



Customer Annual Report

2025-26 | AFFORDABLE AND SOCIAL RENT

Welcome



This year, Sage Homes continued to focus on improving customer satisfaction for our affordable and social rent customers. We listened to your feedback, and we worked with you to put in place major improvements in how we deliver our services.

Throughout this report, you'll learn more about these improvements, including the introduction of Key Customer Information to help us respond to individual needs, how our Homes and Communities Officers work with you and how tailored communications are making it easier to understand information about your home.

We expanded our Customer Care Centre in Northampton and our teams in the field to better support you. We also made changes to give you more choice and control about how we communicate with you, and changes to make sure our communications are clear and easy to understand.

We're rightly proud of these improvements but we aren't complacent. We know that sustaining and improving our performance needs an ongoing commitment.

That's why we welcome working with customers through our Customer Scrutiny Panel. The panel continues its important work as our 'critical friend' leading Insight Groups, which help us hear directly from you. This year we welcomed two new customers as panel members who bring fresh perspectives and new experience.

I'd also like to recognise Julia Porter, a Sage Board member since September 2024, who became Chair of the Customer Scrutiny Panel (CSP) in September 2025. As a strong champion of the customer voice, I'm really pleased to be working alongside Julia to further strengthen how customer insight shapes our services.

By listening to your experiences and acting on your feedback, I look forward to seeing further improvements in our performance in the year ahead.

One thing you can be confident of is that our behaviours of being responsive, respectful and responsible will continue to guide everything we do. These behaviours underpin how we engage with customers, respond to concerns and take ownership of the things that matter most to you and your home.

Finally, thank you to all customers who have taken the time to give us feedback by filling in surveys, taking part in Insight Groups or being part of the Customer Scrutiny Panel (CSP). You can read more about the CSP's work on pages 10-11.

Cedi Frederick

Chair of the Customer
and Assets Committee



A Sage family in South Yorkshire

2025-26 Sage group highlights



76%

overall
satisfaction
with Sage
services

👍 5,897

surveys completed by customers in 2025, providing valuable feedback

★ 269

Sage customers participated in 17 Sage-funded community events

🏠 1,735

homes let (more than 33 families in a new home every week)

🤝 29

hours of customer engagement across all sessions

💬 14

customer engagement sessions (including Insight Groups, Customer Scrutiny Panel sessions, Voice of the Customer events and Tech Talks)

💰 £700

saved by each customer per year due to energy efficient homes*

💡 132,735

customer enquiries resolved (about one every 51 seconds)

About this report

This report covers the calendar year, from 1 January - 31 December 2025. However, the customer satisfaction, building safety and landlord management statistics quoted (which form part of our annual Tenant Satisfaction Measure (TSM) reporting), cover the period of 1 April 2025 - 31 March 2026.

Throughout this report you'll see quotes from customers about the services they receive from Sage. While all quotations are genuine, in some places, for anonymity or to protect identity, we've changed customers' names.

* 98% of Sage homes are rated EPC A or B. Based on Rightmove's latest Energy Bill Estimates July 2026, a typical 3-bed semi-detached house rated EPC B, may have annual energy bills around £700 lower than a comparable EPC C home, although actual savings will vary depending on property type and energy use.

You said...

We did...



You said:

Our repairs service needs to be quicker and more reliable



We did:

We introduced a Repairs Action Plan and launched video-call triage, so we can see the issue, send the right team, and arrive with the right equipment first time. Read more about the Repairs Action Plan on page 26.

You said:

It wasn't clear who your local team is



We did:

We created a new [webpage](#) where you can quickly find your local Homes and Communities Officer. We also added their details to the 'Manage my home' section of your online account on My Sage Home. They're patch-based, so support is more local than ever.

You said:

You wanted to speak to your local team, but in-person wasn't always convenient



We did:

You can now request a video call with your Homes and Communities Officer through My Sage Home, so it's easier to talk things through and stay updated.

You said:

You enjoy community events, but wanted fewer drop-ins and more purposeful support that fits your busy lives



We did:

We delivered our highest number of events ever, shifting to more focused online clinics, door-knocking and site visits led by our Community Safety and Homes and Communities teams. Read more on page 20.

You said:

You weren't sure who your managing agent is, or what they handle compared with Sage Homes



We did:

We improved our systems so you can check My Sage Home to see who your managing agent is, what they're responsible for, and how to contact them. Read more about the Managing Agent Action Plan on page 26.



A Sage customer in Cambridgeshire chats with her Homes and Communities Officer

BEING THERE FOR YOU

What you say about us

We know the best way to improve is to listen to what you say. You've shared your experience of our services and how to make them better through lots of different ways over the past year.

We've continued talking to you directly, through our Customer Insight Groups, run by members of the Customer Scrutiny Panel. In 2025, three Insight Groups heard your feedback on topics including customer safety, the 'Voice of the Customer' and managing agents. Your feedback helped us to understand what's working well, where we need to improve, and what we should do next.

