

**Residents' annual
performance report**
2020/21



Introduction

I'm a great supporter of Sovereign. I like to see myself as a critical friend – not blind to its faults but acting as a link between the organisation and other residents.

This report is one way we share information about Sovereign's performance and activities with you, including how residents are helping to shape its services and plans.

The past year was more challenging than any of us expected. Our communities rallied around to support each other, and I'd also like to thank employees for their efforts in such difficult circumstances.

There are lessons for Sovereign to learn of course and getting 'back to normal' isn't going to be quick or easy. We can't wish away the catching up – or forget how many of us need the organisation's support, now more than ever. This report covers both areas.

Looking beyond Covid-19 though, other big changes are coming – to Sovereign and to the country, in the form of ESG (Environment, Social and Governance) requirements.

I've felt privileged to help co-create the Homes and Place Standard, which sets out 58 criteria for Sovereign's new and existing homes. As these account for 95% of the carbon Sovereign produces, it's a massive part of where we've got to focus our ESG efforts. But value for money has to be factored in too and compromises will need to be made. Like I said, I'm not blind to the pressures Sovereign's under.

I've also been pleased to be involved in discussions about the need to upgrade existing properties. An enormous project has assessed the environmental condition of all Sovereign's homes, which will need to meet certain energy performance standards by 2035 and then be 'net zero' for carbon by 2050.

There will be some tough decisions ahead. My house, for example, doesn't look run down but has storage heaters which are very inefficient. They'll be replaced with air source heat pumps, and my insulation will be improved. That might be enough for now, but some other homes will be more complex to alter or cost too much to do so.

If we want people to take care of their homes and gardens and build a life, they also need to feel reassured about their long-term future. I think Sovereign is saying just that through these plans and investment: 'We've been around for 30 years, we want to be around at least 30 more, but we need your help. We need you to invest in your future too, by talking to us, giving us your time, your ideas and your support.'

It's my pleasure to be the conduit for that kind of message and bring others along for the ride. After all, there is no Planet B.

Joyce Ward
Chair, Resident and Board Partnership

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What we're about

Our core role is providing high quality homes and great service to our residents and customers.

We maintain existing homes, build new ones and offer a range of services - investing in individuals and communities.

We're not-for-profit, which means every penny goes back into our homes and services.

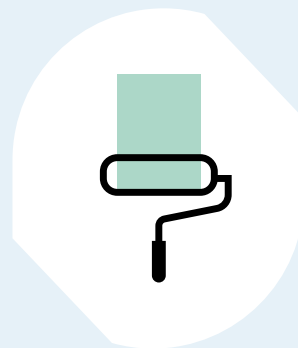
Following an in-depth assessment earlier in the year, the Regulator of Social Housing confirmed in July 2021 that we had maintained its highest ratings of G1/V1. This means that we meet its 'governance' requirements for how we're run and its 'viability' requirements.

The viability requirements include having the financial capacity to deal with a range of adverse scenarios - things like interest rate changes or increased costs.

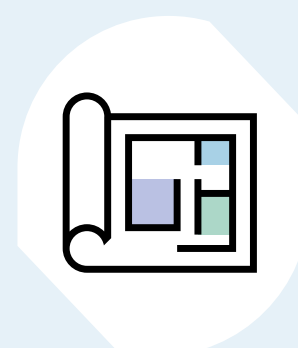
Our surpluses pay for our investments in existing homes and also cover the interest payments on our borrowings. We also borrow additional debt to build new homes for existing and new customers. At the end of March 2021 we had £1.9bn of net debt. This is effectively our available financial capacity for future growth, of which £719m is cash and committed facilities (cash in our bank accounts or overdraft facilities), which is more than sufficient to meet our short and medium-term plans.

The rest of this report shares more summary performance and other information on a range of key activities.

You can also find details on all our services, governance and finances in our full [Annual Report and Financial Statements for 2020/21](#).



Invested **£102m** into maintaining and improving existing homes



Invested **£216.5m** into building 1,099 new homes - 96% of them affordable to rent or buy



Attained **the highest ratings of G1/V1** from the Regulator of Social Housing for governance and viability



Invested **£4.72m** in our communities - with every £1 delivering £10 into those areas in terms of extra social value from our partners, contractors or other third parties

We're not-for-profit, which means every penny goes back into our homes and services.

Giving great customer service is really important to us but, like many businesses at the moment, we're sometimes finding it hard to provide the level of service that we're committed to.



86.6% repairs right first time



Almost **190,000** repairs carried out during the year



Over **77,000** repairs carried out during lockdowns



99.99% of homes met the Decent Homes Standard

Investing and maintaining our existing homes

Last year was unprecedented in terms of the issues our customers faced.

