

# Customer Annual Report

2023-24 | South & West







# Welcome

## This annual report to customers covers our performance from 1 April 2023 to 31 March 2024.

In March 2023, we shared our plans for Sovereign Housing and Network Homes to merge. Over that summer we asked for your feedback, which the Boards considered before deciding to approve the merger.

We formally came together as SNG (Sovereign Network Group) on 1 October 2023 and our purpose is to provide good, affordable homes: the foundation for a better life.

As one organisation, we'll be able to invest more in existing homes, services, new homes and our communities in the long run.

We're now working on integrating everything we do, but most of our day-to-day services were still separate in 2023/24. Although some of our performance results in this report cover SNG as a whole, where possible, we've also included information, services and performance results relevant to you and the community you live in.

Some highlights from the year include:

- setting up 10 'locality' teams to give us a better focus on issues in each area
- investing in improvements to existing homes to make them more energy-efficient
- extra support on money and debt, mental health, and employment and training
- a centralised complaints team to give customers one point of contact and to focus on resolving issues more quickly

Our vision is of thriving communities, over generations. We're focused on learning from what each organisation does well, so that we can be better together. This includes looking closely at how we can keep on improving in some important areas, such as the speed in which we carry out repairs and putting things right when they go wrong. This report covers some of those issues and what we're doing about them.

## Tenant Satisfaction Measures

For the first time, this year's report includes our performance against new Tenant Satisfaction Measures or TSMs, introduced by the Regulator of Social Housing. These are made up of 12 tenant perception measures (from customer surveys) and 10 management metrics. They aim to make sure we are transparent, fair and accountable, allowing you to access services, raise complaints, influence decisions and hold us to account.

You can find extra information in our [Annual report and financial statements for 2023/24](#) and in our [corporate plan](#). We also share [quarterly performance reports](#) and [Service Updates](#).



# Performance against our goals

Our corporate plan sets out our five key goals that we're looking to achieve in the long term. Here are some examples of how we're performing against them.

## Our impact in numbers

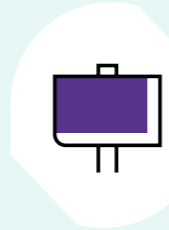
\*South & West

### Quality homes and places

Ensuring customers' homes are fit for the future



**75.9%+**  
satisfaction that the home is safe



**2,015**  
new homes handed over

### Improved environmental and social impact

Sustaining stronger and more adaptable communities



**73.04**  
average SAP rating (out of 100)\*

\*Refers to the Government's 'Standard Assessment Procedure' for Energy Rating of Dwellings, where a higher score means lower running costs.



**£102.3m**  
HACT social value generated\*

\*Refers to the Housing Association's Charitable Trust, a charity which enables social housing organisations to drive value by unlocking the potential for lasting, transformational change - backed by research and data.

### A great customer experience

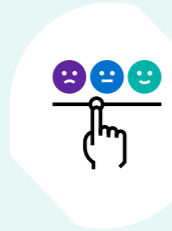
Increasing customer satisfaction



**63%+**  
overall satisfaction



**66.6%**  
customer satisfaction (rented)



**36.9%**  
customer satisfaction (shared ownership)



**68.9%+**  
satisfaction that SNG keeps tenants informed about things that matter to them

### A great place to work

Increasing colleague engagement, enabling a great customer experience



**67/100**  
colleague engagement score



Living Wage Employer, Level 2 - Disability Confident Employer

### Organisational resilience

Establishing strong foundations, delivering more value to customers



**G1 / V2**  
governance/ financial viability ratings  
See page 26



**£62.9m**  
net surplus



Image:  
Letting officers with a customer in Oxfordshire



# Letting homes

We rent and manage over 84,000 homes across SNG. This year, we completed 2,860 lettings - renting out 864 new homes and re-letting 1,996 others across all former Sovereign areas.

In new neighbourhoods we may hold extra events for customers moving in. For example, at Carriageworks in Bristol, we held a workshop to explain important features (such as the heat pump system). The event also helped people meet their neighbours and our officers, discuss move-in details, learn about the services available from SNG, and their responsibilities.

Sometimes, we can't offer a tenancy due to affordability issues or concerns about someone managing their home. If so, they can join our 'Steps to tenancy success' programme, run by Your Own Place. We've referred 26 people to this, and several have since found housing. It now also supports customers that we can offer a tenancy to, but who have come from care, temporary or supported accommodation, or been street homeless.

## Highlights



864

New lets across South & West



1,996

Re-lets across South & West



26

Referrals to 'Steps to Tenancy Success' programme



789

Mutual exchanges across South & West



£119.18

Average social rent per week across all homes



£165.62

Average affordable rent per week across all homes



'My daughter has autism and hates change so, despite the flat being dark and damp, she didn't want to move. The rehousing support team have been marvellous and very supportive of her needs.'