Customer surveys provide some of our most valuable feedback, helping us understand the experiences of a wide range of customers. We also run specialised Tech Talks, where customers share their views on our technology, including My Sage Home, your online account. We combine these insights with feedback from phone calls, emails and other customer interactions to help improve our services.

"I was treated with support and understanding, felt listened to. The lady I spoke to is lovely, easy to talk to, professional, respectful, and caring. Sage as a whole have been great in all aspects."

- Abigail, Lancashire



70%

satisfaction that their landlord listens to tenant views and acts upon them



85%

treats customers with fairness and respect



We've expanded capacity at our Customer Care Centre in Northampton this year, with the team resolving more enquiries than ever before

BEING THERE FOR YOU

Ready to respond

We're here to talk, whenever you need. You can report communal repairs, community safety issues or chat to us 24/7 through My Sage Home, your online account.

Out and about in your neighbourhood

In response to feedback from our Customer Scrutiny Panel, we created a [new page](#) on our website that shows who the Homes and Communities Officer is for every part of the UK. This helps customers understand who will be looking after their community.

A more local, community-focused service

Our Homes and Communities Officers work in dedicated local areas, so they can get to know the communities they serve and build relationships with customers, local agencies and community organisations.

Following a customer suggestion, you can now request a video call with your Homes and Communities Officer through My Sage Home, making it easier to stay in touch and discuss any issues or concerns you may have.



73%

calls answered within
60 seconds



132,735

customer enquiries
resolved by Sage this year

BEING THERE FOR YOU

Meet your team

Our friendly, expert team is ready to help with your queries, right across the country. Each of our Regional Housing Managers (RHMs) is supported by a team of Homes and Communities Officers (HCOs). They're the first port of call for all things relating to your tenancy or neighbourhood.

North & Midlands ■

Olivia Stinson
Regional Housing Manager

Jodie Salter:	Cheshire, Lancashire
Janet Rouse:	Derbyshire, Shropshire, Staffordshire
Toni Starkey:	Derbyshire, Shropshire, Staffordshire
Stuart Davies:	Leicestershire, Lincolnshire, Nottinghamshire

Home Counties & East Anglia ■

Felicity Patten
Regional Housing Manager

Dina Norris:	Staffordshire, Warwickshire, West Midlands
Randford Williams:	Northamptonshire, Warwickshire
Christine Giles:	Cambridgeshire, Huntingdonshire
Sarah Stevens:	Norfolk, Suffolk

South, West & Home Counties ■

Vickie Bartlett
Regional Housing Manager

Anna Guzinska	Gloucestershire, Oxfordshire
Ruth D'Souza	Bedfordshire (Bedford), Buckinghamshire
Kelli-Anne Payne	Bedfordshire (Central Bedfordshire), Hertfordshire
Jennie Mitchell	Hampshire, West Sussex
Susan Williams:	Dorset, Hampshire, Wiltshire

London & South East ■

Sarah Lout
Regional Housing Manager

Vernon Flood:	Essex, Suffolk (Babergh)
Nicola Beedell:	Essex
India Coutts:	Berkshire, Greater London, Kent (North), Surrey
Luke Richardson:	East Sussex
Jade Henry:	Kent

BEING THERE FOR YOU

Using technology to improve your experience

Your My Sage Home online account lets you manage your home from your phone. We're constantly working to improve this service and make sure it has all the information you need to make requests, get updates and find out what's going on.

This year, we've made it easier than ever to get support for any worries you have around community safety and safeguarding, providing information to help you find the right support first time.

Video calls are now available through My Sage Home, giving you another way to report a repair. By showing your repair issues by video, we can better understand the problem and support a quicker and more informed response.

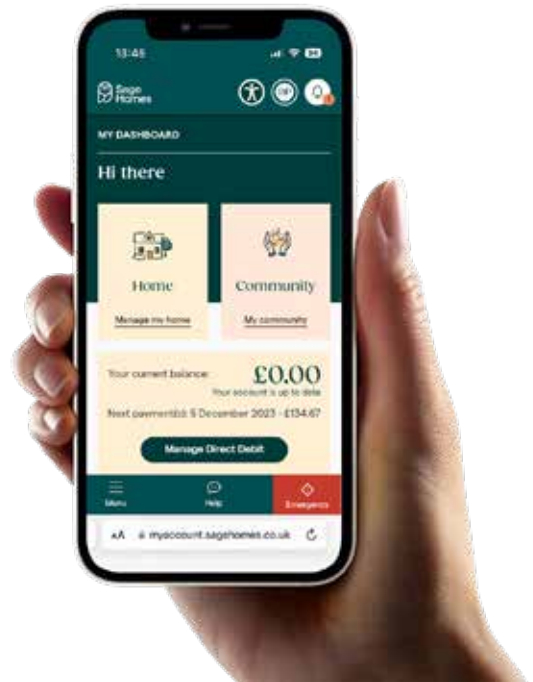
Accessible support

My Sage Home now gives you the option to record any reasonable adjustments you need us to make, helping us provide a service that works for you. You can also use it to keep your Key Customer Information up to date.

