

# Customer Annual Review

April 2022 to March 2023



**Bromford.**



## **Hello and welcome to this year's Customer Annual Review, that looks back at our performance over the year 2022 to 2023.**

I joined Bromford as chief customer officer in December 2022 and I've quickly gained an understanding of the culture and dedication our colleagues have to providing customers with excellent services. I'm passionate about putting customers and communities first and ensuring that we engage with customers to ensure we are providing the right services to customers in the right areas.

The past year has been a successful one despite a number of challenges. We've seen our customer advocacy score increase to nearly 83%, we've invested more money in improving our existing homes and built more new homes than ever before. This has been done despite the challenges caused by the cyber incident we experienced last summer and by inflation rising to its fastest rate in more than 40 years.

At the end of the year we launched our new Bromford Strategy which sets our direction for 2023 to 2027 and beyond. It's a bold strategy that explains how we will do even more in the years ahead, to enable more of our customers to thrive. We are going to increase the investment in our customer-facing colleagues, we are going to increase the investment in our existing homes and we are going to increase the number of new homes that we build.

And this increased investment will help us to deliver on our purpose, which remains the same: We invest in homes and relationships so people can thrive.

**Ash Fox**  
chief customer officer

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# How we've performed

Number  
of homes

**46,437**

Number of new  
homes built

**1,265**

Customers who would  
recommend us

**83%**

Customers who agree our  
services are easy to use

**80%**

Repairs  
completed

**111,381**

Satisfaction  
with repairs

**80%**

Number of  
customer contacts

**395,000**

Number of customers  
we engaged with

**7,514**



# The cyber incident

In the summer someone attempted to access our systems. Thanks to the quick response from our colleagues we were able to thwart this attack on our systems and prevent any data from being accessed. We did this by switching off all our systems. Although we could switch everything off in one go, turning them back on again took around two months to complete as we had to make sure they were all safe and working properly. We're immensely grateful for the patience and understanding of our customers during this time as we focused on providing as many of our services as we could to our customers. We provided regular updates on the situation on our website and via emails to customers.

Perhaps understandably, some customers thought it was prudent to cancel their direct debit payments during the incident. Although there was no threat to our payment systems we understand why some customers chose to do this, although this has meant that at the end of the year our

level of arrears was higher than we would normally expect it to be. We appreciate this has caused some inconvenience for customers and in the weeks and months following the incident, we worked with them to reinstate payments and agree affordable repayment plans. As a result our net arrears rose to 4% by the end of the year.

Although we were able to maintain most of our services to customers during the incident, it did impact our performance in some areas, such as the way we were able to respond to complaints (see next page). It also meant that we were not able to gather feedback from customers during this time and as a result by the end of the year we had received feedback from 7,514 customers, rather than the 10,000+ customers we would normally speak to during the year.





# Responding to complaints

We want to provide all our customers with the best possible service and we work hard to do this at all times. However, we acknowledge that there are occasions when we fail to meet the expectations of our customers and when that happens we recognise the importance of putting things right.

Over the past year we saw the number of formal complaints made by customers fall by 11% to 2,667. Our ability to respond to complaints was one of the areas that was affected by the cyber incident. Just a few days after the incident we contacted the Housing Ombudsman to explain what had happened, the challenges we were facing with responding to complaints and how we were responding and

aiming to get everything back up and running. Although the ombudsman was happy with our response, the incident did create a backlog of complaints and we were unable to contact customers about any existing complaints for a two-month period, which meant that our level of service was below the level that customers have come to expect from us. However, in the following months we have reduced the backlog and brought our performance back up to its normal levels. By the end of the year there were 541 complaints outstanding although we have managed to reduce this number even further in the first months of 2023 to 2024 and are now responding to 98% of complaints within 10 days.



**2,667**

complaints

**98%**

complaints resolved  
at stage 1

**9**

determinations of  
complaints from the  
Housing Ombudsman

**Most common  
reasons for  
complaints:**

**46%**

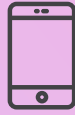
day-to-day repairs

**10%**

condensation, damp  
and mould

**8%**

heating



# Improving the way we work

A few weeks before the cyber incident we successfully launched our new customer engagement system and customer portal. The system is the result of several years work and brought together the data about our tenancies from Bromford, Merlin and Severn Vale following the mergers in 2018 and 2019. The system has simplified many of our ways of working, ensuring we have better information and are able to answer any questions customers have about their tenancies faster than before, as well as providing us with better oversight of customers' day-to-day concerns. The creation of the new system has been a big undertaking but provides us with the foundations on which we will build and improve our services over the next ten years and beyond.