## Re-letting homes

When a customer moves out, we want to get the home ready for new people to move into as quickly as possible. We aim to do this in 25 days for re-lets.

There's been a slight drop in service in this area. In 2023/24, we took an average of just under 33 days (up from just over 25 days in 2022/23), partly due to pressure on the budgets for doing work to empty homes.

In February, we launched our new digital mutual exchange process through HomeSwapper. Before this, applications were done manually and customers had to call or email us about progress. Now the average time to complete an exchange has nearly halved, from 114 days in October 2023 to 77 days in March 2024.

## Rent levels

We aim to keep rents as low as possible. In April 2023, we increased our social rents by 7%, in line with the Government's rent standard.

The Government normally sets your rent based on the Consumer Price Index (CPI) for September, plus 1%. The CPI measures changes in the prices of goods and services over time (inflation). The CPI in September 2022 was very high at 10.1%, so the Government capped social rent increases at 7%.

The breakdown of average weekly rent based on home size is on page 8.



Image: Children playing football as part of the Speedwell Youth Bus initiative in Bristol



# Letting homes

## Average rents per week across South & West

### Social rents

#### Average social rent per week - general needs\*

Bedspace	-
Bedsit	£86.55
1 bed home	£101.36
2 bed home	£119.71
3 bed home	£134.75
4 bed home	£150.22
5 bed home	£161.77
6+ bed home	£151.35
<b>Average</b>	<b>£122.42</b>

\* Excludes Temporary Housing

#### Average social rent per week - supported and housing for older people\*

Bedspace	£72.06
Bedsit	£89.67
1 bed home	£102.63
2 bed home	£129.69
3 bed home (15 only)	£132.75
4+ bed home (2 only)	£136.30
<b>Average</b>	<b>£103.44</b>

\* Excludes Temporary Housing

### Affordable rents

#### Average affordable rent per week - general needs

1 bed home	£137.94
2 bed home	£171.78
3 bed home	£200.56
4 bed home	£237.66
5 bed home (1 only)	£227.72
<b>Average</b>	<b>£175.40</b>

#### Average affordable rent per week - supported and housing for older people

1 bed home	£150.11
2 bed home	£193.85
<b>Average</b>	<b>£178.82</b>



Image:  
Jess and Lola,  
Reading



# Maintaining and improving homes

In 2023/24 we spent £160.2 million on repairs and maintenance across all former Sovereign areas. This includes day-to-day repairs as well as major repairs and replacements such as boilers and bathrooms.

It also covers inspecting and servicing heating appliances, smoke detectors and electrics, plus fire risk assessments, asbestos surveys and inspecting lifts and sprinklers. (Page 28 says more about how we spend your rent.)

We completed 176,000 repairs raised by customers and regularly do 'transactional surveys' afterwards to find out what went well, and how we can improve. Customer satisfaction with repairs was 86% in these.

Planned improvements included 613 new roofs; 667 new kitchens; 538 new bathrooms; 2,615 new boilers; 129 air source heat pumps and replacement windows for 902 homes.

In April 2023, we set up 'locality' teams so our housing and property experts can jointly address local issues and manage budgets better. We also took on more grounds maintenance ourselves to offer a more efficient service at another 701 sites.

We kept focusing on condensation, damp and mould - a growing issue nationally, especially with higher fuel costs. Enabling customers to upload photos and using video calls mean we can now assess problems faster and better. A customer-led scrutiny also led to improved processes and more support.

We made £500k savings from our boiler supplier and continued 'retrofit' upgrades to less energy-efficient homes - helping to reduce bills and boost residents' health and comfort. Our retrofit programme (one of the largest in the UK) is a key part of our goal to achieve net-zero carbon homes by 2050.

## Tenant Satisfaction Measures - South & West



64.7%

Satisfaction with repairs - social rent



58.7%

Satisfaction with time taken to complete most recent repair - social rent



67.1%

Satisfaction that the home is well maintained - social rent



53.4%

Satisfaction that SNG keeps communal areas clean and well maintained - social rent and shared ownership



88.9%

Emergency responsive repairs completed within SNG's target timescale (24 hours)



59.7%

Non-emergency responsive repairs completed in SNG's target timescale (42 days)



"I would like to compliment your builder on his cleanliness, his amazing work, his work ethic and to say what an amazing job he has done!"