You can translate anything on our website and My Sage Home into more than 100 languages, with our ReciteMe tool. You can also access a range of accessibility tools, changing the text size, font, colour and more. You can also have text read aloud.

Here for you, all the time

My Sage Home customer portal is available 24/7, giving you quick and easy access to your account at any time. You can reach our team via livechat during our Customer Care Centre opening hours, while our virtual livechat assistant is available 24/7 for general queries. This year, our virtual assistant resolved nine out of ten livechats for customers, without the need to wait.



27,279

live chat conversations, with 9 out of 10 being answered instantly by our chatbot



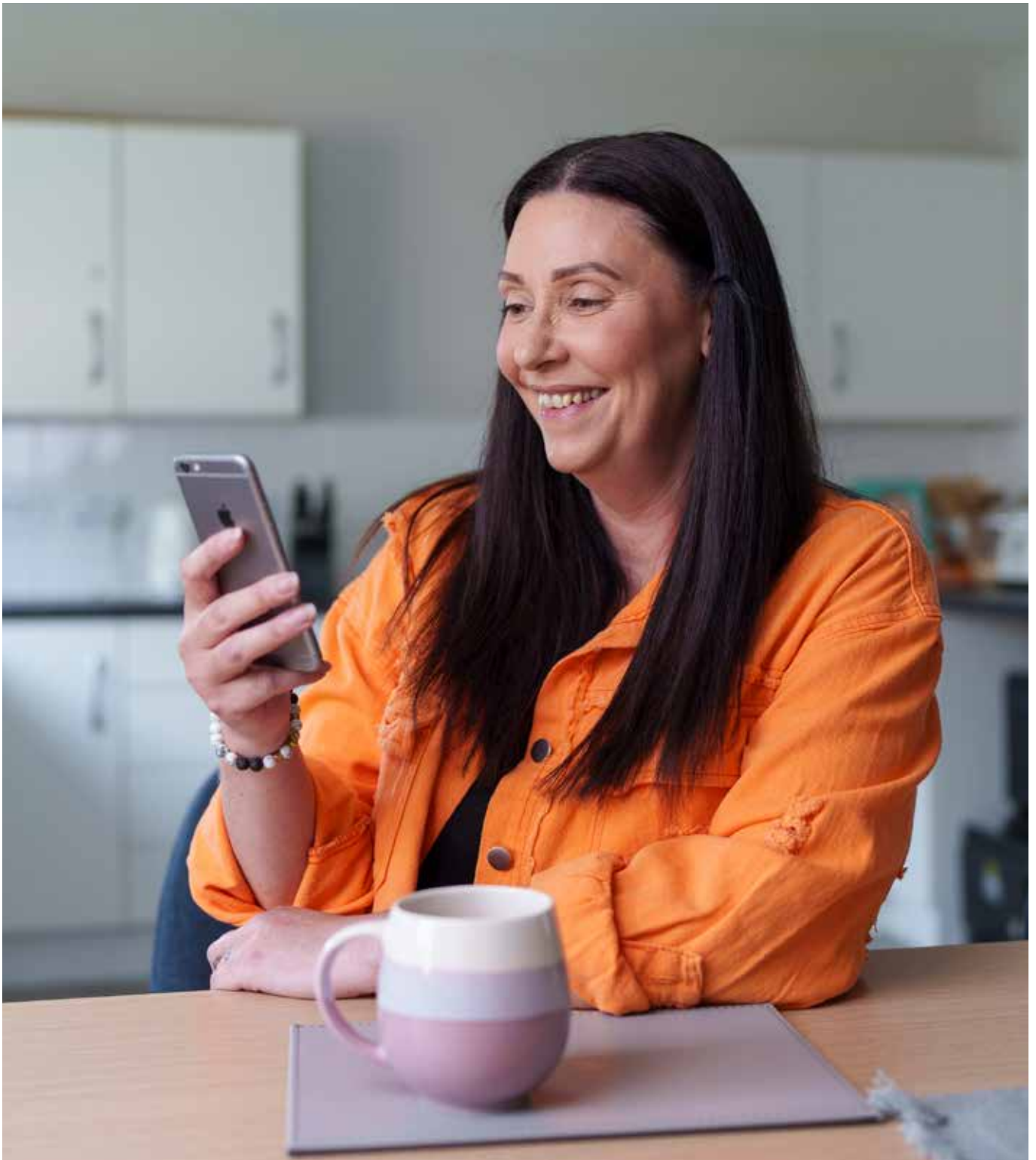
87%

Sage customers are satisfied (or very satisfied) with our digital services

Recite^{me}

100+

languages, read aloud and text formats available for translation using ReciteMe on our website and My Sage Home



"It's very efficient when reporting issues on the My Sage Home app, and there's the ability to add more info to raised cases."

- Yazmine, Essex

ENGAGING WITH YOU AND YOUR COMMUNITY

Our critical friends

Everything we do is guided by a panel of customers just like you. They're the Customer Scrutiny Panel (CSP), and they meet regularly to help shape our processes, policies and innovations.



