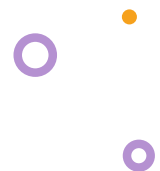


Bitesize Annual Report

This summary report covers the period
1 April 2022 to 31 March 2023





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Foreword by the Chair and Chief Executive Officer



This report is a roundup of what Saffron has been up to over the last year, how our staff have helped tenants and how we are working to continue to improve our services.

Last year was the first of our Inspiring Saffron Strategy. We saw some good progress, some deep sadness as we tragically lost Multi-skilled Apprentice, Lewis Calver, Former Board Member and tenant Duncan Scott and Saffron and Crocus Board Member Barry Duffin, and the world around us becoming more challenging.

Over the past year we achieved 7 of our 12 goals, including financial targets, environmental goals and meeting rent arrears goals.

We completed our target number of new homes, and our satisfaction with complaints handling was 10% higher compared to the previous year.

Although, we are pleased to have made progress in many areas, there are also areas where we need to continue to improve. We have introduced new methods for how we ask tenants about our services which has led to greater engagement but a small reduction in tenant satisfaction. We will continue to work alongside tenants and colleagues to improve satisfaction with the homes and services we provide. We did not meet our electrical testing target (we set ourselves a 5-year target, rather than the 10-year legal requirement). The reason for the decrease is due to challenges to recruit to this team. Skills shortages are being felt across the country. We continue to look at different ways to attract the right skills to fill vacancies.

As we update our goals for 2023/24, our focus will be on maintaining investment in homes and supporting tenants.

We hope you enjoy reading the report.

**James Francis, Chief Executive Officer and
Kim Newman, Chair of the Board.**



Our Vital Signs 2022/23

We set ourselves targets throughout the financial year linked to our Inspiring Saffron Strategy - we call these our Vital Signs.

The table below shows our 12 Vital Signs relating to our values - Professional, Accountable, Collaborative, Evolving and our Inspiring Strategy elements - Inspiring Community, Inspiring Trust and Inspiring Organisation. If you would like further information, please contact us on 01508 532000 or info@saffronhousing.co.uk and ask to speak to the Governance Team.

	Professional	Accountable	Collaborative	Evolving
	<div>For Tenants</div> <div><input type="checkbox"/> Average SAP 72</div> <div>Q4 22/23: 72.31 Q3 22/23: 72.32 Goal: 72.00</div> <div>↓</div>	<div>For Tenants</div> <div><input type="checkbox"/> Full compliance with building safety standards</div> <div>Q4 22/23: 99.17% Q3 22/23: 99.29% Goal: 100.00%</div> <div>↓</div>	<div>For Tenants</div> <div><input type="checkbox"/> Complete 119 new homes</div> <div>Q4 22/23: 124 homes Q3 22/23: 99 homes Goal: 119 homes</div> <div>↑</div>	<div>For Tenants</div> <div><input type="checkbox"/> Invest at least 1p in every rent pound more than last year in improving tenants' homes and communities</div> <div>Q4 22/23: -0.20 Pence Q3 22/23: -3.20 Pence Goal: +1p in every rent £</div> <div>↑</div>
	<div>For Tenants</div> <div><input type="checkbox"/> Tenant Satisfaction 3% higher than last year</div> <div>Q4 22/23: 80.94% Q3 22/23: 80.12% Goal: 83.10%</div> <div>↑</div>	<div>For Tenants</div> <div><input type="checkbox"/> Reduce tenancy failures by 1 per month</div> <div>Q4 22/23: 11 Q3 22/23: 8 Goal: -6</div> <div>↓</div>	<div>For Tenants</div> <div><input type="checkbox"/> Tenant engagement 5% higher than last year</div> <div>Q4 22/23: 7245 Q3 22/23: 5859 Goal: 3179</div> <div>↑</div>	<div>For Tenants</div> <div><input type="checkbox"/> Satisfaction with complaints process 10% higher than last year</div> <div>Q4 22/23: 71.63% Q3 22/23: 66.20% Goal: 61.55%</div> <div>↑</div>
	<div>For Funders/Regulators</div> <div><input type="checkbox"/> Maintain G1</div> <div>Q4 22/23: G1 Q3 22/23: G1 Goal: G1</div> <div>←</div>	<div>For Funders/Regulators</div> <div><input type="checkbox"/> Deliver budget, maintaining arrears within 3%</div> <div>Q4 22/23: 2.52% Q3 22/23: 3.30% Goal: 3.00%</div> <div>↑</div>	<div>For Colleagues</div> <div><input type="checkbox"/> Increase Best Companies survey engagement from 62% to over 70%</div> <div>Q4 22/23: 71.00% Q4 21/22: 62.00% Goal: 70.00%</div> <div>←</div>	<div>For Colleagues</div> <div><input type="checkbox"/> Increase Best Companies engagement score from 663 to over 680</div> <div>Q4 22/23: 657 Q4 21/22: 663 Goal: 680</div> <div>←</div>

