



Bitesize Annual Report

*This report covers the period
1 April 2023 to 31 March 2024*

Co-operative and Community Benefit
Societies Act 2014 Register No. 32427R



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Welcome

CEO/Chair opening statement/Foreword

James



Kim

Our priority remains to keep tenants and colleagues safe, and we were delighted to have been awarded a Royal Society for the Prevention of Accidents (RoSPA) Gold Award for our Health & Safety performance for a third year in a row. The prestigious award recognises organisations as being world-leaders for demonstrating high health and safety standards.

Since our last Annual Review, we have introduced new metrics to strengthen our approach to managing performance. We continue to see strong performance in all areas of property compliance so that tenants continue to feel safe in their homes.

However, in line with the rest of the social housing sector we know there is still work to do, and improvement is underway in targeted areas including the time it takes for us to respond to complaints.

The new Tenant Satisfaction Measures (TSMs) are a vital component of Consumer Regulation and are being reported by all landlords to the Regulator for Social Housing. We have captured our first full year of results, and consistent with the rest of the sector are seeing some strengths and areas for improvement. We are seeing some areas where we are doing well such as safety, listening to tenants and treating tenants fairly. But we are also learning and taking insight from measures that require improvement, such as complaints, the timeframe for completing repairs and the upkeep of communal areas.

As we update our objectives for 2024/25, our focus will be on maintaining investment on our existing homes, continuously improving service quality and supporting tenants.

Against the backdrop of cost-of-living challenges for tenants and colleagues, as well as cost inflation for the organisation, we are identifying and implementing ways to run and fund saffron more effectively so we can increase the number of pence in each rent pound to improve existing homes, enabling all homes to be at least EPC C, alongside tenant satisfaction of at least 90% and world class colleague engagement, are our ambitions for 2030.


























Kim Newman - Chair

James Francis - CEO



Key Performance Indicators 2023-24

Key Result - March 2024

 Complaints responded to within Complaint Handling Code timescales (Stage 1(S1)/Stage 2(S2) split) = S1 Low Cost Rental Accommodation (LCRA) = 98% S1 Low Cost Home Ownership (LCHO) = Nil Return S2 LCRA = 0% S2 LCHO = Nil Return	 Tenants - accidents & near misses (Qtr) = 0
 Overall satisfaction = LCRA = 72% LCHO = 80%	 Reports of Category 1 damp and mould not yet resolved at end of Period (with split) = Received 5 / Outstanding 5
 Homes that do not meet the Decent Homes Standard = 0.69%	 All reports of damp and mould not yet resolved at end of Period (with split) = Received 37 / Outstanding 306
 Gas safety checks = 100%	 Terminations in Period = 52
 Fire safety checks (FRAs) = 100%	 Re-let times - general needs = 53.65
 Asbestos safety checks = 100%	 Number of affordable homes = 6,714 - 3,162 General Needs Properties for Social Rents, Supported Rooms and Over 50/Over 60 Properties - 2,219 General Needs Properties for Affordable Rents and Local Housing Allowance - 590 Housing with Care and Sheltered Properties - 118 Independent Community Living Properties and Rooms - 177 Intermediate Rent Properties - 261 Shared Ownership Properties (Including 76 HOLD Properties) - 187 Shared Equity Properties.
 Water safety checks = 100%	
 Lift safety checks = 100%	
 Overall satisfaction (transactional) = 71.6%	
 Arrears = 2.36%	
 Occupancy = 99.37%	 Number of new affordable homes completed during year = 157
 Number of empty homes at end of period = 50	 Number of homes sold on the open market* during the year = 49
 Electrical testing (5-year policy limit) = 100%	 Number of Total Property Management Surveys older than 6 years = 1,091
 Housing Health and Safety Rating System Category 1 Failures = 0	 Average Standard Assessment Procedure (SAP) rating = 73.05
	 Existing Stock: Increase 'C' rated = 65.7%

*These are homes that are no longer fit for purpose, and by selling them it allows us to buy and develop new, better quality, efficient stock.

Value For Money Strategic Objectives

We met the following Value for Money Strategic Objectives/ Key Performance Indicators in 2023/24:

Average Standard Assessment Procedure rating of **73**



We achieved 73.05

Complete **116** New Homes



We developed 157 New Homes

Number of homes repurposed **30**



We achieved 49

Deliver Budget maintaining Arrears within **3%**



We delivered a surplus £1.5m in excess of our budget and rent arrears of 2.36%

To reduce complaint escalations by **15%** (Stage 1 Complaints) and **20%** (Stage 2 Complaints)



Number of complaints escalated = 4%

Number of homes increased to Energy Performance Certificate rating C or above **63.3%**



We achieved 65.7%



Our new development in Wymondham.