Julia Porter is our CSP Chair. She's a Non-Executive Director who supports the CSP and ensures their voice is heard in committee and Board meetings. Here's an overview of a few CSP highlights from this year, from Julia.

This year, the panel attended an away day in Northampton, speaking to many of our customer-facing teams, as well as senior leaders from across Sage. On this day and in their regular meetings, the CSP have been hard at work, helping co-create our strategies and plans.

Among other activities this year, the CSP helped to shape our Corporate Plan, signed off on a new Customer and Community Engagement Strategy, advised Heart of Sage (our new charitable community benefit society) on piloting new initiatives, and scrutinised our Homes and Communities services.

An important part of the CSP's work this year has been helping us work out how our new Key Customer Information markers should work. This is the way we make sure we're capturing any information on you we need to serve you properly. It could be that your first language isn't English, or that you need information provided in a different way.

I'd like to thank all Customer Scrutiny Panel members for their commitment and contributions this year. Their insight and feedback help shape Sage's policies, influencing how we operate and how we deliver services to customers across our communities.



49

customers, actively participated in shaping Sage's services



5

areas of focus for the CSP in 2025:

- Customer experience
- Communications
- Policies
- Operations
- Training

ENGAGING WITH YOU AND YOUR COMMUNITY

Your Customer Scrutiny Panel

Our Customer Scrutiny Panel (CSP) gives customers a direct voice in how we deliver our services. Panel members independently review key areas of our work, listening to customer feedback and exploring how our services perform in practice. Their recommendations help us make meaningful improvements and ensure we continue to meet the standards our customers expect.

During 2025 and early 2026, the CSP evolved, with some long-standing members stepping down and new voices joining, bringing fresh perspectives.

This continued renewal ensures the CSP reflects a broad range of customer experiences while maintaining strong continuity and oversight.

Thank you to our past CSP members for their contributions.

Since early 2025, James Taylor, Karen Appiah, Yazmine Osborne and Estelle Deadman have joined Nat Jutla and Sadiqul Choudhury, with membership continuing to grow.

Meet two of your Customer Scrutiny Panel members



Nat Jutla

Affordable Rent customer

Joined: 2023

Focus area: Tenure and renters' rights reform

I joined the Customer Scrutiny Panel because I wanted to make a difference and help other customers going through similar situations. When I first joined, I had no previous experience, but after more than three years on the panel, I've learned a lot and grown in confidence. I'm passionate about shaping how things work and influencing changes that genuinely improve the customer experience and it's rewarding to see feedback listened to and turned into real improvements for customers.



James Taylor

Shared Ownership customer

Joined: 2024

Focus area: Communications

As someone who has experienced Sage's services firsthand, I wanted to play a part in making them clearer and more customer friendly for everyone. My work involves engaging with wider customers and supporting service improvements. Combined with my experience as a Sage customer, my contribution gives me a strong sense of what's working and where change is needed. I'm committed to making sure residents feel genuinely heard, with communication that's inclusive, accessible and leads to real improvements.



ENGAGING WITH YOU AND YOUR COMMUNITY

Keeping you up-to-date

We send you regular newsletters, packed with important information you need to know, as well as updates on any neighbourhood activity. This year, we've talked to you about how your feedback is shaping our services, your health and safety, rent and service charges, and our performance.

Customer voices shaping our services

Throughout the year, we've been sharing regular updates about how we're listening to and working with customers to shape our services. These conversations – whether online or in person – are incredibly important to us.

During 2025, we connected through 14 customer engagement sessions - including Insight Groups, Customer Scrutiny Panel sessions, Voice of the Customer events and Tech Talks - totalling 29 hours of meaningful conversation.

These sessions help us listen, understand what's working well and identify where we can do better, ensuring customer insight sits at the heart of what we do.

Thank you to everyone who takes the time to share their feedback – we're keen to keep these conversations going.

Health and safety

Our priority is keeping you safe. You received essential information this year on preventing condensation, damp and mould, as well as the importance of keeping your communal areas clear to reduce any fire risk.

Tenancy and money matters

We shared key information in February about your rent and service charge review ahead of it changing in April, making sure you understood what was happening and why.

Sharing our performance

Alongside our focused updates, we regularly publish performance data on our website so customers can see how we're performing and hold us to account.

* Source: MailChimp 2025 email benchmark report: mailchimp.com/resources/email-marketing-benchmarks/

ENGAGING WITH YOU AND YOUR COMMUNITY



"We read all information and updates to do with our lovely new home. The whole team are absolutely brilliant, helpful and polite. We love living in our first home with Sage Homes."