- A target in green means we have met our goal.
- A target in red means we have not met our goal.
- An upward arrow means we have improved.
- A downward arrow means our performance has decreased.
- A horizontal arrow means our performance has stayed the same.

Value For Money

Some of our Vital Signs (in the table on page 6) are our Value for Money objectives. It is important that we aim to deliver high-quality services to tenants in a cost-effective and efficient way.

We met four of our six strategic (VFM) objectives in 2022/23:

- Goal to have an average Standard Assessment Procedure (SAP) rating of 72 out of 100 - we achieved 72.31. Standard Assessment Procedure is the measure used to gauge how energy efficient a home is.
- Goal to complete 119 New Homes - we developed 124 new homes.
- Goal to have Satisfaction with Complaints Handling 10% higher than last year - we achieved an increase of 10.08%.
- Goal to have 3% of tenants in arrears - we had 2.52% in rent arrears this year.

The two (VFM) areas we failed to meet were:

Inspiring Trust: Tenant Satisfaction 3% higher than last year: At 80.94%, we achieved a slight improvement on 2021/22, but were 2.16% below our goal. A change to how we survey meant a 7.6% increase in the response rate for repairs satisfaction and these additional responses have reduced the overall percentage of satisfaction. The comments received have been reviewed and we have more resource to further improve repair timescales.

Inspiring Community: Investing at least 1p in the rent pound more than last year in improving tenants' homes and communities: Rather than achieving an increase of 1p in the rent pound in this area, performance reduced by 0.2p in the rent pound, compared to 2021/22. The *Asset Management Capital Programme is used to carry out upgrade work and improvements to homes. This was delayed due to the mobilisation of the Government's Social Housing Decarbonisation Funding which partly impacted the decrease.

*A programme where we identify where we need to make long-term improvements e.g. bathrooms, kitchens and windows.

Our Objectives and Key Results (OKRs)
Over the next year we will be measuring our performance differently using 78 new Objectives and Key Results. The OKRs support our Inspiring Saffron Strategy and are a more dynamic way of monitoring and reporting our most recent performance. They include all areas of the business providing us with a more complete and detailed overview of how we are performing. We will share the performance of our OKRs with you in next year's Annual Report.



Inspiring Community

Where We Are Building

124 new homes were built by Saffron in 2022/23.