In keeping with the complexity of the operating environment and consistent with the sector we are still working to strengthen the following VFM strategic objectives.

Inspiring Trust

Complaints responded to within Complaint Handling Code timescales
Stage 1 - 89.4 %. Stage 2 - 91.7%.

We have seen a positive and consistent improvement in our compliance with timescale to respond to complaints, significant strides have been made to improve through introduction of new quality assurance reviews. The changes within the revised Housing Ombudsman Service Complaints Handling Code (1st April 2024) have been widely communicated and more training provided which will further improve and embed a positive complaint handling culture.

Overall Tenant Satisfaction

72% against a sector median of 69.4% (source Housemark).

Across the sector, satisfaction levels are down almost 10 percentage points since pre pandemic (Housemark). The pattern of perception rates across the UK shows just 1 in 5 landlords recording a real improvement. Saffron Tenant Satisfaction Measures (TSMs) analysis indicates trends of dissatisfaction which correlate to our complaint root causes. Repairs Completion Time stands at 65.1% satisfaction. Key themes indicate that repairs timeframes drive dissatisfaction, and this is compounded by not communicating with tenants in a timely way to provide updates about next steps for complex, follow on repairs.

Repairs Right First Time

We achieved 82.4% with time taken to complete a repair. The sector average, based on Total number of Responsive Repairs completed in month with no need for a second/follow up, is 66.4%

Right First Time figures showed a steady improvement over the course of the year. These averaged 90.1% for the first 11 months of the year until March, which came in lower at 82.4%. This drop was due to issues found during the usage of the Service Improvement Framework (SIF) that identified a number of active jobs within the system. The cleansing of these jobs, which were mainly follow on jobs, meant that the first-time fix rate was artificially low due to the final deactivation of jobs that had had a follow-on job completed.

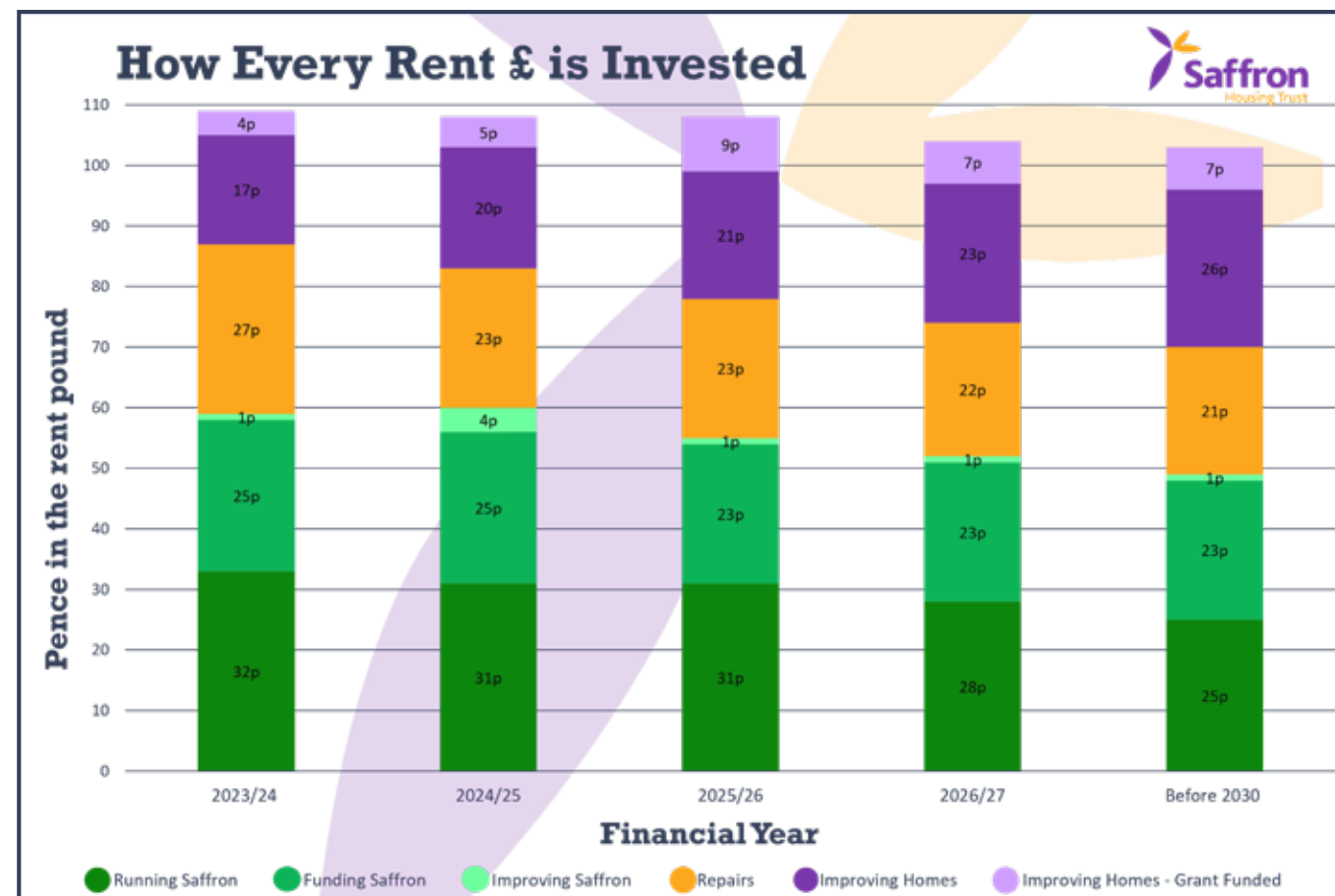
Inspiring Community:

Total Property Management (TPM) stock condition surveys

During 2023/24 we completed 1,677 stock condition surveys.

Increase in survey numbers has led to a drop in surveys older than 6 years. 1,677 surveys were carried out in 2023-24 which currently places our stock condition surveys on a sub-5-year cycle. We are looking to increase the number of stock condition surveyors to bring us to a survey cycle well within 5 years and much closer to every four years. We are looking to be caught up on numbers by December 2024, and to be within a 5-year cycle by February 2025. We commissioned an external review of our stock condition process in 2023 and received a grade of substantial assurance.

The graph below shows how every rent pound is spent from 2023/24 to how it will be spent by 2030.



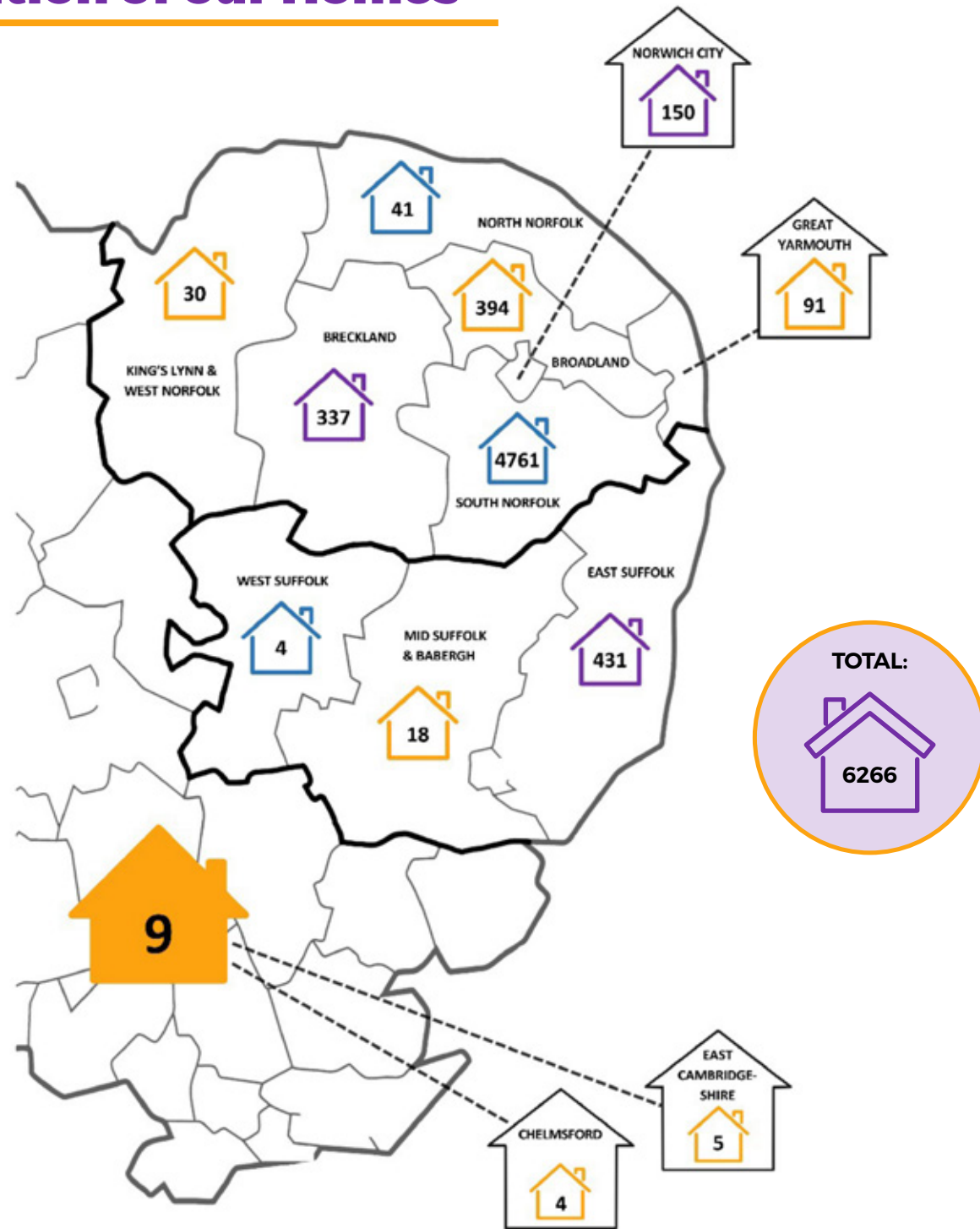
Inspiring Community

Location of our homes

Local Authority	Total
South Norfolk - E07000149	4,761
Breckland - E07000143	337
Broadland - E07000144	394
Chelmsford - E07000070	4
East Cambridgeshire - E07000009	5
East Suffolk - E07000244	431
Great Yarmouth - E07000145	91
King's Lynn and West Norfolk - E07000146	30
Mid Suffolk - E07000203	18
North Norfolk - E07000147	41
Norwich - E07000148	150
West Suffolk - E07000245	4
Total	6,266



Location of our Homes



Responsive Repairs, Sustainability, Investing in Existing Homes

Average rating across our homes is category 'C' with an Standard Assessment Procedure (SAP - energy performance) rating of 73.05 (1=worst, 100=best). This is an increase from the end of 2022/23 which finished on 72.31.

65.7% of our housing stock (4007 homes) holds a minimum Energy Performance

Certificate (EPC) asset rating of Category 'C' or above. This is equivalent to an SAP rating of 69 or above. 2022/23 finished with 61.77% of homes being 'C' rated or above. Therefore, steady progress is being made. As we move forward with decarbonisation, we will be looking to have all homes to a minimum SAP asset rating of 'C' by 2030.