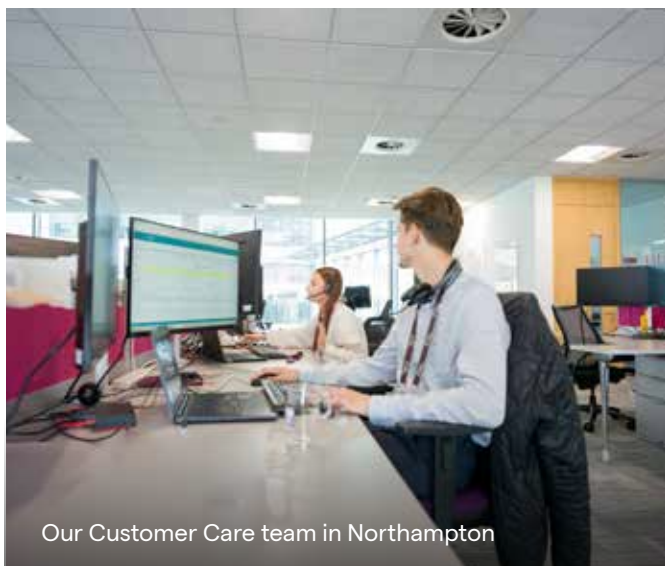
- Fiona, Surrey

 **74**

topics covered in one printed and ten email newsletters, helping to keep you informed

 **+62%**

'click-through' rate to read stories in our email newsletters in full on the website - this is more than 60% above the industry benchmark*



Our Customer Care team in Northampton

Want to share?

We can see you're reading our newsletters and we want to keep improving them, so do let us know if there's anything we should be talking about. If you aren't receiving them and would like to, please tell us by emailing communications@sagehomes.co.uk.

"Keep up with the good communication!"

- Tammy, Oxfordshire



MAINTAINING GREAT HOMES

Repairs and maintenance

We work hard to keep your homes in a good condition and your reported satisfaction with repairs has continued to improve.

Growing our in-house repairs team

You told us you'd prefer to have one of our team carry out repairs at your home rather than a contractor. In response, we've expanded our team of in-house repairs engineers and we'll continue to grow the team in the year ahead.

Having a team of repairs engineers in house gives us more control over the job. We're able to schedule work directly with you and agree a mutually convenient time to visit.

Better communication than ever

You can also now speak to our repairs team on a video call, through My Sage Home, to show us what and where the problem is.

By understanding the issue before we visit, we can send the right person with the right equipment. This means a faster service for you and more repairs completed on the first visit.

We'll continue to work hard to make our repairs service quicker and more reliable. You can read more about our Repairs Action Plan on page 26.





"They were very polite and explained what they were doing, touching up paint around the front door and cleaning around the windows. Everything was done quickly and professionally."

- Kathryn, Northamptonshire



74%

satisfaction with repairs



70%

satisfaction with time taken to complete most recent repair



82%

satisfaction that the home is well maintained

MAINTAINING GREAT HOMES

Providing safe and efficient homes

We work hard to keep your homes in a good condition and your reported satisfaction with repairs has continued to improve.

Keeping your homes safe

Your safety is our priority. We meet all required safety standards to make sure your building is safe. Where we're responsible, all required safety checks and certificates are in place. Where services are delivered by third-party managing agents, we continue to work closely with them to ensure all paperwork is filed and reflects the true position.

Awaab's Law

We welcomed the introduction of Awaab's Law this year, strengthening our approach to tackling damp and mould. Our specialist programme ensures any issues are identified and resolved quickly, with a follow-up check four weeks later to make sure the problem has been fully addressed.

"Very quick and efficient. Had updates throughout and alerted when the repair man was on his way."

- Lee, Kent



84%

satisfaction that the home is safe



86%*

non-emergency repairs completed within target timescale



97%*

emergency repairs completed within target timescale

* Our rental customers live in homes provided by two Registered Providers: Sage Homes RP Limited and Sage Rented Limited.

The figures shown are for Sage Homes RP Limited. The figure for Sage Rented Limited are:

- Non-emergency recompleted within target timescale: 84%
- Emergency repairs completed within timescale: 96%

Tenant satisfaction measures for each of our RPs can be found online at: sagehomes.co.uk/tsm

**100%**homes that meet the
Decent Homes Standard**100%**

gas safety checks

**100%**

fire safety checks

**100%**Sage Homes are
provided with carpet
as standard***100%**

water safety checks

**100%**

lift safety checks

The figures for gas, fire, water and lift safety are for all Sage Homes, where we're responsible for safety. More detailed breakdowns and safety statistics, including properties where third-party managing agents are responsible, can be found for each Registered Provider (RP) in the Sage Homes group on our Tenant Satisfaction Measures (TSM) pages at: sagehomes.co.uk/tsm

* Even before new requirements come into play, at Sage, we've been going above what's been expected. We want to help make a house feel more like a home, right from day one – and have provided carpet in all of our new homes as our own Sage standard.



Our Financial Wellbeing team works in partnership with our local teams, visiting customers at home to provide hands-on support where needed

PROVIDING YOU WITH QUALITY SERVICES

Doing our bit in your neighbourhood

We've brought our estate management and housing teams together to give you one dedicated point of contact for all your needs.