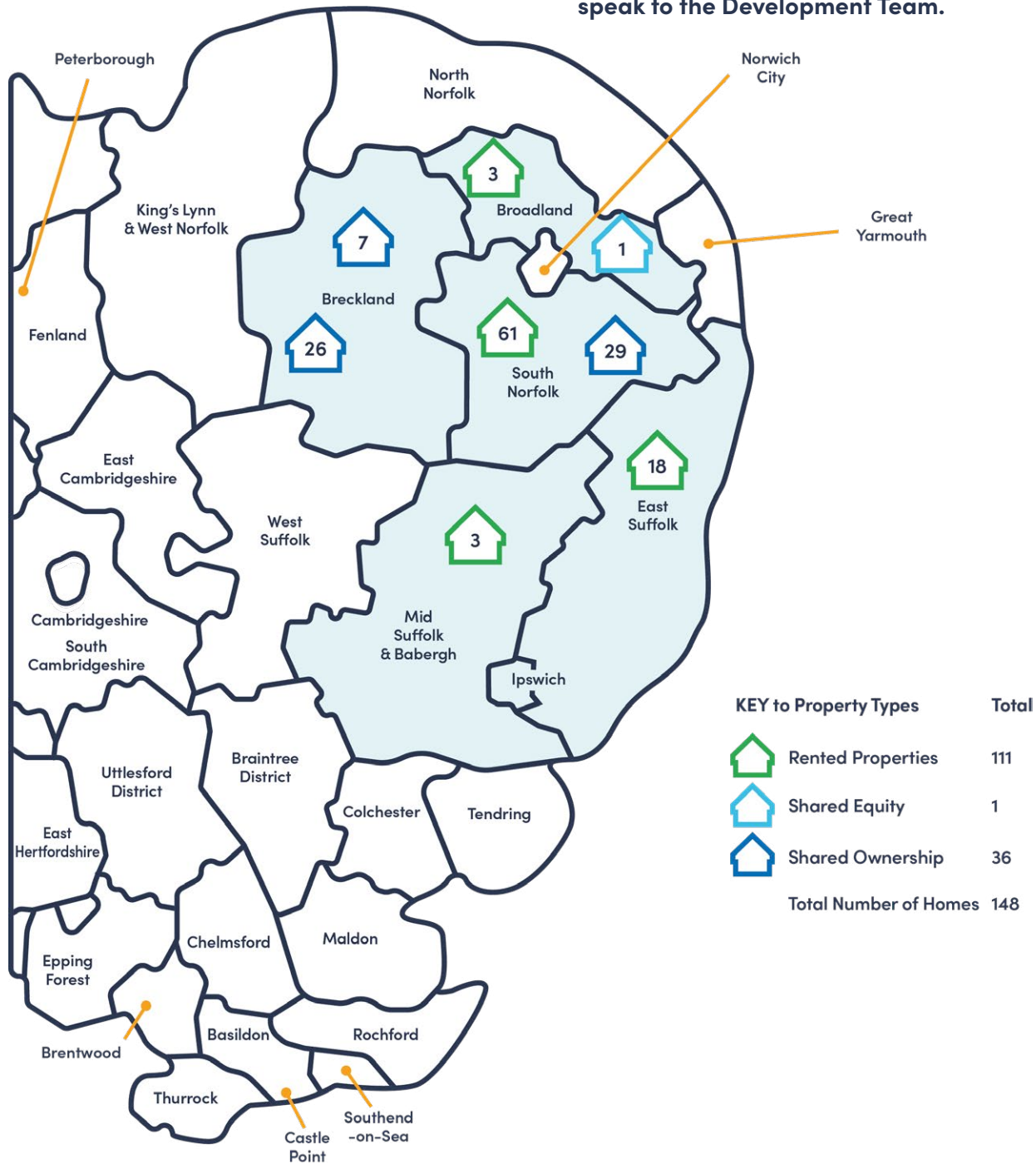
We built 103 new homes, consisting of:

- Homes for Social Rent - 41
- Affordable Rent - 38
- Older Persons Shared Ownership homes - 17
- Shared Equity - 7
- Market homes - 21

Crocus Homes, a subsidiary of Saffron and our building partner, built 21 new properties, surpassing our combined business plan target of 119. These were built in: Acle, Little Plumstead, Mattishall, Watton, Attleborough, Beccles, Oulton and Bawburgh.

The year also saw us continue our relationship with another housing association, Orbit Homes, to provide grant funding for 177 new homes by 2028.

The map below shows the new homes in under construction as at March 2023. If you would like further information, please contact us on 01508 532000 or info@saffronhousing.co.uk and ask to speak to the Development Team.



Type of Homes We Offer

At March 2023, the following are the number and type of homes we own:

3,122	General needs socially rented	77	Home Ownership for People with Long-Term Disabilities (HOLD)
2,151	General needs affordably rented	135	Independent Community Living
616	Housing for older people	191	Shared Equity
156	Shared Ownership	178	Intermediate Rented
		Total	6,626



Responsive Repairs

We completed nearly 1,000 more repairs in 2022/23 compared to the previous year. The greater demand has impacted on the number of responsive repairs our craftworkers were able to complete on time, but we continue to work on improving response times going forward.

Our website sets out our responsibilities for repairs and publishes our service standards for each priority of repair. The table below shows the percentage of jobs we completed on time for emergency repairs, urgent repairs, routine repairs and planned maintenance. If you would like further information, please contact us on 01508 532000 or info@saffronhousing.co.uk and ask to speak to the Responsive Repairs Team.