For customers the biggest change was the launch of the portal, which again replaced three systems and makes it easier for customers to manage tenancies online. Thousands of customers have created an account on the portal so far, and over the year ahead we'll be encouraging even more customers to sign up and start managing their account online. Since the portal's launch in the summer we have been working to add new features to provide even more information for customers. Over the next 12 months we will

be adding information to the portal that will allow customers to learn more about their home and when planned improvements are scheduled to take place.

The cyber incident accelerated our plans to introduce a chat function on our website. The system allows us to stay in touch with customers and respond to their queries and questions. By anticipating some of the most regularly asked questions we were able to automatically answer them, speeding up the response to customers and allowing our colleagues to spend more time concentrating on more detailed or complicated enquiries. Since we launched the system we've had more than 17,000 live chat conversations with customers. In recent months we've streamlined the way live chat works to make it quicker for customers to get the answers they need and we'll be looking to make further improvements over the year ahead.





# Dealing with the increased cost of living

Throughout the year the rising cost of living has dominated the news as food, energy and petrol prices have soared. It's affected everyone, but for those with the least, who may have already been struggling, it's been particularly hard. We were aware of the potential impact on our customers at an early stage when the prices of goods and services started to rise and decided to take a proactive approach. We knew we had to really understand our customers lives and their needs and those of their community, so we could identify the best ways to support and work with them.

Over the past six months we started to have specific conversations with customers about how they were coping with the rising cost of living. In the first three months of 2023 alone, we had nearly 3,500 cost of living conversations with our customers. This has helped us gain a clear picture on the bills that customers are seeing increase the most. Of those we spoke to 22% said they were now buying less food than before, while 18% said they had reduced the amount of gas and electricity they were using in the home. More than two thirds said that energy bills had increased the most for them, with most of the rest saying that the price of food had gone up the most.

While it has been reassuring that the majority of customers are able to make adjustments that have allowed them to manage the increase in prices, when customers have asked for additional support or admitted that they are struggling to pay their rent we have been able to help. We've referred colleagues to work with them individually to see how we can support them, whether that's through helping them to improve the way they budget through to looking at ways we can help maximise their income. In fact by the end of March we had helped customers to receive more than £250,000 in additional income that they were entitled to.

In order to provide the best possible service to customers affected by rising prices, we recognised the need to provide our colleagues with additional learning. We created new learning resources for colleagues on the cost of living and teamed up with National Grid to deliver training to our neighbourhood coaches to give them more information about the energy environment so they can provide better information to customers when they meet them in their homes. With inflation likely to remain high well into 2023-24 we will continue to explore new opportunities to provide more training to colleagues who can then use that knowledge to help our customers.

**85%**

Customers who say their home is affordable

**73%**

Customers who say we offer good value for money

**87%**

Customers who say they budget and manage well

**98%**

Customers who feel they are able to make their rent payments

**58%**

Customers who say they have money saved for a rainy day

**2,987**

households moved into a Bromford home





# Investing in communities

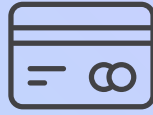
In addition to helping customers who have been affected by the cost of living crisis by helping them secure additional income, we have also been helping community organisations to boost their finances. Over the course of the past year our community investment team has secured more than a million pounds worth of funding for local groups and charities, including community-run libraries, parish councils, community hubs and sports clubs. The funding has helped them to cover staff costs, provide new facilities or run special events.

Some of the recipients are organisations that we have had a long-standing relationship with, such as Priors Park Neighbourhood Project in Tewkesbury. Over the course of the year we've helped secure funding for many of the project's activities, including its food pantry. Meanwhile at Brockworth Link & Community Library, grants were secured to help pay for a new outside seating area for children to use and listen to the regular story time sessions.

Among the new groups to have received support during the year has been the Harvey Centre located at the former Minsterworth primary school in Gloucestershire. The centre provides a hub for a range of educational and wellbeing activities for adults, children and young people. But as a relatively new organisation to our team, they were looking for support to help improve some of its facilities, support that our investment team were able to provide by helping them identify sources of funding to pay towards these improvements.