Stronger teams, better service

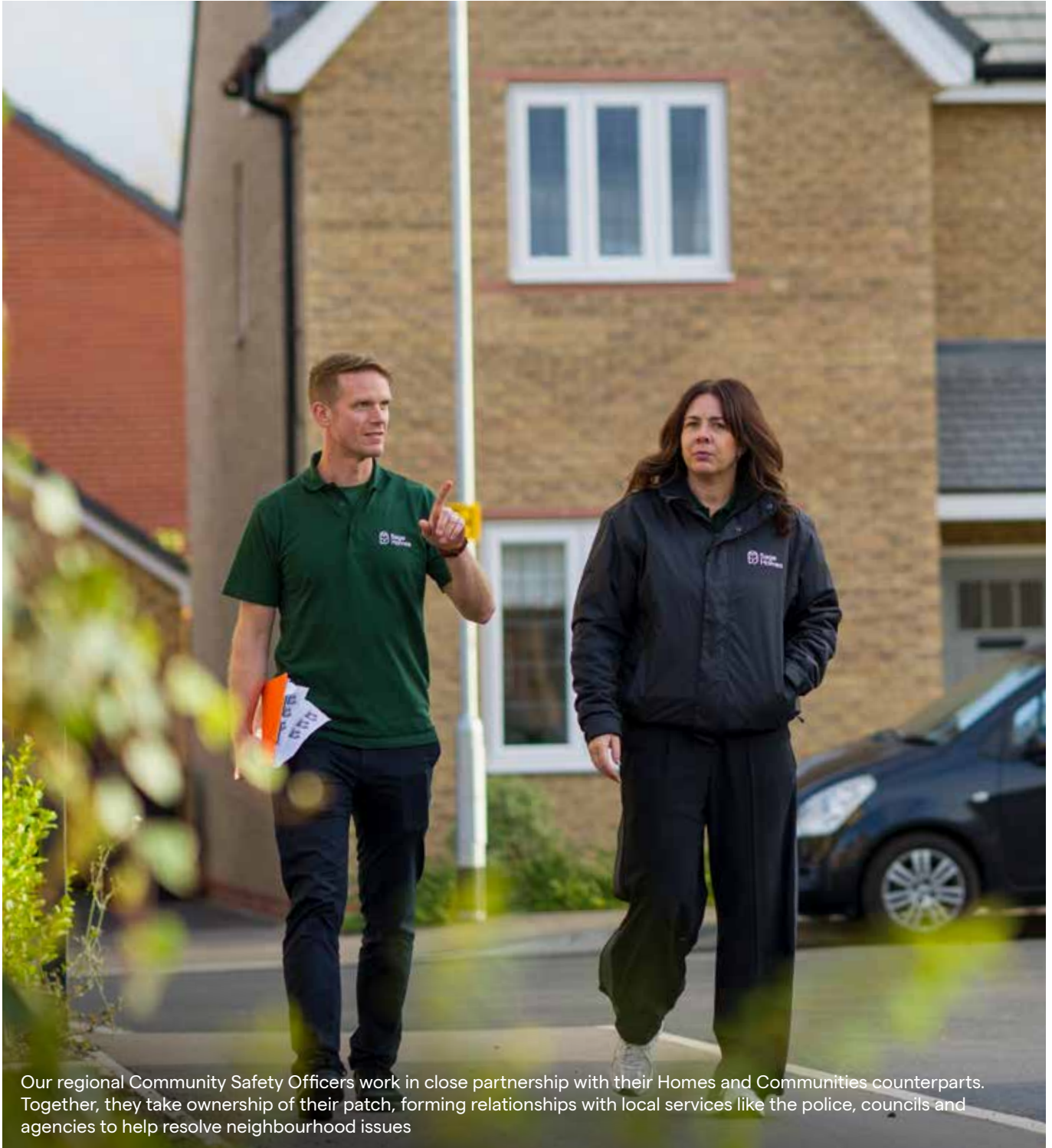
We're building dedicated local teams to deliver your services and help keep you safe in your home, so your Homes and Communities Officer is based nearby and works closely with contractors.

We're also growing our Customer Care Centre in Northampton, bringing more teams together to provide a more joined-up, efficient service.

Know who we are

In response to your feedback, we've created a dedicated '[Meet your team' webpage](#) so you can find out who your dedicated Homes and Communities Officer is at the click of a button.

You can get in touch with them using the team email, or request a video meeting through My Sage Home.



Our regional Community Safety Officers work in close partnership with their Homes and Communities counterparts. Together, they take ownership of their patch, forming relationships with local services like the police, councils and agencies to help resolve neighbourhood issues

"I'm young and have never lived on my own before. Sage were really good at helping me get in and set up home with my young children."

- Kay, Essex



Regular visits to neighbourhoods to check quality and safety form an important part of our service

PROVIDING YOU WITH QUALITY SERVICES

Improving happiness and safety in your communities

Your safety is our priority and we're continuing to improve our community safety services to better support you.