Below:  
Installing solar panels in Chieveley, Berkshire





# Keeping you safe

## In your home

We keep customers safe by installing smoke alarms and regularly checking and servicing gas, oil, and solid fuel appliances, as well as electrical systems. (Home owners and leaseholders are responsible for testing their own appliances and electrical systems, but we manage communal installations.)

We conduct ongoing Fire Risk Assessments for all blocks with internal shared areas. Our regular building safety activity includes annual checks on entrance doors to any flats which lead on to common areas and quarterly checks on all fire doors in blocks over 11m high. This year, we also sent a letter about building and fire safety responsibilities to all residents in blocks with shared areas.

Building Safety Managers oversee all our buildings over 18m high, and we consulted residents of these about a new strategy for communicating with them on safety issues. This is one part of extra measures required by the Building Safety Act 2022.

We have now completed detailed risk-based external wall assessments for buildings with four or more storeys and this helps us prioritise necessary actions. Developer remediation work is underway at two high-priority buildings, and plans are being developed for nine more.

Mortgage lenders sometimes also require an External Wall System (EWS1) form to certify low fire risk, and we now have these for 76 of our buildings, covering 1,397 flats.

## Tenant Satisfaction Measures - South & West



75.9%

Satisfaction that the home is safe - social rent and shared ownership



0.3%

Homes that did not meet the Decent Homes Standard



100%

Homes for which all required gas safety checks have been carried out



100%

Homes for which all required fire safety checks have been carried out



100%

Homes for which all required asbestos management surveys or re-inspections have been carried out



94.9%

Homes for which all required legionella (water safety) risk assessments have been carried out



92%

Homes for which all required communal passenger lift safety checks have been carried out



“I have just had my annual gas safety check and Karl was extremely personable, well-mannered and exceptionally informative and answered all my questions easily. What a lovely chap!”

## In your neighbourhood

Our new locality approach gives us a more visible presence, allowing us to engage with customers and partners directly. Our teams can now focus on local issues, such as working with the police to address crime and anti-social behaviour (ASB) and holding local events to hear and act on customer feedback.

Our Living Together programme supports community projects with funding and resources. Nearly £24,000 went to community-led initiatives and solutions for minor neighbourhood issues and ASB disputes about fly tipping, noise, safety, and garden maintenance.

We continue estate inspections and are working to rate our neighbourhoods (over 10,00 of them) to assess how often teams should visit.

Over the year, we handled 644 new ASB cases, 613 complex safeguarding cases, and 261 domestic abuse cases. We've introduced new training and improved ways to record information to help us intervene early and effectively. We've also expanded our support for customers, including victims of [domestic abuse](#), and added the [Not Alone](#) text messaging service as part of our [mental health support](#).



## Tenant Satisfaction Measures - South & West



50%

Satisfaction with SNG's approach to handling anti-social behaviour - social rent and shared ownership



11.4%

Anti-social behaviour cases opened per 1,000 homes (including any hate incidents)



N/A

Anti-social behaviour cases that involve hate incidents opened per 1,000 homes (not categorised in this way for 2023/24)



# Reliable services

## Tenant Satisfaction Measures - South & West



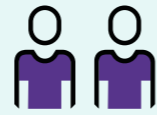
**63%**

Overall satisfaction - social rent and shared ownership



**68.9%**

Satisfied that SNG keeps tenants informed about things that matter to them - social rent and shared ownership



**72.3%**

Agreed that SNG treats tenants fairly and with respect - social rent and shared ownership



## Listening to customers

Overall satisfaction among customers across South & West this year was 63%. We want you to rely on our services and find them easy to access, so we're focusing on your feedback and making improvements.

We've launched a new 'anniversary' survey for all customers to fill out once a year, in the month you started your tenancy. This lets you share your thoughts on all aspects of our service.

We've organised our teams to be more local, so our housing and property staff can work better together to create neighbourhoods that people are proud of.

With nearly 1 in 4 customers aged over 65, and many others with additional needs, we're focusing more on providing extra support where it's needed - and on understanding customers better so we can tailor our services.

To help those who prefer not to contact us directly, we've also invested in digital services. We've added a virtual assistant and web chat to our website for quicker answers.

By the end of the year, our My.Sovereign portal had over 33,000 registered users, and we've added new features like 'View My Documents', so you can download rent letters and service charge statements online.

Left: Members of a gardening club, Newport



# Reliable services

## Complaints

We welcome complaints as a chance to put something right but also to improve our services to others. You can learn about our [complaints policy and process](#) on our website.

This year, complaints increased, mainly about repairs and our communications. We've made some changes to address this. We now assess high-risk complaints early, like identifying customers who need extra support, so we can resolve issues faster. Open complaints also decreased by 61% after we centralised our complaints services in September 2023.