And there were challenges for our trades teams too, who carried on working throughout the year to keep people safe - attending almost 190,000 repairs.

While Covid-19 meant we couldn't complete some planned repairs or improvements as it just wasn't safe to do so, we're replanning them. And, despite the restrictions caused at times by the pandemic, we spent over £102m on our existing homes and were still able to carry out a range of planned investment works.

These included replacing over 2,000 outdated gas boilers and electric heating systems with air source heat pumps or other more energy-efficient products. This is better for the environment but, even more importantly, means residents have more comfortable homes which are usually cheaper to heat and run.

During 2020/21, a resident-led group mapped the experience for those who pay a service charge for work carried by external management companies (EMCs) rather than Sovereign or its contractors.

This can be when leaseholders have appointed or set up a separate organisation to carry out grounds maintenance or cleaning of communal areas. It can also happen if a developer appoints one company to carry out a service for all the blocks and homes across an estate, where there's a mix of private owners and homes owned by housing associations.

The group recommended 13 improvements, including being clearer upfront with relevant customers about what an EMC is and does. Customers also need clearer information on what things they need to report where.

Making homes safer

Keeping on top of essential emergency works was a top priority over the year, making sure we kept people safe even during the various lockdowns.

We also delivered safety programmes on our six key compliance areas: gas and electrical safety, asbestos and legionella testing, lifts and fire safety.

Work on fire prevention and remedial work continued, with a particular focus on our taller buildings. We'd like to thank all the residents involved for their support on this work, despite the extra issues and complexity that Covid-19 and safe working restrictions added to this.

Like housing associations and organisations across the country, fire safety work will continue to be a priority for many years, reflecting the national issues involved.

We've also invested in new roles and teams dedicated to fire safety activity as we know there's more to do.

100%

of fire risk assessments completed

£9.7m

invested in fire safety

100%

of lifts with an in-date inspection

5,188

five-year electrical checks carried out

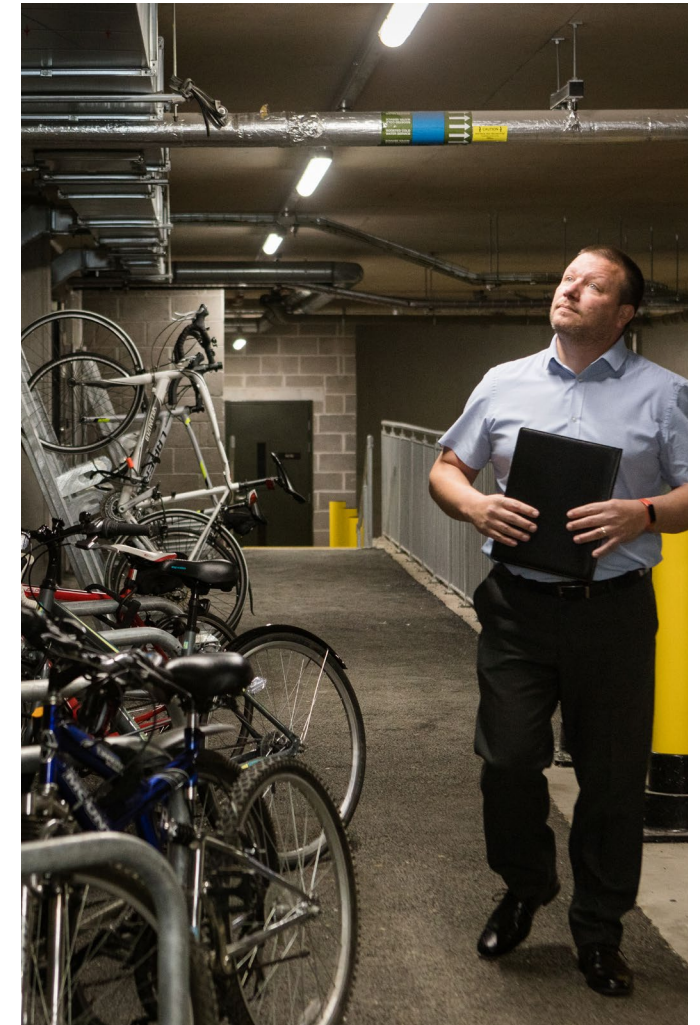
99.99%

of annual gas checks achieved

1,000

evacuation plans for older or vulnerable in flats

Fire safety work will continue to be a priority for many years, reflecting the national issues involved.



Despite the extra difficulties of coronavirus restrictions, we continued to relet our homes throughout the year.



Changing the way we let homes

2,850

lettings completed

In October 2020 we moved away from fixed term tenancies for all rented homes except those with four or more bedrooms – converting 9,000 households to assured lifetime tenancies.