Keeping your community safe

Our Community Safety team are hard at work, working directly with our Homes and Communities team to make sure you feel listened to and can see improvements across your neighbourhoods. This year, we've held our highest ever number of community events, moving away from social drop-in events following your feedback, to focused online clinics, door-knocking and site visits. We've also improved how we manage and allocate re-lets in sensitive areas, making sure we consider community dynamics to prevent any future issues. This work has been vital in making sure your neighbourhoods thrive.

Recording numbers carefully

Unlike other organisations, we record each antisocial behaviour (ASB) case by the person who raises it, rather than by the perpetrator involved. This means that several cases could all be about one perpetrator. While this means our number for cases per 1,000 homes is high, we think this shows the true impact of ASB on neighbourhoods. We're dedicated to investigating any cases you raise and responding to you promptly.

Practical help and guidance

We've developed our [community safety toolkit](#) with customers and have updated it to help you understand what counts as antisocial behaviour and what you can do. We've also introduced a new Good Neighbour Guide to support you in resolving issues with neighbours and strengthening your community.



satisfaction that the landlord keeps communal areas clean, safe and well maintained



satisfaction that the landlord makes a positive contribution to neighbourhoods



"Our neighbourhood is full of like-minded people, kids are able to play safely in the area. It's a community - we speak to all our neighbours, it's quiet round here and lovely."

- Ben, Sage customer



62%

satisfaction with the landlord's approach to handling of anti-social behaviour



68.7*

number of anti-social behaviour cases, opened per 1,000 homes



0.6*

number of anti-social behaviour cases that involve hate incidents, opened per 1,000 homes

* Our rental customers live in homes provided by two Registered Providers: Sage Homes RP Limited and Sage Rented Limited. The figures shown are for Sage Homes RP Limited. The figure for Sage Rented Limited are:

- Number of anti-social behaviour cases, opened per 1,000 homes: 151.5
- Number of anti-social behaviour cases that involve hate incidents, opened per 1000 homes: 1.5

Tenant satisfaction measures for each of our RPs can be found online at: sagehomes.co.uk/tsm



Our complaints team have an important role, helping us learn lessons from your feedback, when we could have done things better

PROVIDING YOU WITH QUALITY SERVICES

Learning from your complaints

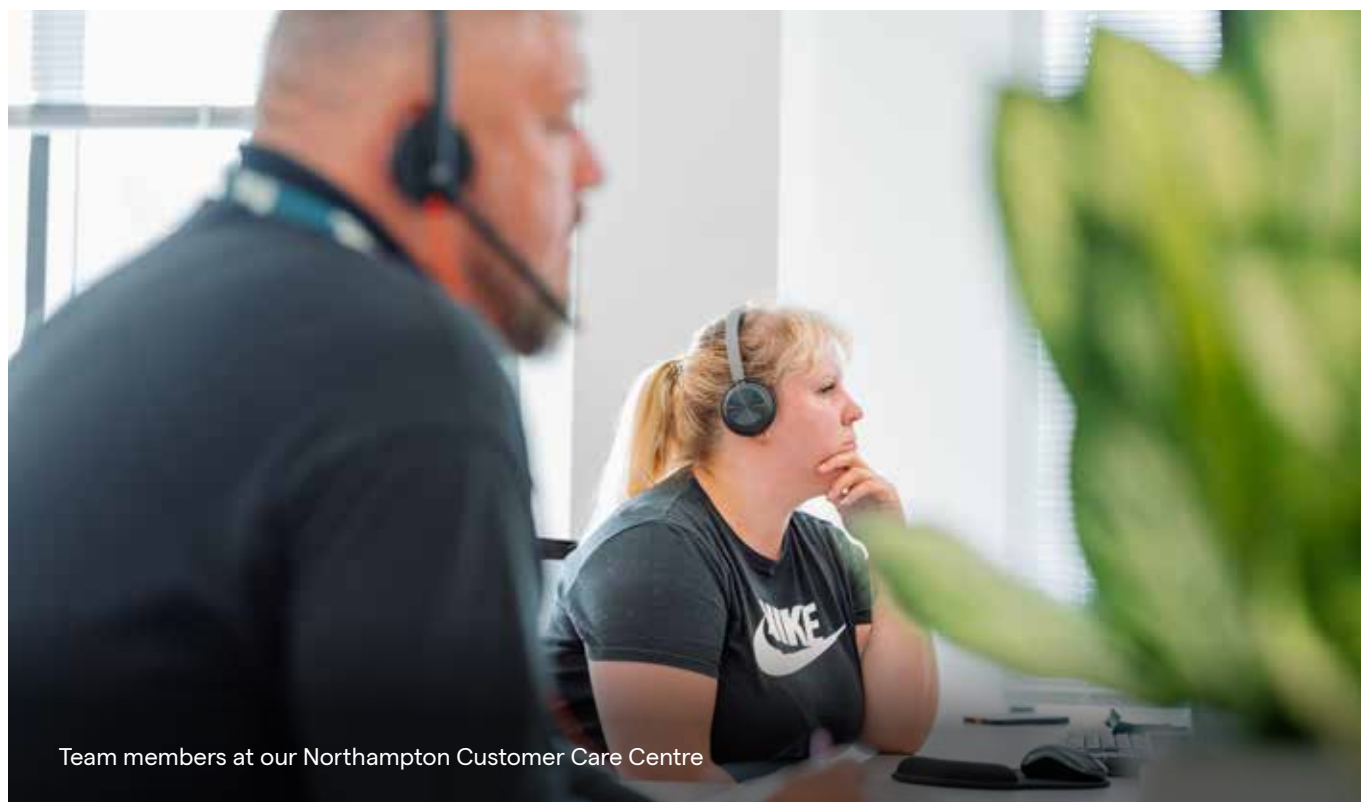
We learn from your complaints and use them to understand where we need to improve and deliver better services.