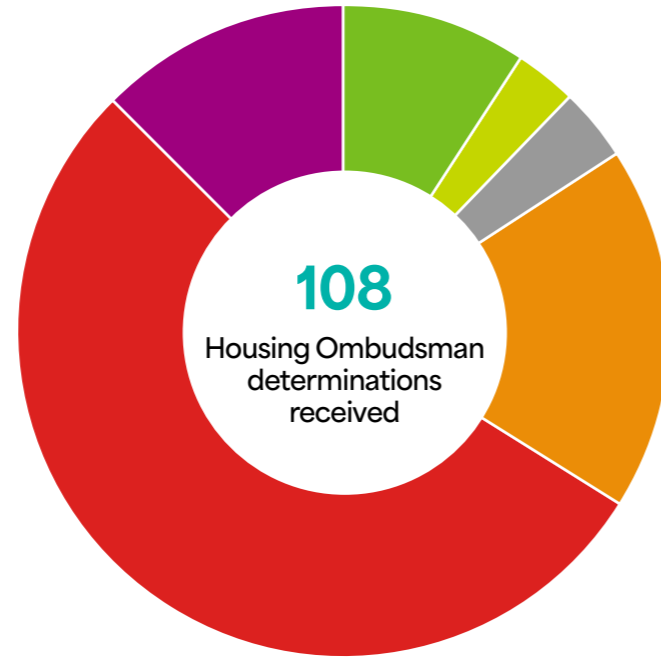
Almost all complaints were resolved at the first stage of our process, with only 11% needing to go to Stage 2. Of those, only 108 went on to the Ombudsman, where 75% had an adverse finding - just 1.7% of all complaints.

You can see more details in the chart on this page. This year, for the first time, we are also publishing a separate more detailed [complaints report](#) for customers that explains more about how we're improving the service.



**“The first response team were amazing. I was very stressed but they even had time to talk to me after, once things were made safe for me. The care and telephone contact from Craig... keeping me up to date, was also very good.”**

### Ombudsman complaints breakdown - South & West



<span style="color: green;">●</span> No maladministration	10
<span style="color: yellow;">●</span> Reasonable redress	3
<span style="color: grey;">●</span> Outside jurisdiction	4
<span style="color: orange;">●</span> Service failure	19
<span style="color: red;">●</span> Maladministration	57
<span style="color: purple;">●</span> Severe maladministration	13

**6,941**

Number of complaints received

**38**

Number of complaints received via the Housing Ombudsman

### Tenant Satisfaction Measures - South & West



**25.9%**

Satisfied with SNG's approach to handling complaints - social rent and shared ownership



**107.7**

Stage 1 complaints per 1,000 homes - social rent



**49.6**

Stage 1 complaints per 1,000 homes - shared ownership



**11.5**

Stage 2 complaints per 1,000 homes - social rent



**7.8**

Stage 2 complaints per 1,000 homes - shared ownership



**55.1%**

Stage 1 complaints responded to in time (10 working days) - social rent



**49.3%**

Stage 1 complaints responded to in time (10 working days) - shared ownership



**28.4%**

Stage 2 complaints responded to in time (20 working days) - social rent



**22.2%**

Stage 2 complaints responded to in time (20 working days) - shared ownership



# Involving customers

Customer scrutiny is vital as it lets you dive deep into service areas that need more attention. We had **1,171 engagements with customers across SNG this year to gather and act on your feedback, and to use your influence across our business.**

These opportunities included involvement in our Resident and Board Partnership, Scrutiny Co-ordination Group, Youth Panel, Local Panels in London and Hertfordshire, and more informal engagements across our local communities.

This year, customer scrutiny focused on:

- Damp and mould
- Decant policy (for when we need to move customers out of properties for major repairs, regeneration etc)
- Our Homes and Place Standard
- Repairs and first time fixes

## New Customer Engagement Model

Since the merger we've been working with customers to create a new engagement model. Our goal is to make it easier and more meaningful for you to give feedback and influence our services.

TPAS, the tenant engagement specialists, led this work and we'll start bringing in the new model over the next year. Developing the new framework was built on:

- **5,291 responses to our customer survey**
- **9 workshops for our colleagues and customers, with 84 people attending, and**
- **375 responses from our colleague survey**

Thank you to everyone who gave us their views as we've used your feedback to shape our new customer engagement approach, which we started to share in September 2024.

### Tenant Satisfaction Measures - South & West



**51.2%**

Satisfaction that the landlord listens to tenant views and acts upon them - social rent and shared ownership

### Engagement across SNG

**5,291**

responses to our customer survey

**9**

workshops for our colleagues and customers

**375**

responses from our colleague survey





# Supporting people and local communities

## Helping customers boost income

We do all we can to support customers in boosting their income and accessing benefits they might be entitled to.