People's circumstances tend to change more in these larger homes, such as children growing up and moving out. This means they're more likely to want to 'right size' – and we can offer these larger homes to other families who need them.

661

mutual exchanges

During the year, Covid-19 also meant we needed to offer a much more digital offer for people looking to move: introducing key safes and DocuSign – which allows customers to complete forms and sign documents like tenancy agreements on their mobile phones.

We also moved to video walkthrough viewings, sending a private link to customers to watch the video via YouTube. This means they can view it as many times as they like or share it with wider family. We now include room measurements in the videos and we're piloting the use of floor plans to support these virtual viewings too.

23

Housing First homes for long-term homeless

Despite the extra difficulties of coronavirus restrictions and people needing to delay moves if they were shielding or self-isolating, we continued to relet our homes throughout the year.

In January we also launched our 'Tenancy ready' web pages, which guide and support those looking for housing to get themselves in the best position to take on a tenancy.



Building for the future

We provide high quality homes at below market rates, so that our customers and communities can thrive.

This creates more rented homes for those who need them and new home ownership homes for those who'd like that option.

We also build a small number of properties for sale – any money we make from this is ploughed back into other homes and services.

- Over the year we built 1,099 new homes – 434 for affordable rent and 151 for social rent (government grants are no longer available to build homes for social rent).
- On average, our affordable rent homes are 75% of the cost to rent privately in the same area.
- On average, our social rent level general needs homes are only 57% of the cost to rent privately.

- We also helped 474 new individuals, couples or families get a foot on the housing ladder through new homes for shared ownership, including in Bristol, Basingstoke, Hart, Stroud and Dorset.
- And we built 34 homes through joint ventures with developer partners and 6 homes for sale to new owner-occupiers.

In 2021/22, a customer-led exercise will be mapping and investigating the experience that customers have of shared ownership staircasing (buying more shares) and our resale service, as well as what it's like for someone buying a new home from us.

Supporting residents

Last year saw a huge surge in requests for our advice and support.

The economic effect of coronavirus was that people were made redundant, furloughed, had reduced hours or saw their income slashed if they were self-employed.

Others couldn't work because they were shielding or self-isolating while some also struggled with benefit issues.

The pandemic also took its toll on people's mental health as well as the restrictions leading to a big increase in reports of domestic abuse – 160 cases: a 107% increase on the year before.

If you need support on any of these issues, please check out our website or get in touch. We can assist you to access the help you need.

Ways we supported residents

- We made 100,000 customer check-in calls during the first lockdown
- We continued with 4,000 weekly scheme checks, even at the height of the pandemic
- Our Tenancy Support team made 800 calls a month to customers and received referrals from around the business
- Our independent Money Matters service helped people to make better money management decisions and saw £31,000 of debt repaid or written off
- Our Income team supported 700 people with Universal Credit accounts
- We issued £50,000 of support vouchers to nearly 1,000 households affected by Covid-19
- We made 644 fuel payment vouchers available to those in need
- We created a new partnership with the domestic abuse charity WomanKind, and supported 59 women over the year

Our employment and training support

- Gave advice and guidance to 1,944 residents
- Supported 327 customers into work or better work
- Gave 100 people tailored support or mentoring to start or grow their own business
- Supported 504 people in accessing our Digital Inclusion service to boost their technical know-how
- Provided 383 customers with equipment to get online – as well as other funding towards 'laptops for schools' programmes to help families struggling with home schooling

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Working alongside communities

Our Communities team work with groups and individual residents to improve their wellbeing and the quality of their lives.

And they help existing groups to develop their own thriving and resilient communities.

- At the start of the year we repurposed £200,000 of community funds to deliver emergency initiatives
- Our funding via Crowdfunder, The Good Exchange and the Greenham Trust, was multiplied many times over by external partnerships, creating £4.72m of investment in our communities: from food growing and gardening projects to health and wellbeing ones, from play facilities to schemes bringing residents together
- The first year of Your Community, Your Choice funding – which launched in Bristol and Abingdon, saw £80,000 split between a range of environmental and wellbeing projects voted for by members of the community

- 29 neighbourhoods took part in green ventures

- Our first environmental, social and governance (ESG) report will also be published later this year

You can read more about many of these projects [on our website](#) and in our 'Community grants: our impact' report, as well as a short film with more from some of the organisations we've worked alongside and funded.

Getting in touch

In March 2020, our Customer Contact team moved to working from home and continued to do so for most of the year.

We noticed that customers wanted to spend more time talking to us when they did contact us. These longer call times, plus the increase in non-emergency contacts between lockdowns when restrictions eased, also saw more of you turn to social media or email to get in touch.

We have plans to widen and strengthen these channels during 2021/22 so that more customers can get in touch with us this way.