During 2023/24 we installed the following:

- 90** heat pumps, with **49** completed via the Social Housing Development Fund (SHDF)
- 114** properties had high performing, low U-Value, windows installed with **46** properties being installed via the SHDF
- 219** condensing boilers installed, mainly planned installs replacing poor efficiency boilers
- 70** properties had their ventilation assessed via the SHDF
- 152** high performance external doors have been installed, with **54** installed via the SHDF
- 59** fire doors have been upgraded
- 274** properties have had their insulation improved, with **72** being completed via the SHDF
- 27** properties have had solar photovoltaic (PV) panels fitted to generate electricity from sunlight. These were installed under the SHDF programme

General needs	Supported housing/housing for older people	Intermediate rent	Affordable Rent	Total
3,152	708	178	2,228	6,266





Investment in Existing Homes

During 2023/24 we invested £6.49m in our existing homes, with £1.32m coming back into the business via grant funding agreements. The table below shows the number of jobs completed for tenants:

Budget Area	Completed Works 2022/23	Completed Works 2023/24
Electrical Rewires	50	86
Kitchen Improvements	106	100
Bathroom Improvements	82	81
Window Replacements	121	68
Roof Replacements	76	76
Door Replacements (inc. Fire Doors)	285	157
Central Heating Replacements	366	328
New Oil Tanks	23	14
Loft Insulation	117	202

Inspiring Trust

Customer Service

The Customer Contact Team is a dedicated service for tenants and other customers, which enables tenants to report a repair, make a payment, or tell us about something that is happening in their communal area.