Highlights include:

- We've recovered £2.6m in welfare benefits for customers
- 4,635 fuel poverty interventions, supporting our customers through winter heating vouchers and winter warm packs
- 8,479 interventions to help customers on financial and digital inclusion

In response to the continued impact of the rising cost-of-living, we've invested a further £1.5m through our Customer Support Fund. The fund has provided a range of additional services and support for thousands of customers, including grants for essential items, debt advice, business and enterprise support, and mental health text support, as well as a carpet grant.

We launched a new debt service in April 2023 - supporting 192 customers to address debts and saving each household an average of £501.

## Supporting residents through our funds

In addition to the £3.5m we've invested into communities, we secured £2.4m in external funding from a range of funders including the National Lottery Community Fund, Hampshire and Isle of Wight Community Foundation and The Belgrave Trust. We also extended our Skills 4 Work programme, funded by UK Shared Prosperity Fund.

This year we successfully completed delivering the SNG #iWill programme, working as a match funder on behalf of the national #iWill Fund, investing £450,000 to create opportunities for local youth initiatives. Grants of up to £10,000 were awarded to local 24 local organisations who helped create the projects across the South and South-West of England.

We've launched our new SNG #iWill Fund 2.0 this year, which will see £1m invested over the next three years to support youth services - with a focus on mental health and wellbeing.



## Tenant Satisfaction Measures - South & West



**53.1%**

Satisfaction that SNG makes a positive contribution to neighbourhoods - social rent and shared ownership



“The help I received was exceptional. I was made aware of things I had no idea existed and, if it wasn't for the help from your [Debt Advisor], I would still be struggling or, worse still, homeless. We are now looking forward to a brighter future.”

## Community highlights across SNG



**£3.5m**

Invested into communities last year



**£2m**

Spent through our Customer Support Fund



**£450k**

Invested in #iWill programme, about local youth social action



**£1.5m**

Additional investment to help customers impacted by the cost-of-living crisis



**£120k**

Support for 126 local mental health community programmes



**£102.3m+**

Social value generated through our activities



# Supporting people and local communities



## Supporting customers with employment and training

We've continued to work with customers to support them into employment and training – including becoming self-employed and setting up a business.

By promoting financial and digital inclusion we can also support customers in managing their finances, doing tasks online and improving their financial resilience. We had 8,479 interactions last year, helping to increase access to opportunities for customers.

Highlights include:

- 726 customers supported with employment
- Helped 329 customers get better paid work or a new job
- Provided 77 customers with business and enterprise support

## New Community Foundation

We're establishing our own Community Foundation, which will help us increase our investment in the communities where we provide homes. We'll use the Foundation to meet our commitment to invest £100m over the next decade.

We believe the Community Foundation will make a real difference to people and we'll be developing the plans for its launch during 2024/25 – working with customers, the Foundation's new trustees, SNG colleagues and wider partners.

**Left:**  
'Tea and tech'  
training event for  
older customers



# Building new homes

## New homes coming soon

During the year, residents moved into new social rent, affordable rent and shared ownership homes in many areas, including a new community at North Abingdon and apartments for social rent on the site of the derelict Carriageworks in central Bristol.

We also set up an Investment Partnership with housebuilder The Hill Group, called the Sovereign Hill Partnership (SHP). Initially SHP is engaging with communities in parts of west Basingstoke to create a plan for the future, improve the area, and increase the opportunities for everyone who lives here. We want to bring additional investment to the area to make it happen.

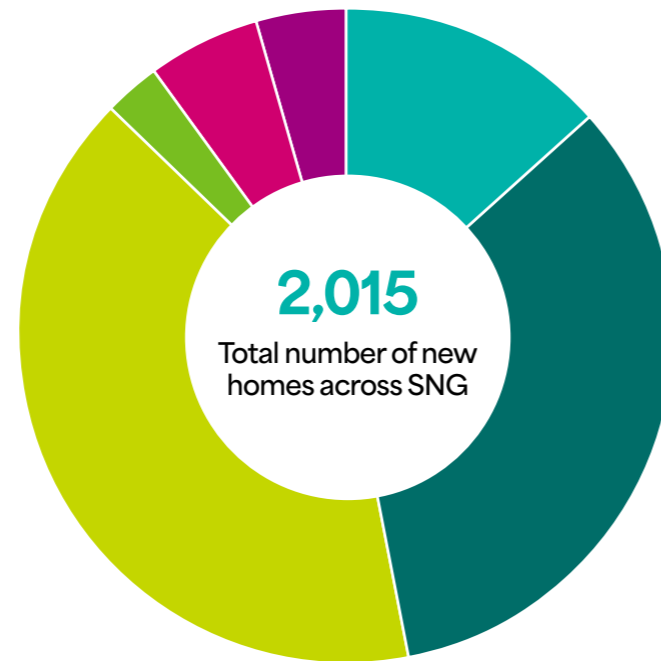
Our Homes and Place Standard marks our commitment to building and maintaining good quality homes and better places to live. We are now scoring existing homes against the Standard to inform how we replace or invest in these (such as through energy-efficient 'retrofit' work). New homes will also be carefully designed to be flexible and adaptable into the future, as well as being comfortable and cost-effective for customers with a low environmental impact.