Repair Type	Service Standard	No. of Repairs 22/23	2022/23 (on time)	No. of Repairs 20/21	2021/22 (on time)
Emergency	24 Hours	3,665	67.8%	2,989	92.7%
Urgent Repair	5 Working Days	2,506	81.5%	1,429	86.2%
Routine Repair	20 Working Days	2,680	83.6%	4,551	94.3%
Planned Maintenance	6 months	8,257	99.3%	7,106	99.9%

Total
17,098

Total
16,075

To better tackle damp and mould issues, all frontline staff are asking each tenant whether they have experienced damp and mould or condensation problems while on routine visits or while craftworkers are making separate repairs, alongside treating the reported cases of existing damp and mould.

This is followed up with a survey, implementation plan and follow up after each reported case as we aim to build a better understanding of what cases we have in our homes.



Investment in Existing Homes

During 2022/23, we invested £6.97m in our existing homes, with an additional £1.38m coming into the business via grant funding from the Government’s Wave 1 of the Social Housing Decarbonisation Fund. The table shows the number of jobs completed for tenants.

The fund was set up to improve the energy efficiency of socially rented homes. It covers several upgrades to heating, including new heating systems, energy efficient doors and windows and upgraded insulation.

Standard Assessment Procedure (SAP) rating ranges from ‘G’ to ‘A’, with ‘G’ being the lowest energy efficiency rating and ‘A’ being the best. We improved the SAP rating of 116 existing properties from ‘E’, ratings to ‘C’ ratings, with several reaching ‘B’ Ratings and one reaching an ‘A’ rating, a really positive improvement that helps the environment.

We achieved the *SHIFT Gold standard in our latest Sustainability Report which shows our environmental performance across the business. The report looked at things like energy, transport

Budget Area	Completed works 2021/22	Completed works 2022/23
Electrical Re-wires	99	50
Kitchen Improvements	181	106
Bathroom Improvements	67	82
Window Replacements	18	121
Roof Replacements	103	76
Door Replacements	191	285
Central Heating Replacements	331	366
New Oil Tanks	13	23

and travel, resident engagement, climate risk and biodiversity.

*SHIFT (Sustainable Homes Index For Tomorrow) is the sustainability standard for the housing sector

The table above shows the number of works we completed in 2022/23 in comparison to 2021/22. If you would like further information, please contact us on 01508 532000 or info@saffronhousing.co.uk and ask to speak to the Sustainability Team.

The circles to the right show our compliance with a number of building safety (policy) standards. If you would like further information, please contact us on 01508 532000 or info@saffronhousing.co.uk and ask to speak to the Health & Safety Team.



*This is for properties which are within 5 years since their last inspections (as per our Electrical Safety Policy). For the 10-year electrical testing statutory requirement we are 100%.