We had a total of 89,743 contacts come through to the Customer Contact Team during 23/24.

Tenants are looking for actions that are convenient and immediate to ensure a seamless tenant experience. In June we launched webchat, an automated customer service channel powered by our own, bespoke knowledge base.

Since launch, a total of 2,860 webchats have been successfully completed; 12% of these chats resulted in a live transfer to an advisor indicating that the remaining 2500+ enquiries were answered by the AI WebBot.

Tenant Portal

Our tenant portal 'My Saffron' continues to grow. Email and portal enquiries have increased during the last year, and this continues to demonstrate tenants' appetite for digital engagement. At the end of 23/24 there were 1,531 tenants signed up to the tenant portal.

Complaints

Our Complaints Team have made good progress in 2023/24 in managing and resolving complaints. Throughout the year, like many others in the sector we have seen an increase in complaint volumes and cases escalating to the Housing Ombudsman Service (HOS) which is proportional to overall increase in complaint volumes.



508 stage 1 complaints



54 stage 2 complaints



87% complaints compliance



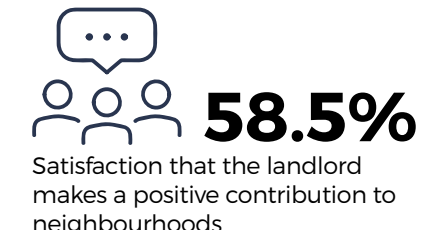
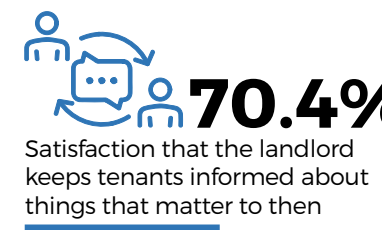
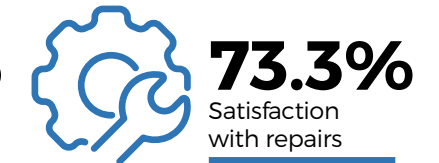
72% overall satisfaction

We have already begun to see the improvements that have been made from the learning of complaints and Tenant Satisfaction Measures, with the creation of the Service Improvement Framework.

Full details of how to give us feedback or to make a complaint are on our website www.saffronhousing.co.uk/contact-us/make-a-complaint

Tenant Satisfaction Measures

We have captured the first full year's Tenant Satisfaction Measures below.





Sector wide overall satisfaction in relation to repairs services has been tracking downwards over the last 2-3 years, as tenants' perceptions are negatively impacted by challenges faced by landlords' repairs services and the impact to meet demands. There are a number of issues over the last year that have impacted landlord's repairs service. These include a rise in inflation, costs, and materials, as well as the impact of aging stock.

Anti -Social Behaviour stands at 60.5% satisfaction. This is slightly higher than sector median (57%) but remains a priority via targeted actions. We continue to make strides in professionalising the service which we offer and are working towards our Domestic Abuse Housing Alliance accreditation. Further training and champions will be required in this area as it develops further and is directly linked to our safeguarding responsibilities for both tenants and staff.

You said, we did

You said...	You did...
I feel the solution to stop Anti-Social Behaviour from happening again, in the flat block I live in, was not good enough.	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 the South Norfolk Council Early Help Hub to consider security of block.
Tenants do not check the 'My Saffron' tenant portal for a response to an enquiry they might have.	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 as a reminder for tenants.
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 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.
The gap between a home inspection and when the job has then been complete seems a long time.	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 have had an inspection.

You said...	You did...
It's difficult to get through to the person you need to speak to, or it can take weeks to get a response to emails.	Saffron has begun a Service Standards Review which includes all teams understanding clearly how long they have to respond to each other and to you. It is very important that information flows well through the organisation. This is a large project and we will inform you as soon as the outcomes are clear and agreed.
My repair responsibilities are not clear following a mutual exchange.	We have improved our mutual exchange acceptance/sign up form.
We want more Saffron presence in the neighbourhood.	We introduced regular Community Triangles. Community Triangles are a great way for us to engage with tenants and the local community. Members of Saffron walk around the area and are free to talk to tenants about any issues or concerns they may have. If you would like to join us at a Community Triangle and contribute your ideas, sign up to become a Saffron Community Member for an invite. For more information visit: www.saffronhousing.co.uk/get-involved/be-a-saffron-community-member/





Tenant Engagement and Support

Community Foundation

Your Own Place Food hub Project

Your Own Place are an award-winning social interest company based in Norwich who work towards preventing homelessness. They have delivered over 1,100 workshops and some of those have been commissioned by Saffron. They can help people by covering money, housing, tenancy and cost of living support to prevent homelessness. This year they have been based in foodbanks at Diss, Harleston and Wymondham.