In addition to helping groups secure funding, we've also provided hundreds of hours of expert support, advice and guidance to organisations, helping to train new grants officers and supporting project managers with compliance, governance, finance and budgeting, and providing communications and marketing advice.





# Our income and spending

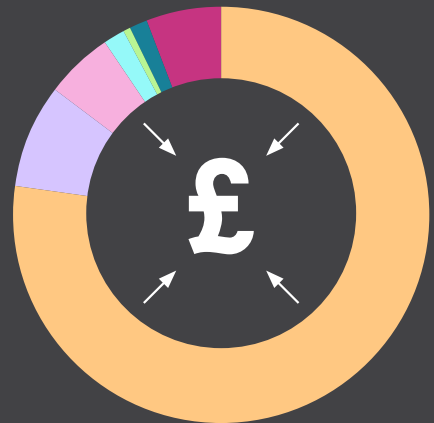
Most of the income we receive comes from the rent that customers pay to live in our homes, although we also earn money from selling homes that we build. The amount that we can increase our rent for most of our homes is set by the Government through the rent standard. This says that we can increase our rents by the rate of inflation plus 1% each year. In April 2022 we increased most of our rents by 4.1%.

During the past year, as part of our focus on the impact the rising cost of living was having on customers, we were among a group of housing associations that spoke to the Government around the proposed rent increase that would come into place in April 2023. Ultimately the Government decided that for most customers the increase would not be 11.1% but would be capped at 7%.

During 2022-23, our income rose to £290m. All this money is invested in providing services to customers, improving our existing homes and building new ones. This has allowed us to invest £56m in improving our homes by installing new kitchens and bathrooms, fitting new doors and windows and making homes more energy efficient by installing new boilers and insulation.

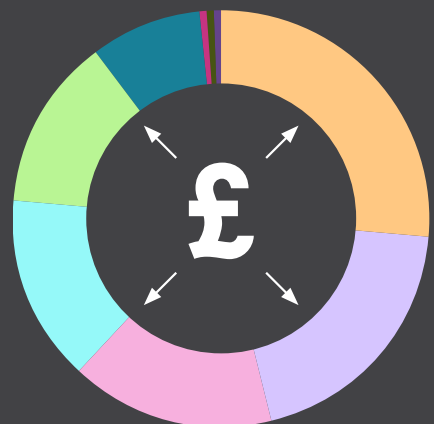
## Where our money comes from

Rent	77.31%
Profit on sales	8.24%
Service charges	5.22%
Grants	1.64%
Supporting people	0.64%
Garages and shops	1.20%
Other sources	5.75%



## How we spent our money

Money we've not spent this year which will be reinvested in services in the future	26.53%
Costs of carrying out maintenance and repairs to our homes	19.76%
Interest payments on loans we have taken out	15.70%
Costs of running Bromford	14.51%
Costs of buying or building our homes spread over their expected us	13.33%
Providing services for which customers are charged	8.54%
Costs for services to commercial, market rent and sewerage properties	0.64%
Supporting people contracts to provide support to customers	0.46%
Other costs	0.53%





# Investing in our homes

Over the year we have continued to invest in our homes, as we know that customers can thrive when they have a safe and secure place to call home.

Over the year we've completed 111,381 repairs in customers' homes, of which 22,180 were repairs to heating systems. At the same time, we've invested in improving our homes with a continued focus on improving their energy efficiency to help customers combat the impact of rising energy prices. By the end of the year we had increased the percentage of our homes that had an energy efficiency rating of C or better to 87%. This puts us on course to achieve our goal for all our homes to have at least a C rating by 2028.

During the year we've continued to work alongside customers to develop our home standard, which sets out the five key principles that matter most to the people who live in them.

The five themes are:

- Homes that work
- A place to thrive
- Safe and sound
- Affordable and sustainable
- Community and wellbeing

The home standard will mean a change in how we invest in our homes in the future and we know that some of our existing homes do not meet all the principles in our standard. But having acknowledged this, we are committed to working with customers and making improvements to these homes wherever possible. We have recently completed a pilot scheme with a number of customers a trial carpet provision from Carpetright and a trial using recycled carpet tiles. We are now evaluating the outcome of the pilots to help shape our future direction for flooring in Bromford homes.