Six new social rent homes at Nexa Fields near Exeter are the first in the country to come with a five-year zero bills guarantee, and further bill security by having air source heat pumps and super insulation.

Other sites with new homes underway and coming soon include:

- 170 in Exeter at Heritage Green and Moonhill Rise
- 353 in Gloucestershire at Brooklands and Cleve Wood
- 12 in Wiltshire at Stanton Field
- 18 in Weymouth at Nicholas House
- 86 in Devon at The Oaks, Chudleigh and Church Walk, Newton Abbot

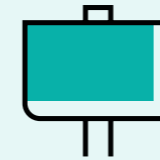
## Breakdown of homes built this year



Tenure type	No. of new homes across SNG
Social rent	272
Affordable rent	676
Low Cost Home Ownership	814
London Living rent	54
London affordable rent	110
Market sale	89
<b>Total</b>	<b>2,015</b>

The demand for affordable homes is rising, so we are committed to building more new affordable homes as well as continuing to invest in our existing ones.

## Highlights



**2,015**

Number of new homes built



**'Zero bills'**

UK's first 'zero bills' homes at Nexa Fields near Exeter



**64%**

(meaning 'very good') SNG average of Homes and Place score





# Our finances

While Network Homes and Sovereign merged on 1 October 2023, we prepared our financial results as if we were a combined organisation at the start of the financial year.

We've remained financially strong despite the current economic pressures and continue to be attractive to investors. This means we can continue to provide affordable homes, improve services to customers and plan for future development.

Across SNG our total operating surplus was £171.5 million (in 2022/23 it was £163.1 million). We made a net surplus of £62.9 million (in 2022/23 it was £71.3 million across Sovereign and Network Homes). Our turnover was £707.8 million (in 2022/23 it was £691.3 million) and our operating margin was 21.1% (in 2022/23 it was 19.5%).

If you want to know more about our finances, including director payments and management costs, you can read our full [Financial Statements 2023/24](#).

We hold the highest G1 rating from the Regulator of Social Housing for governance and a V2 rating for financial viability. This shows that we are successfully meeting governance requirements and effectively managing the risks associated with a large pipeline of affordable homes, building safety challenges and other investment requirements for our existing homes.

