



Sage Housing
Annual Report
to Residents 2019



Building Solid Foundations

I am delighted to be able to share with you some key information on how Sage performed its landlord function during 2019.

As a relatively new organization which has operated for less than three years, we do not have significant data from previous years to share with you, but each year this report will contain more information about us and the services that we provide for you.

Looking back at 2019, I think it is clear that Sage began to deliver on its' promise to provide new opportunities for households on council waiting lists across England. In 2019 883 new rented homes were handed over by builders, and 832 of them were let to tenants nominated by local authorities. The rest were on offer to prospective residents. We also helped a further 289 households to make their first step into homeownership through the Sage shared ownership sales programme.

Our ambition is to significantly increase the number of new homes that we can let to tenants and offer to shared owners, over the next few years. During 2019 we signed agreements with our developer partners to purchase a further 3,550 homes bringing the total number of homes in the Sage pipeline to 6,607. For such a new organization, this is a considerable achievement.

Early in 2019 the Sage Board agreed that once homes were let and tenants had moved in, rather than seek to manage the homes ourselves we should identify an experienced, and respected national social housing organization. Such an arrangement would avoid long delays setting up new services and potential service gaps across the country. An existing national housing organization would provide a comprehensive service and could be in place relatively quickly. A competitive selection process led to us appointing Places for People (PfP) to provide management and maintenance services to residents in our rented

*The question read, "How would you rate your overall satisfaction with the service you receive from Sage"

homes. Places for People have a deserved reputation for providing high quality housing services across the country. Like Sage they are a Registered Provider and we both also share a commitment to quality. This partnership is a cornerstone of our approach to customer service and is beginning to deliver benefits to all Sage residents.

While Places for People provide most of the day-to-day service to residents, Sage continues to let all our homes. We also take the lead in ensuring that residents are engaged in developing Sage services. This is a key concern for me, and for the Sage Board. 2019 saw the initial steps being taken in developing an effective dialogue with residents and we made some useful progress. In the first months of the year we conducted an online resident satisfaction survey to find out how we were doing*. Although it was early days, we were pleased that 84% of residents were satisfied with the service they received from Sage when moving into their new home. Thanks to everyone who has contributed to our surveys. If you haven't yet, please do; we really are listening. Later in the autumn, with services taking shape and Places for People in place we introduced regular rolling quarterly resident surveys which are reported to the Board. Finally late in 2019 we launched a digital resident newsletter, @Sage. This is now produced each quarter and we plan to include residents' content in future editions.

2019 was the year when we put in place the solid foundations for delivering the homes and services that residents need and want. 2020 will see us build on these solid foundations.

Alison Thain
Chair



Letting our Homes

Throughout 2019 the Sage Lettings team worked closely with our local authority partners to house those in greatest need. All our homes are offered to local authority nominees, which ensures that we play our part in addressing local need. In 2019, we let 832 new homes:

2019 lettings in numbers:

55%

of our homes were let to those in work and 45% were let to those not in employment.

58%

of our homes were let to those aged 18-34

66%

of our homes were let to households containing children under 16

84%

of residents were satisfied with their moving-in experience

Housing Services

By the end of 2019 Sage had 1163 rented homes in management

Rental Units by Region	
East Midlands	243
East of England	396
Greater London	29
North West	131
South East England	229
South West England	9
West Midlands	98
Yorkshire & the Humber	28
Grand Total	1,163

Places for People (PFP) were appointed by Sage in June 2019 to manage all our homes in management. PFP's responsibilities are extensive, including carrying out repairs and compliance as well as housing management. Sage monitors how PFP perform and if we identify issues, we request corrective action. The performance framework we have in place includes key areas such as Anti-Social Behaviour (ASB), rent arrears management and complaints. As well as analysing performance data,

Sage also employs a small team who visit all our housing schemes, to make sure that they are well maintained. We also use information from residents (including surveys and complaints) to help us gauge how PFP are performing.

In summer 2019, Sage asked PFP to provide cleaning and landscaping services to all the schemes where this is required. This includes internal and window cleaning services across 33 sites.

Key Info

Rent arrears **4.34%**

Number of ASB cases reported **39**

Number of evictions **0**

Ensuring homes are safe and well maintained

New Homes

For the first 12 months after a new home is completed and handed over by a builder any problems that arise are the responsibility of the Builder. The Builder is expected to sort out any genuine defect that is reported in this 12-month period. Once the 12 months is over and all outstanding issues addressed, Sage and our agent Places for People, take on the responsibility for any new repairs.



Key Info: Tenants reported 311 defects in 2019, averaging 2.8 defects per property.