Through our investment 43 individuals have been supported by receiving one to ones, check-ins, and attending their workshops. People were supported through the cost-of-living challenges by offering information about money, debts and support, including how to be more confident in managing money, and also being referred to specialist support.

Life and Progress Tenant Wellbeing and Support Service

We again committed to fund the Tenant Wellbeing and Support Service which is provided by Life and Progress. This is free for tenants. One of the biggest benefits is the 'in the moment' telephone counselling by qualified staff which is available 24/7.

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, guidance, and signposting around legal and financial matters as well as debt counselling, family care, and a health and wellbeing service.

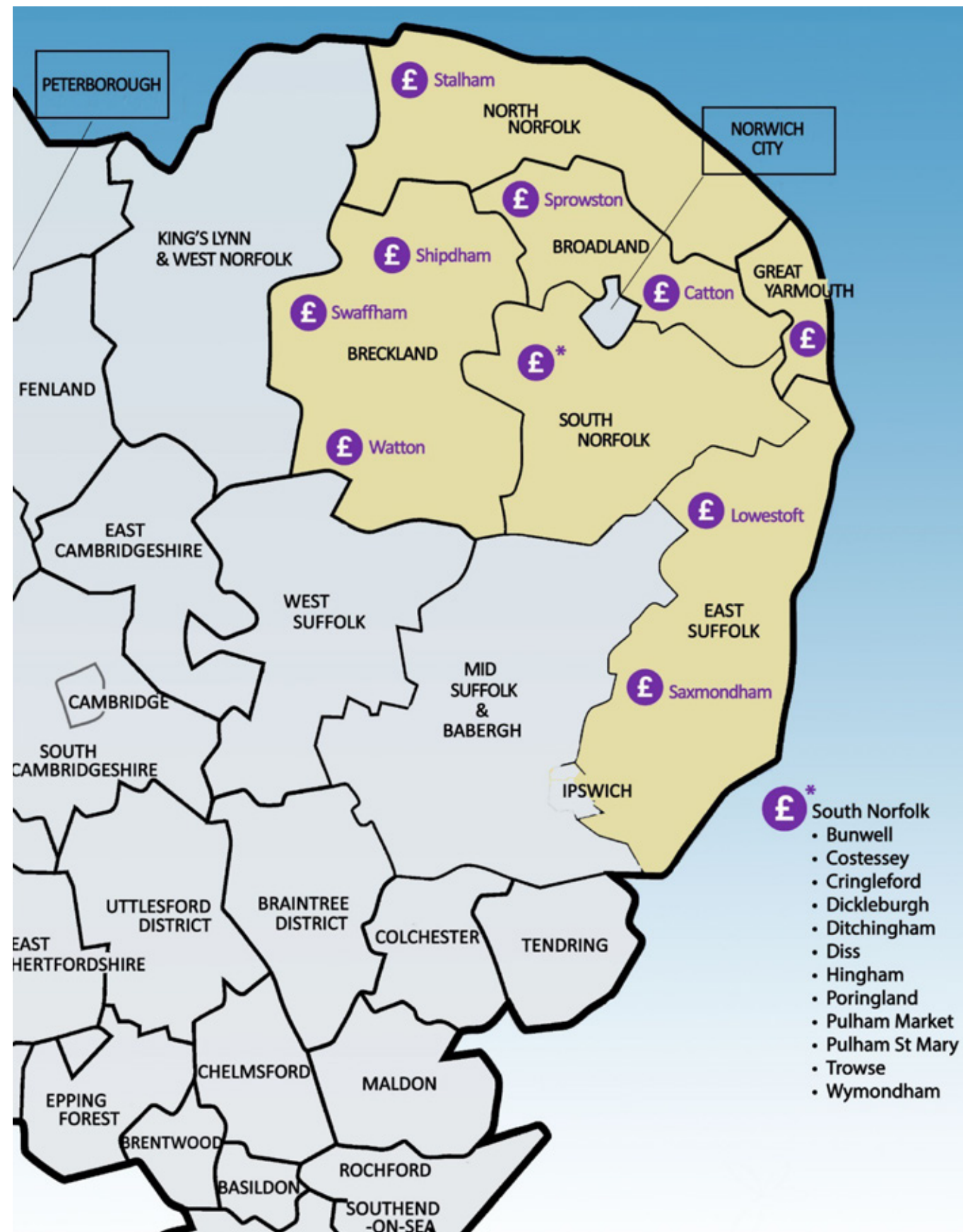


Resident Robert outside his home.