Inspiring Trust

Customer Service

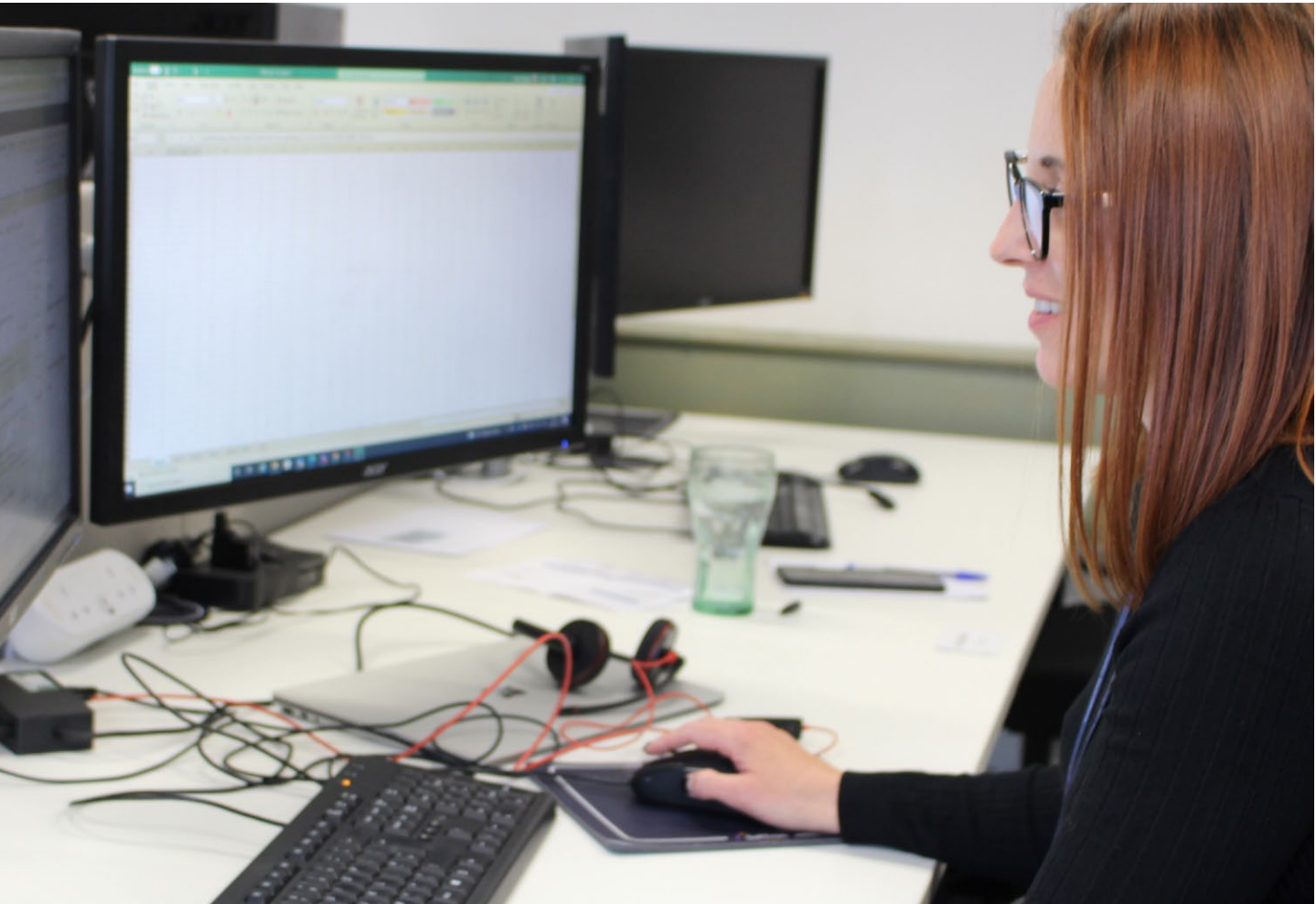
During 2022/2023 our Customer Contact Team handled 82% of enquiries received at first point of contact, compared to 2021/2022 when we handled 82.6%.

We are increasing the number of tenants signing up to the tenant portal 'My Saffron'. It is a 24/7 service where tenants can pay their rent, view their account balance and transaction history, and view live and completed responsive repairs.

The table below shows the number of enquiries our Customer Contact Team received via calls, emails and tenant portal enquiries. If you would like further information, please contact us on 01508 532000 or info@saffronhousing.co.uk and ask to speak to the Customer Contact Team.

You can sign up by [clicking here](#).

21/22	Number	22/23	Number
Calls	58,781	Calls	51,123
Emails	19,552	Emails	27,361
Portal enquiries	546	Portal enquiries	1,064



Complaints



Satisfaction with complaint handling has increased significantly from **55.96%** in 2021/22 to **71.63%** in 2022/23.

Compliments



Tenant compliments have risen significantly from 203 in 2021/22 to 299 in 2022/23, this figure is beginning to reflect the improvements to our services we are putting in place, including how tenant complaints have been handled.

The table below shows our complaints performance for 2022/23 compared to 2021/22. If you would like further information, please contact us on 01508 532000 or info@saffronhousing.co.uk and ask to speak to the Complaints Team.

Complaints Performance	2021/22	2022/23
Total complaints received	345	485
Average number of days to respond	12.7	7.3
Total expressions of dissatisfaction	60	203
Average number of days to respond	1.0	1.3
Total stage 1 complaints	289	283
Average number of days to respond	15	11.6
Total stage 2 complaints	38	24
Average number of days to respond	14	22.9
Total complaints escalated to Ombudsman	4	2
Average days to respond to all complaints and expressions of dissatisfaction	12.7	7.3



The Housing Ombudsman Service has two levels of formal complaint, starting at Stage 1, which is when a resolution must be offered to a tenant within 10 working days. After the response, a tenant can choose to escalate a complaint to Stage 2 if they are still unhappy. Stage 2 complaints must have a resolution offered within 20 working days.



You Said, We Did

We continued to listen to tenant feedback and offer the support they were after.

The comments below and on the next page are examples of you said, we did from the past year. If you would like further information, please contact us.