Repairs

For much of 2019 most of Sage's homes in management were still being maintained by the original builder. Consequently, the number of repairs carried out by Places for People was small. Of the 280 homes where Places for People had responsibility for repairs, there were 44 reports of problems and 75 repairs carried out.

Total of Repairs & Priority		
	# of Repairs	% Completed on Time
Emergency	34	97.06%
Routine	41	80.49%
Grand Total	75	88%

The small number of completed repairs at year end were too low to justify undertaking a satisfaction survey. We plan to begin these surveys in 2020.

Safety and Compliance

Places for People commenced the inspection and servicing of gas installations and appliances during 2019. By the end of 2019 we had 1163 properties with a gas installation. Each of these need an annual inspection. Places for People were able to ensure that 99.8% of the required gas service inspections were completed. The 0.2% that did not have an up to date certificate was

due to repeated refusal of entry by the resident. The outstanding inspections were completed in early 2020.

We have specific compliance responsibilities for flats in blocks. We have carried out fire risk assessments on all the communal spaces and units of the blocks we are responsible for.



Value for Money

Sage is small but growing fast. We do not have decades of data to compare to our current performance but over the next few years we will be doing all we can to improve the organisations efficiency and so become more effective.

We have set out to provide homes and deliver services to residents in new and innovative ways. So, for example all the homes let by Sage up to the end of 2019 have been bought without any support from government, or other public subsidy. All our homes are new and meet modern building standards. All our homes are let to households nominated by local authorities and when we let a home, it is fully carpeted, which is rare for a regulated housing

organisation. Our partnership with Places for People helps us deliver a high quality and efficient service. These are some of the factors that drive our costs and provides some context for our approach to efficiency and wider value for money.

We will also assess:

- **Opportunities to obtain better value from the contractors and consultants with whom we currently work**
- **How new and different approaches to delivering services could provide better resident experiences and potentially reduce our fixed internal costs.**



The average rent per week in 2019 was **£136.46** in 2018 it was **£126.93** an increase of **7.5%**



We spent **£23,909** on repairs in 2019, an average of **£85.39** per property.

Listening to our Residents

Understanding what matters to residents is essential if we are to know what is working and what isn't.

All successful companies do this using different approaches. Although we have introduced some tools to measure resident opinion and implemented new

communications channels, we would like to develop other mechanisms and create new opportunities for residents, both individually and collectively to engage with Sage and influence our thinking. We will be consulting with residents early in 2020 asking for your opinions about how resident engagement should work at Sage. We will build our engagement ideas and the plan from your feedback.

Gauging Resident Opinion

We introduced quarterly surveys in the autumn of 2019. These surveys are sent to residents who have recently requested one of our services. The information provided in these surveys by residents gives us useful feedback on lettings and defects and have led to changes and service improvements.

What we learned:

We have continued to survey residents throughout 2020 which will allow us to compare how our service is progressing, ensuring that we make changes that benefit our residents.

We also introduced a quarterly digital resident newsletter in November 2019, which provides information about Sage housing and maintenance services but also general information that might be helpful.

84%

Of residents were satisfied with the service we provided to those not in employment.

87%

Of residents would likely recommend Sage to a friend or family member



Our residents were happy with the service they received, and the speed in which their queries were dealt with by Sage



Our residents were impressed with how quickly they were able to move in, and how simple Sage made the process for them

Helping people into Homeownership

In addition to providing rented homes Sage has created a team who provide opportunities for households to get on the first rung of the home ownership ladder. During 2019 Sage successfully helped a total of **394 purchasers make that first step.**

Our Homes

We're acquiring more homes every year. We want our customers to feel happy and confident moving into a Sage home and that's why we will continue to listen to our customer feedback and continue to enhance our services.

Key Achievements in 2019



We sold 289 Homes through Shared Ownership

87%

Shared Owners were satisfied with Sage when moving into their new homes.



We answered 81% of calls from homeowners on their first attempt



Our first Shared Owner stair-cased to 100% to become an outright homeowner

How we Manage our Services for Shared Owners

We manage all Services for Shared Owners in house and we offer a range of dedicated services from the moment you start your journey with us.