Stress, Anxiety & Depression	Improving Mental Health	In the Moment Counselling	Health & Wellbeing Advice
Debt Advice & Budgeting	Practical Information & Guidance	Domestic Abuse	Relationship Difficulties
Childcare & Parenting Challenges	Bereavement & Loss	Sleeping Problems	Alcohol & Drug Awareness
Everyday Coping methods	Controlling Feelings of Anger	Elderly & Disability Care	Life Changing Events

Community Improvement Fund

The improvement grants have meant that we have been able to improve the appearance of communal areas, make them safer and provide more facilities.





Tenancy Sustainment Fund

Since launching our Tenancy Sustainment Fund in April 2023, we have issued £130,000 to successful applicants, supporting 331 households who were on low incomes, partial Universal Credit or Housing Benefit. This help meant that they were able to pay the difference in rent from the previous year. We awarded an average of £392, and the maximum of £500 was awarded to 40 people.

Engagement

Saffron Community Membership

The Saffron Community Membership model is a powerful co designed structure that improves tenant voice, influence and engagement. At the end of March 2024, there were 345 Saffron Community Members. They have participated in community, scrutiny and communications activity and have also participated in biannual update and strategy meetings with staff from our Executive Team and Board Members. These meetings are embedded in our Community Member

Charter and provide an opportunity for meaningful influence and engagement.

This year we held a number of Community Triangles in Thurlton, Harleston, Great Yarmouth, Diss, Mulbarton and Aylsham. Community Triangles bring together tenants, Saffron teams, local stakeholders and community agencies to improve community visibility and provide access for local tenants. From these Community Triangles, Saffron Community Foundation have funded several improvements grants including communal areas, improved safety lighting, and installing new play equipment.

We also held community fun days in Wymondham and Mulbarton. The events were attended by tenants and the local community along with the Mayor of Wymondham and Long Stratton Men's shed. There were colouring competitions, face painting, a penalty shootout with our Neighbourhood Officers, children's entertainment, and the opportunity to build your own bug hotel.



Tenant Communications & Support Group and Tenant Scrutiny Group

This year the groups ran a recruitment campaign which started with an engagement survey to ask tenants what they knew about the groups. With this feedback the groups and Saffron created a 'Frequently Asked Questions' sheet and held drop-in sessions for tenants to come along and find out more. This resulted in nine applications to the groups and five new members joining.

The Tenant Communication and Support Group met with our Income Manager to provide input on Income letters, making them clearer to read. The updated letters are now being used by the income team.

The Tenant Scrutiny Group followed the tenant's journey to report a repair. The group shared their findings with the Service Quality Committee including recommendations, many of which have been implemented already such as Neighbourhood Officers having duty days and new equipment for the Craftworkers.

Inspiring Organisation

Volunteering

Each year Saffron colleagues are encouraged to use their volunteer day and get out into our communities. This year we managed to support -

Skydive for Domestic Abuse awareness

Our Neighbourhood Manager Jennifer Hoyer and her wife Gemma completed a skydive at Beccles Airfield to raise money to support people experiencing domestic abuse in our local area.

They raised over £850, which went to Leeway Domestic Violence and Abuse Services and also Norfolk Integrated Domestic Abuse Service (NIDAS), a partner of Leeway that offers a countywide service.

Macmillan Coffee Morning

Staff at Saffron took part in the Macmillan Coffee Morning in September, baking a variety of sweet and savoury goods for the office.

We raised a total of £139.82 for Macmillan Cancer Support.