You Said:

When repair appointments are cancelled by Saffron or follow on works are needed, tenants do not believe they are prioritised and therefore have to wait months for their issues to be fixed. Similarly, Tenants said follow ups for jobs are not quick and completed.

We Did:

A new follow on process has been implemented, as part of repairs review. This means tenants who require further works should get called within 24 hours of initial appointment with new appointment date.

You Said:

Shorter wait time.

We Did:

Throughout the year our Customer Contact Team have reduced their call waits by 5 minutes 27 seconds with the average call wait to speak to an advisor being 2 minutes 17 seconds.

You Said:

You would like Saffron to have of more presence in your neighbourhood.

We Did:

We have held Community Triangles in a number of locations including in Bunwell, Geldeston and Wymondham. A Community Clear Up Day and Community Triangle has also taken place in Loddon with representatives from Saffron, the police and parish council attending.

You Said:

I feel the solution to stop Anti-Social Behaviour from happening again, in the flat block I live in, was not good enough.

We Did:

A letter has been sent to all tenants and our Health & Safety Team have reviewed the entrance of the doors. A visit is being arranged with the police and Early Help Hub to look into the security of the block of flats.

Accessibility

We offer alternative formats to tenants when we communicate with them, such as letter, email, our newsletter and if they require any information from our website.

We are a member of INTRAN, a translation and interpretation service. This is available to any tenant and customer who may need additional support, for

You Said:

We have found some tenants do not check the 'My Saffron' tenant portal for a response to an enquiry they might have.

We Did:

We have a 'how to' video on our website, which you can view by **clicking here**. We will also work with our Communications Team to discuss putting the video on our social media channels for tenants, as a reminder.

You Said:

I have recently had a kitchen upgrade and the workers are brilliant, but I don't feel however, that Saffron informed us of some of the things to expect when they were in my home. For example, the smell of the latex or how long I was going to be without a cooker or washing machine.

We Did:

We have reviewed the letters that are being sent to tenants and made sure they include everything that could be expected when we attend a repair in their home.

You Said:

The gap between a home inspection and when the job is completed seems a long time.

We Did:

We have reviewed the letters sent to tenants and we will now include potential timescales of when they can expect jobs to be completed after they've had an inspection.

example, if they are hard of hearing or English is not their first language.

During the project to improve our website, we commissioned an accessibility review with accessibility and disability inclusive experts, Purple, to review our former site. This identified areas we needed to improve on to ensure these changes were made.



Tenant Engagement & Support

Tenancy Sustainment Fund

We have a Tenancy Sustainment Fund to offer financial help to tenants who get little or no Housing Benefit/Universal Credit Housing Element towards their rent and find themselves facing difficulties. During the 2022/23 financial year, we awarded 302 grants to tenants, who met the fund criteria, an average sum of £223. The funds provided were to support tenants in sustaining their tenancy. **The total amount awarded was £67,401.18 during the year.**

Saffron Community Membership

After working together with tenants, last year we launched our new engagement structure. Since that time, we have been increasing our Saffron Community Members (SCM) and we now have 353 members.

We have held Community Triangles in different locations including Geldeston, Bunwell and Wymondham. These were attended by our staff and Community Leaders, including the local police and councillors. The triangles are Saffron Community Member events and offer a great opportunity for tenants to discuss issues within their communities and make improvements to the local area.

Be part of some important decisions and make the most of your knowledge by becoming a member.

All tenants can apply to become a Saffron Community Member and have the opportunity to join a tenant group. SCMs have the opportunity to meet Chief Officers and Board Members twice a year. Find out more about being a Saffron Community Member by [clicking here](#).



Tenant Communications & Support Group and Tenant Scrutiny Group

Tenant group recruitment:

- We have two tenant groups who have had a busy year working closely with Saffron colleagues.
- One focus area has been recruiting new members which included working with tenant engagement experts TPAS on a recruitment campaign.
- Three new members joined the tenant groups.
- Group members shadowed the Customer Contact Team to understand better how the tenant journey starts when phoning/emailing Saffron. We will share the recommendations with you in due course.

