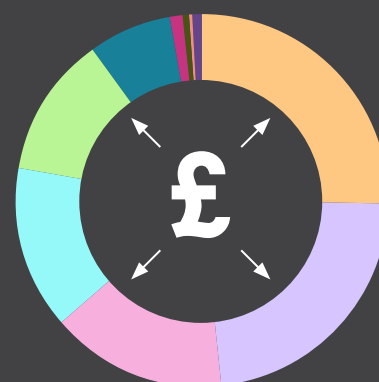
Where our money comes from (per £100)

| | |
|-------------------|--------|
| Rent | £82.41 |
| Profit on sales | £6.49 |
| Service charges | £5.18 |
| Grants | £1.69 |
| Garages and shops | £1.40 |
| Supporting people | 87p |
| Other sources | £1.96 |



How we spend our money (per £100)

| | |
|--|--------|
| Costs of carrying out maintenance and repairs to our homes | £25.55 |
| Money we've not spent this year which will be reinvested in services in the future | £22.85 |
| Interest payments on loans we have taken out | £15.44 |
| Costs of buying or building our homes spread over their expected life | £14 |
| Costs of running Bromford | £12.38 |
| Providing services for which customers are charged | £7.19 |
| Costs for services to commercial, market rent and sewerage operations | 99p |
| Director remuneration | 58p |
| Supporting people contracts to provide support to customers | 26p |
| Other costs | 76p |



Case study

Government awards us £3.5 million to retrofit homes

We've been successful in securing government funding to improve the energy efficiency of our homes and keep them warmer for longer. We partnered with the West Midlands Combined Authority and 14 other housing associations and charities for an £18m grant to upgrade hundreds of homes across our joint portfolios.

Our share of the funding, worth around £3.5m will allow us to complete improvement works in 189 homes over the next couple of years.

Nick Wooldridge, head of home investment, said: "We're delighted to have received this additional funding, which we are matching with £3.5m of our own money, to help make some of our worst-performing homes more energy efficient. We'll be concentrating on fitting insulation, windows and doors and then exploring options such as low carbon heating systems or solar panels on roofs."



Looking ahead April 2024 to March 2025

We will:

- undertake a significant and comprehensive review of our repairs service to ensure that we address repairs more quickly, uphold high standards, improve appointment processes for customers and achieve a first-time fix rate of 85%.
- ensure that customers who report condensation, damp and mould have an appropriate, tailored response to their concerns and a clear plan and timescales for the work to be completed.
- continue to develop our technology as we move through final stages of our transformation project. Our focus will be on the quality of our record keeping.
- from April, begin making more improvements to how we understand our customers' individual needs and ensure we offer services that better meet their circumstances. If we are unable to meet a specific need, we will communicate this clearly and explain why.
- remain focused on anti-social behavior (ASB), working with community partners to resolve customer concerns as quickly as possible. We will continue to review our performance across ASB to have a deeper understanding of any areas where we may need to improve, aligned to the spotlight report published by the ombudsman. The self-assessment will be completed by the end of June and associated actions actioned in July across the business.
- make our service standards accessible and clear to customers so they know what to expect from each of our service areas. Customers from our Customer and Community Influence Network are continuing to help us with this and we will publish them from July onwards.
- from April, we employed more colleagues in our complaints team to ensure that our customers receive the right level of service in order to resolve their complaint within the timescales set out by the Housing Ombudsman.

We will track progress against these commitments in a number of ways:

1. we will report progress to our involved customer group, CCIN and board every three months
2. publish these progress reports on our website
3. report progress every three months to customers via the customer email

Thank you for reading

Thanks for taking the time to read our
Customer Annual Report.

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completing our online form and we'll use
your feedback to improve future reports.**

Bromford.

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