## Highlights



**£171.5m**  
Operating surplus



**£62.9m**  
Net surplus



**£707.8m**  
Turnover



**21.1%**  
Operating margin  
(19.5% last year)

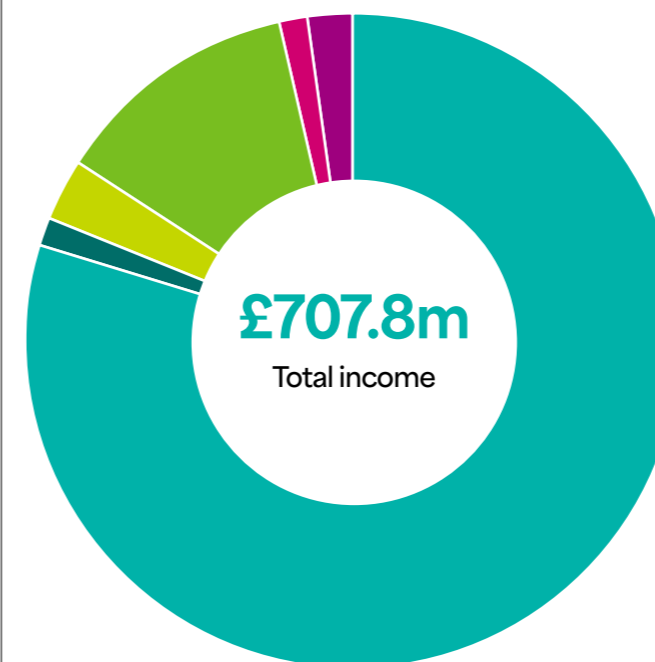


**£510.2m**  
Received in rent  
across SNG



**£215.7m**  
Spent on repairs  
and maintenance  
across SNG

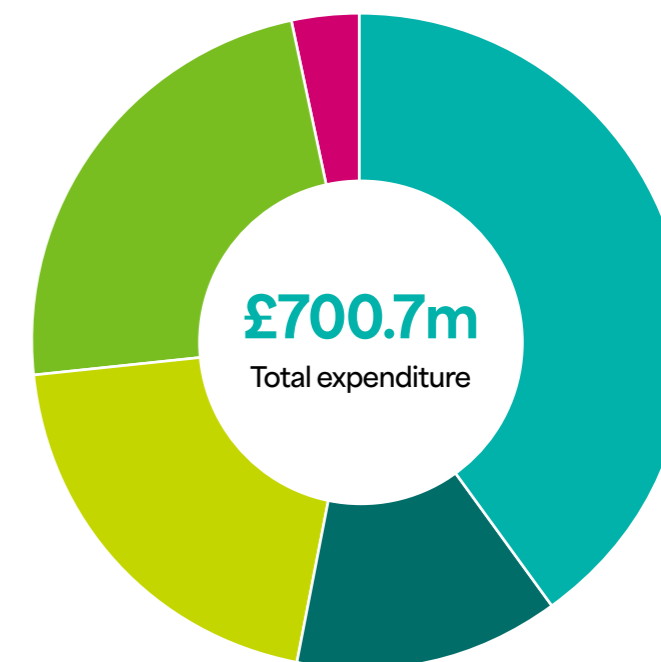
## Summary of where SNG income came from



SNG Income	£m
Social housing income (rent, service charge and grants)	566.2
Other social income*	9.6
Non-social income+	20.4
Shared ownership first tranche sales	87.6
Open market sales	10.2
Private rent	13.8
<b>Total income</b>	<b>707.8</b>

\* Other social income includes fees from agency contracts and supporting people contracts  
+ Non-social income includes rent from commercial properties, rent from student accommodation properties, and income from construction services

## Summary of where SNG income was spent



SNG Expenditure	£m
Social housing costs	280.5
Cost of properties sold	91.4
Loan interest payments	142.7
Depreciation and other costs**	163.5
Non-social costs++	22.6
<b>Total expenditure</b>	<b>700.7</b>

\*\* Depreciation and other costs include depreciation charge and costs relating to agency and supporting people contracts  
++ Non-social costs include costs incurred for the construction contract and commercial activities



# Our finances

## How we use your rent

Your rent funds a wide range of services: from managing and maintaining your home, to covering rent losses and paying interest on our loans. This year, we received £367.4 million in rent from the homes we manage across all the former Sovereign areas.

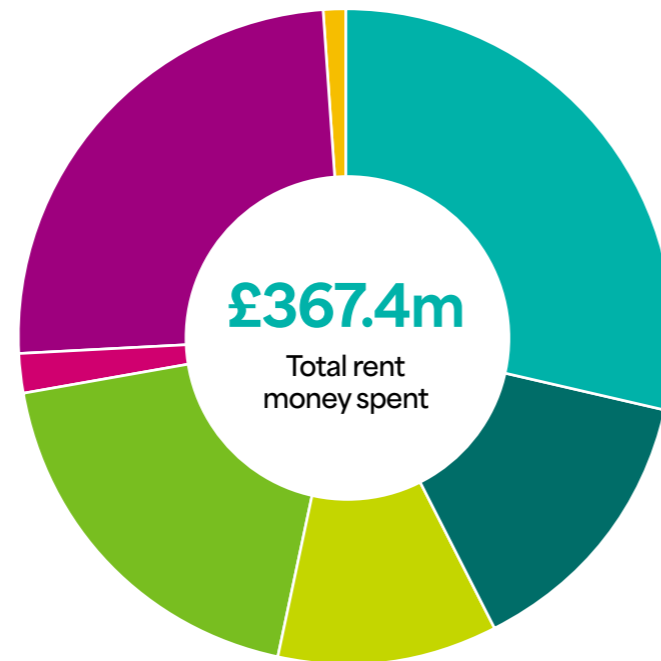
Of this money from rent, £106.7 million was spent on housing management and administration, and £104.6 million on repairs and maintenance. This table on the right gives a breakdown of exactly what we used your rent for in 2023/24.

## Impact, sustainability and value for money

We aim to provide homes that people love for generations. We're also committed to reducing our environmental impact while positively contributing to local communities. For more details on this, visit the [Impact and sustainability](#) section of our SNG website.