## 99.9%

Homes meeting the Decent Homes Standard

## 87%

Number of homes rated EPC C or better

## 1\*

Expired gas certificates at year end

## 5\*

Expired EICRs at year end

## 100%

Fire risk assessments in place for relevant properties

## 100%

Electrical safety compliance

## 100%

Asbestos compliance

## 100%

Water safety compliance

\*The expired certificates at 31 March 2023 have now all been validated.



# Condensation, damp and mould

Responding to reports of condensation, damp and mould (CDM) in our homes has remained a top priority for us during the year. Our work in this area over the past couple of years has led to us identifying that there are dozens of causes of condensation, damp and mould, some of which are easier to identify and rectify than others.

The winter was a really challenging period for us with severe cold snaps and high rainfall leading to an increase in customer calls reporting issues in their home. It coincided with the publication of the report into the tragic death of Awaab Ishak in Rochdale and the sector's response to the issues raised. This once again shone the spotlight on how housing associations across the country are tackling condensation, damp and mould issues in their homes.

We set up a taskforce to investigate these issues in our homes two years ago, since then we have resolved issues in hundreds of homes, investing more than £1m in the past year alone. We now have a dedicated team specifically managing all CDM cases and works across the business, from reporting to resolution. They are working closely with our

customer-facing colleagues, who have all received additional training to help them identify issues and have conversations with customers when they are visiting homes. With our continued investment in neighbourhood coaching, which allows our colleagues to spend more time in communities and getting to know their customers, we're confident we have a robust process for identifying and resolving CDM issues in our homes.

As well as upskilling our colleagues, we are also investigating how technology can help us to better identify potential issues in homes before they become a real problem. During the year we launched a pilot scheme to install sensors in a number of homes that will report on changes to levels of heat and humidity and the effect this has on condensation and damp. We'll be analysing the data from these sensors over the year ahead and hope the information we gain will help us to take a more proactive approach to tackling condensation, damp and mould in our homes in the years ahead.





# Introducing the Tenant Satisfaction Measures

In September the Regulator for Social Housing confirmed that from April 2023 all housing associations with more than 1,000 homes would have to produce an annual report on new Tenant Satisfaction Measures (TSMs). The measures are intended to allow customers to scrutinise their landlord and to provide information to the regulator about whether landlords are meeting regulatory standards.

In late 2022 we began to track our performance against the targets and to evaluate the best way of collecting the data. Twelve of the 22 TSMs are based on customer opinions about how their landlord is performing, some of which we already collect and report on, such as customer's overall satisfaction with us, satisfaction with repairs and the time taken to complete them.

The new measures that are based on customers' views on how well their landlord is performing are:

- overall satisfaction
- satisfaction with repairs
- satisfaction with time taken to complete most recent repair
- satisfaction that the home is well maintained
- satisfaction that the home is safe
- satisfaction that the landlord listens to tenant views and acts upon them
- satisfaction that the landlord keeps tenants informed about things that matter to them
- agreement that the landlord treats tenants fairly and with respect
- satisfaction with the landlord's approach to handling complaints
- satisfaction that the landlord keeps communal areas clean and well maintained
- satisfaction that the landlord makes a positive contribution to neighbourhoods
- satisfaction with the landlord's approach to handling anti-social behaviour

We've decided that we'll be collecting this while our neighbourhood coaches carry out their annual reviews with each individual customer. This will give us the views of tens of thousands of customers and will give us a more complete picture of how our customers think we're performing than ever before. We'll publish our full results against the new tenant satisfaction measures in summer 2024 and the

regulator will publish results from all housing associations on its website.

This is part of a bigger change to the way that we are carrying out annual reviews from now on. We're still aiming to do them face-to-face wherever possible, but rather than spending the time looking back at what has happened over the past 12 months, we are going to talk about the future. We want to gain a greater understanding about the aspirations of our customers and how we can support those to become a reality.

We're able to do this because our neighbourhood coaching approach means that our coaches have really good patch sizes, that allow them to spend time building relationships with customers to gather this information. Ultimately we want to know if each of our customers is thriving or to understand what needs to happen in their lives for them to thrive. We know this won't be the same for everyone, but by having this conversation with every customer during the annual review it will increase our knowledge and allow us to see if there are recurring themes in certain places or among certain demographics of customers.