Investment in Technology

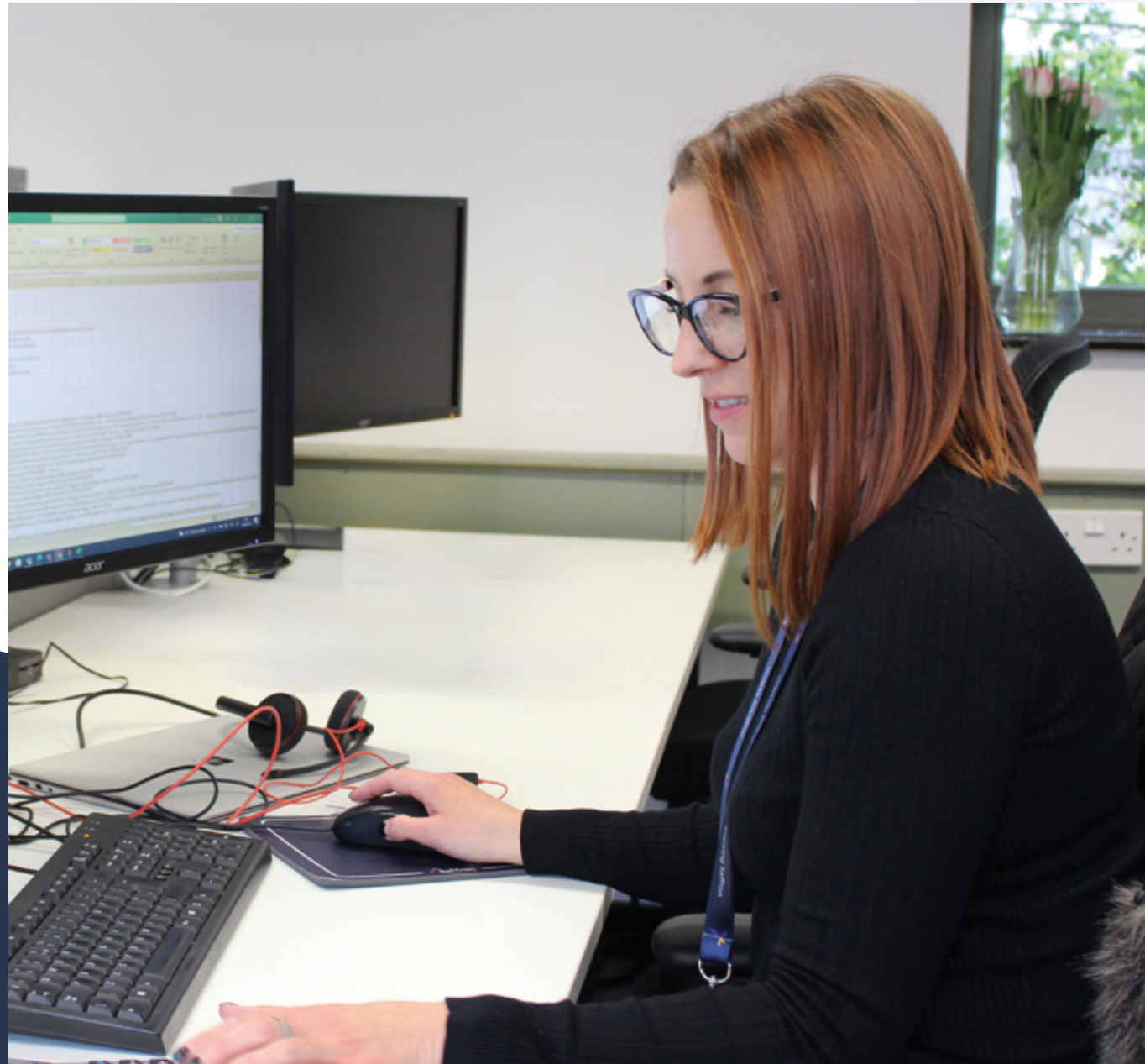
Core Systems

Our colleagues rely on our core systems to make it easier to deliver great service to our tenants. We have reviewed our core Microsoft Dynamics solutions, defined an action plan, and working with our colleagues and partners are currently implementing improvements.

We have also recruited new roles to help us deliver even more improvements for our colleagues and tenants.

Data

Ensuring we have accurate, consistent, secure and accessible data is a key priority, to inform and improve our service delivery for tenants and ensure we meet our compliance obligations. We have reviewed our approach to managing data and defined and started to execute a new data strategy. As part of this strategy we have created a new Data Team and recruited new roles into this team to help drive improvements to data quality, governance and the insight we can get from our data. We have worked with colleagues to improve reporting on key datasets, identified and delivered data improvements and embedded data team involvement in all change.





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