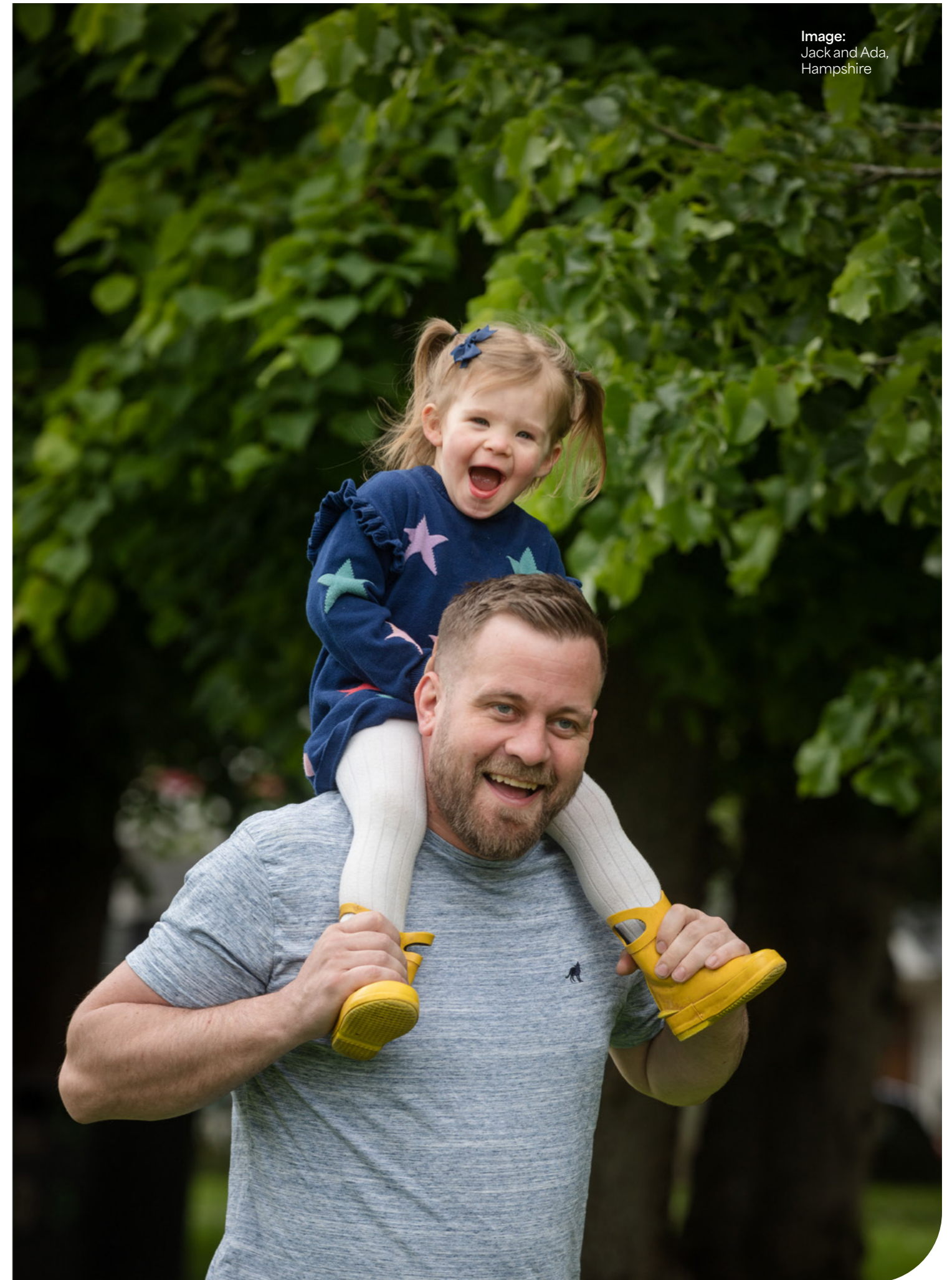
We also focus on delivering value for money. By constantly reviewing our services, we make sure that your rent and service charges are used efficiently to provide high-quality, reliable services. Our annual Value for Money (VFM) statement outlines our approach and is available on pages 20 to 27 of our [2024 Annual Report and Financial Statements](#).

### What we used your rent money on across South & West



Type of spend	%
Housing management and administration (inc. unrecovered service charge expenses)	29
Routine maintenance (eg. day to day repairs)	14
Planned maintenance (eg. compliance programme)	11
Major repair (capitalised repairs eg. replacement of kitchens, bathrooms, boilers, roofs, etc)	19
Payment for leasing properties	2
Interest we pay on loans	25
Reinvested (contribution towards developing new homes)	1

Image: Jack and Ada, Hampshire





Sovereign Network Group  
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Basing View  
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**Keep in touch**

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