The information we collect from the annual performance reviews will sit hand-in-hand with the results of the YouMatter customer surveys we carry out over the year. Throughout the past year these have proved invaluable in improving our understanding of customers' views about the services we provide. The results we gather every month provide us with real clarity on what is working really well for customers. Just as importantly, the results allow us to easily see the areas where we need to improve and to identify them earlier than before so we can take action to remedy things and improve our performance. Better than ever before it allows us to understand the lived experience of our customers.

Satisfaction with repairs is one of the biggest issues generally across the whole of the housing sector over the past few years. Our performance in this area has been strong and by the end of the year satisfaction with our repairs service was at 79.8%. To have high levels of satisfaction with our repairs service is very important and very pleasing as we know it's at the top of customer priorities when it comes to the services we deliver. The insight we have gained about customers' perception of our service has been important in helping us maintain high levels of satisfaction over the past year.



# Building new homes

We believe that everyone should have a safe and comfortable place to call home. It's why we invest in our existing homes and communities to help our current customers to thrive. But we know there is a shortage of affordable housing in the country with a huge demand for more affordable housing. As one of the country's biggest housing associations we are committed to building more new homes to ease this demand and the past 12 months has been our most successful year of housebuilding. In total we built 1,265 new homes, the most we have ever built, and all of them were affordable, either for rent or low-cost home ownership.

For the past three years we have consistently been one of the biggest builders of social rent homes, which is the most affordable tenure of housing for our customers. Over the past year we've increased the number of social rent homes we built to 554 compared to 444 in the previous year. It's an achievement that we're really proud of and means that hundreds of families have been able to move into an affordable Bromford home over the past year.

Some of the homes we've built during the year have been to replace some of our older properties that were no longer suitable for the 21st Century and were experiencing issues with damp and draughts. Having completed regeneration projects in Cirencester and Stow-on-the-Wold during the year, we started work on others, including an exciting scheme in Moreton-in-Marsh. The 28 new homes we're building at this site have all been built in a factory in Yorkshire and then transported to the site and craned into place. This is the first time we've built homes like this using this modern method of construction (MMC) and we'll be looking at further opportunities to do this in the future.



**£225m**

Spending on new homes

**1,265**

Number of new homes built

**554**

Social rent homes built

**363**

Shared ownership homes built

**350**

Shared ownership homes sold

**154**

Existing shared owners who bought a greater share of their home



# Looking ahead

In addition to the 12 months from April 2023 to March 2024 being the first year of the Tenant Satisfaction Measures being introduced, it is also the first year of our new Bromford Strategy. We unveiled the strategy at the end of March to set out what our focus will be on for the next four years and beyond. And while our purpose remains the same, there are two significant shifts.

Firstly we are expanding the focus we have had on our homes to now also including the wider environment where our existing and future customers live and work. We will do this because if we truly want our customers to thrive then the place that they are located in really matters.

Secondly we are going to focus more on scale and the impact we can make as one of the country's largest housing associations. We will bring our influence and resources together to help customers, colleagues and communities to thrive.

We will also continue making improvements to our services. We've made the decision to bring inhouse the gas servicing team that was previously outsourced to a contractor in the northern part of our operating area. Although outwardly this will have little impact on customers, it will ensure that we provide a consistent level of service to everyone regardless of where they live and will make us more efficient.

We established our Customer and Communities Influence Network (CCIN) and Locality Influence Networks (LINs) five years ago as a means of allowing customers to challenge us and ensure we do what we say we will. The networks, which meet several times a year, are made up of customers of different ages, genders, ethnicities and backgrounds. But it's important that we have truly meaningful engagement with our customers, in the way that best suits them and that utilises our neighbourhood coaching model. Ultimately we want our approach to engaging with customer to be the best in the housing sector. To do that we know we need to reach more of our customers and are inclusive in our approach to engagement and will be starting work to improve this during 2023.

Over the course of the year we'll be adding additional features to our customer portal to provide customers with more information, which will also improve the way we work, make decisions and provide services to customers. In early 2024 we will also be launching our new Bromford website.



# Bromford.

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