Tenant group activities and benefits in 2022/23:

- The group members attended a fire safety seminar to gain knowledge and understanding of the legal requirements for Saffron with regards to the safety of tenants and their homes.
- They nominated the Resident Board Member, carrying out the paper sift and interviews.
- Members of the groups sat on the panel for our Community Foundation project grants and improvement grants helping to decide which projects and improvements are awarded funds.
- Members helped us rewrite our electrical and gas letters that are sent out to tenants, so that they are more accessible, and tenant focused.
- This year we introduced rewards and recognition for tenant group members. This includes £25 vouchers for attending meetings, group days out and funding laptops.
- We also continued to provide transport, pay mileage as well as childcare/dependants care costs for tenants attending activities or workshops.
- Throughout the year the Tenant Scrutiny Group have reviewed the feedback from our Customer Satisfaction surveys and STAR survey (Survey of Tenants and Residents). From the survey feedback the Tenant Scrutiny Group agreed the areas they would like to focus on over the coming year.
- The Tenant Communication & Support Group continue to manage the Saffron Tenant Facebook Group, offering support and guidance to tenants and where necessary raising reoccurring issues to Saffron such as guttering and blown windows.



If you are interested in joining one of our tenant groups, find out more by [clicking here](#).

Access and Grant Funding

We have provided funding to tenants who have found the cost-of-living crisis challenging and may have been unable to buy or replace an item vital to their emotional and physical wellbeing. Items such as beds or kitchen appliances are often taken for granted but to families who cannot afford them the hardship caused is often underestimated.



A total of **£15,121.52** has been distributed to tenants via 67 grants.

Of the grants awarded, the items most needed were:

- Flooring
- Beds
- Skips
- Dining sets
- Cookers
- Washing machines
- Fridge freezers

Working with Your Own Place

We began our partnership with Your Own Place in 2021. They are a social enterprise, whose mission is to prevent homelessness and have a vision that everyone has a safe and secure home.

We are part of Independent East, a group of five local housing associations with similar values and vision. In January 2022, Independent East undertook a joint venture with Your Own Place to deliver more group face-to-face, online, and one-to-one workshops, for tenants from all the housing associations.

The below circles include comments from tenants about the support on after when completing an Access and Support Grants survey. If you would like further information, please contact us.



We are now able to sit down to eat our meals like a family! It's improved my day to day life. It really helped when I was struggling already with the rise in cost of living I would have never been able to find the extra to finish making my home liveable. This is an amazing thing to offer and helped me massively, thank you.



It really helped when I was struggling already with the rise in cost of living, I would have never been able to find the extra to finish making my home liveable.



As a result:

- 360 tenants were referred for example by their Neighbourhood Officer, to be part of the workshops.

208 people were positively impacted by attending workshops or from having contact with the Your Own Place team who listened to the concerns and challenges they were facing.

We will be continuing our work with Your Own Place this year as we offer Cost of Living support at drop-in sessions at foodbanks in Diss and Harleston. You can see what support will be on offer at the sessions by **clicking here**.



Tenant Support & Wellbeing Service

We committed to continue to fund the Tenant Support & Wellbeing Service which is completely free provided by Life and Progress.

Every Saffron tenant can use the service which can be accessed by telephone or by visiting the Life and Progress website. Life and Progress also provides specialist advice and guidance around legal and financial matters as well as debt counselling, family care, and a health and wellbeing service.

Click here to visit the Life and Progress Service.

Inspiring Organisation

Volunteering

This year Saffron colleagues have once again been encouraged to use their volunteer day and get out into our communities. 29 members of staff used their volunteer day doing many things from supporting Wheatfen Nature Reserve in Surlingham, as well as gardening, weeding and maintenance in our Independent Community Living homes.

In December, 8 members of staff took part in the Norwich Sleep Out in aid of The Benjamin Foundation raising £608 by sleeping out and braving the cold for the night.

The money will help local vulnerable young people in Norfolk and Suffolk who may not have had the best start in life, to feel hopeful of a better future.



Investment in Technology

Microsoft Dynamics F365 System

Recognising the need to update our current finance system, in June 2023, we introduced a new finance system, Microsoft F365.

Building F365 as the result of staff feedback meant we could build in a way that speeds up the day-to-day work of our Finance Team. For example, F365 makes key financial tasks quicker and easier for the Finance Team. This time saving will allow teams to better support tenants now and going forward.



If you need information in this report in a different format such as a hard copy, large print, easy read, audio recording or braille, email info@saffronhousing.co.uk or call 01508 532000 and we will come back to you within 10 working days.

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