Digital Services

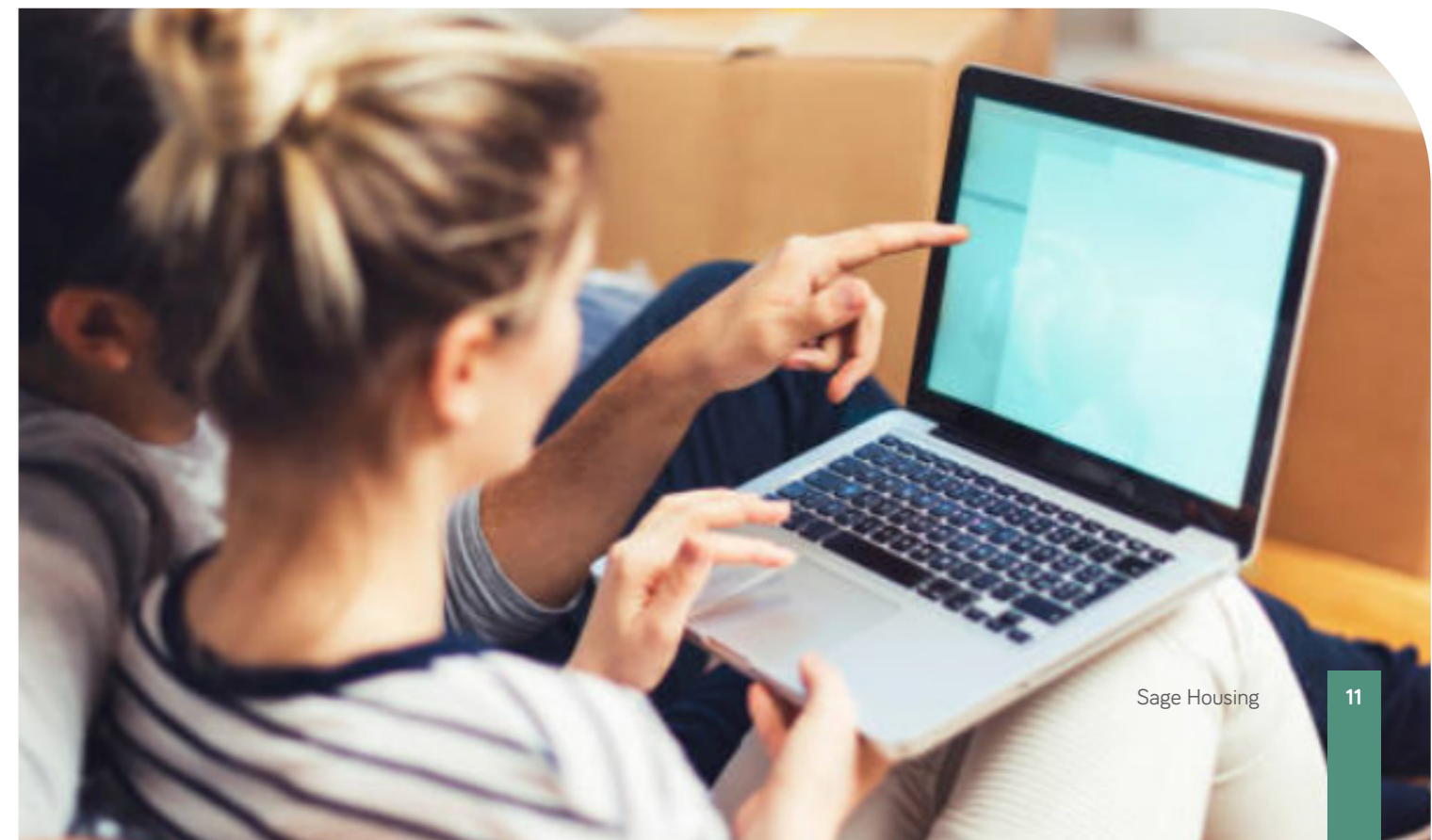
In June 2020 we launched our online my sage home portal, which is a digital platform for residents to view their welcome packs, leases and other documents.

The portal also allows our Shared Owners to:

- Set up an online direct debit
- Report defects and communal repairs
- View all leasehold related guidance and information

69%

Of households registered and using the my sage home portal, which is fantastic!



Glossary of Terms

- Shared Ownership:** A system by which the occupier of a property buys a proportion of the property and pays rent on the remainder, typically to a local authority or housing association.
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- Staircase:** A process where an owner of a Shared Ownership property purchases further shares of the property from the housing association who owns the remaining part.
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- InHouse:** Without assistance from outside the organisation; internally.
.....
- Anti-Social Behaviour:** Acting in a way that causes or is likely to cause alarm or distress to one or more people in another household.
.....
- Portal:** A website allowing a customer immediate access to a business's services and content via a user login
.....
- Direct Debit:** An instruction from a person to their bank or building society authorising the organisation they want to pay to collect varying amounts from their account – but only if advance notice of the amounts and dates of collection is given.
.....
- Leasehold:** Leasehold means that you own the property, but the land upon which the property is built is owned by the freeholder. This gives you the right to occupy the property for as long as the lease is valid. Freehold, on the other hand, means that you own the property and the land upon which the property stands.

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