During the year we also introduced a range of interactive self-help and chatbot tools to improve our service. For example, using self-diagnosis questions, our virtual assistant resolved about 1 in 4 queries about gas boiler problems – getting you back up and running without waiting for an engineer visit.

We also trialled video calls with a gas engineer. Again, this resolved about a quarter of the boiler and gas problems these customers had rung us about, without any need for a visit.

The video calls also partially resolved another 10% of issues – such as getting the heating running again temporarily but needing a follow up repair.

Don't forget there are lots of ways you can contact us. These include by email, direct messaging us on Facebook @askSovereign or by phone.

My.Sovereign.org.uk is a great channel to use too. This is the online home for everything to do with your tenancy: from making a payment or reporting a repair to finding out what responsibilities you have and what we're responsible for as your landlord.

Our websites also have accessibility and translation software available. Click the accessibility tools button at the top of each page and a toolbar will appear. This allows you to have the content spoken to you; change the font size, font and background colours; or translate the website into another language. Please get in touch if you need any other information in a different language or format.



Customer contact support this year

- Took over 450,000 phone calls
- Received 93,200 emails
- Had 86,700 contacts via social media
- Registered over 6,400 new customers on MySovereign
- Completed 291 gas boiler virtual assistant conversations in 10 weeks

Listening to our customers

We've adopted the National Housing Federation's 'Together with Tenants' charter, which sets out what you can and should expect from your landlord, and we have a new Customer Impact Strategy which will embed the six charter principles.

These include being more accountable, what happens when things go wrong, and giving residents a voice - enabling them to influence what we do.

Meeting customer expectations was particularly hard last year but we continued to gather feedback in a variety of ways.

We carry out telephone surveys to check how satisfied customers are with our performance on three key service areas: responsive repairs, anti-social behaviour (ASB) and complaints.

We also run four large-scale 'STAR' (Survey of Tenants and Residents) surveys a year. These are a standardised way for social landlords to check how they're doing and include asking about overall satisfaction, not just how customers feel after they've received a particular service.

Another measure we monitor is the effort we go to to get things right. During the year we moved from 'ease of getting in touch' to 'ease of getting an issue resolved'. While this is tougher, we think it's a fairer way to gauge how well we're delivering our service.

We aim to deliver quality services but realise that sometimes things can go wrong. Our complaints policy makes sure we take your issues seriously. We'll make it easy for you to let us know when something's gone wrong and we'll work with you to resolve your complaint.

After carrying out a thorough review of our complaints handling process, we've decided to fundamentally change the way we manage complaints and are bringing in a new 'case-management' approach at the moment. We're designing this to improve communications, reduce how long it takes to resolve things and improve the experience we deliver to our customers.

We realise that sometimes things can go wrong. Our complaints policy makes sure we take your issues seriously.

Customer satisfaction and complaints

- 85% satisfaction with repairs over the year
- 59% satisfaction with ASB - now increasing following changes from the resident scrutiny and with a new specialist team
- The pandemic severely hampered our ability to resolve complaints (44% satisfaction) but our new case-management approach should improve this
- 81% overall satisfaction
- 69% approval for getting things 'right first time' - up from 65%
- 3,388 complaints - over half were about how we'd communicated with customers or the actions we'd taken (or not taken)
- 13 complaints referred to the Housing Ombudsman - 6 upheld/partially upheld around service failures, 3 not upheld, 4 still being reviewed at year end

Getting involved

As well as feedback surveys, we have more formal groups of engaged residents within our governance structure. In addition to our Resident and Board Partnership and the Scrutiny Coordination Group, we have a new independent Youth Panel.



The Resident and Board Partnership

The Resident and Board Partnership (RBP) gives customers an opportunity to influence strategy, policies and service standards, as well as monitoring the quality and performance of services.

Their work during the year included developing the new Customer Impact Strategy; a revised approach to tenancies; providing feedback on the government's Social Housing White Paper; and giving a resident perspective on our approach to fire safety.

The Scrutiny Coordination Group

With more of us at home during the lockdowns, there was an unsurprising increase in reports of anti-social behaviour (ASB), so the Scrutiny Coordination Group made this the focus for one of their investigations.

Resident scrutineers carried out 33 phone interviews with customers, analysed 80 survey responses and spoke to 23 employees to look into how we manage instances of ASB, before making a series of recommendations – including updating our [website information](#) and making reporting easier.

The Youth Panel

Members of the new Youth Panel, set up in early 2021, have also given us a better insight into the perspective of our younger residents aged 19 to 25.

They shared their views on environmental, social and governance issues (ESG); building safety; future investment in communities; and testing our virtual assistant – which helps customers diagnose boiler problems.

You can read more about these groups on **MySovereign**, including how to get involved.



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