Your complaints are an important source of feedback, helping us see where things aren't working as they should. In 2025, we saw an increase in complaints, reflecting greater awareness of how to raise concerns and a more open approach to sharing feedback - giving us more opportunities to learn and improve.

We've made sure we stay focused on improving, including changes to our digital services, strengthening how our teams work together and making sure we take all learnings on board from how your complaints are resolved. We're also making sure our complaints performance is scrutinised by our Board.

Next year, we want to continue improving how we talk to you about complaints, and make sure you're updated as we investigate. We'll also continue looking at the root cause of complaints, especially repairs and defect management, and how we can best use data to resolve your issues earlier.

Thank you for your patience while we've investigated and responded to your complaints. You can see the changes we're making in our annual [Complaint Performance and Service Improvement Report](#).



"The Sage colleague I dealt with communicated well and provided a thorough and comprehensive report. They listened to my concerns and provided feedback."

- Sian, Hampshire

 **99%***

Stage 1 complaints responded to within Complaint Handling Code timescales

 **100%***

Stage 2 complaints responded to within Complaint Handling Code timescales

 **43%**

satisfaction with the landlord's approach to handling of complaints

 **34.0***

Stage 1 complaints relative to the size of the landlord

 **6.6***

Stage 2 complaints relative to the size of the landlord

* Our rental customers live in homes provided by two Registered Providers: Sage Homes RP Limited and Sage Rented Limited. The figures shown are for Sage Homes RP Limited. The figure for Sage Rented Limited are:

- Stage 1 complaints relative to the size of the landlord: 56.0
- Stage 2 complaints relative to the size of the landlord: 16.1
- Stage 1 complaints responded to within Complaint Handling Code timescales: 99%
- Stage 2 complaints responded to within Complaint Handling Code timescales: 100%

Tenant satisfaction measures for each of our RPs can be found online at: sagehomes.co.uk/tsm

PROVIDING YOU WITH QUALITY SERVICES

Here to help

Our Financial Wellbeing team is here to help you find financial guidance and support if you're struggling to manage.

This year we've helped 2,176 customers, and helped secure £2.44m of financial support through unclaimed benefits, grants and more. We've also helped 79 customers stay in their home by gaining £199,000 of external grants to clear rent arrears.

The team didn't stop there, supporting customers to get extra welfare benefit income with £387,000 awarded directly to customers in lump sum funds and £824,000 in ongoing payments. We also helped 144 customers get 183 items of white goods and furniture through external grant funding.

We care about you and your home, and we want you to be safe and happy there. If you're struggling with money, please get in touch as we may be able to support you.



A Sage customer in their new home in Buckinghamshire

Extra support and savings

The numbers below show the support and savings we've provided across all of our homes, not just our rental homes.



79

customers helped to stay in their homes through gaining £199,000 of external grants



£2.44m

identified and secured for 2,176 customers in need by our Financial Wellbeing team

Get clued up

As well as providing financial support, we've developed the learning zone on our website, to offer education and a way to develop your skills for free.

Our new employment and training toolkit helps customers boost skills and knowledge, as well as get useful training, support and guides on how to get a new job. Check it out here:

[sagehomes.co.uk/customer-hub/
barclays-learning-zone/](https://sagehomes.co.uk/customer-hub/barclays-learning-zone/).



"Sage have been really helpful with financial issues, through their financial wellbeing team. They've met all of my expectations, and I'm over the moon with the property and the positive start it has given to setting up home with my daughter."

- Mitchell, Essex



2026 ACTION PLANS

Action plans shaped by your feedback

This year, we focused on three key action plans based directly on what you've told us. Each one is designed to improve how our services work for you day to day - making them clearer, more responsive, and better tailored to your needs.

Managing Agent Action Plan

Following analysis of our complaints and after holding a research group with customers, you told us that you weren't always clear on who your managing agent was, what they were responsible for, and what Sage is responsible for.

In response, we improved our systems so you can now see:

- who your managing agent is
- what they are responsible for
- how to contact them

You can find all of this in My Sage Home, your online account.

We made similar improvements internally, so our colleagues can easily see where managing agents are responsible for services through our systems.

This means both you and our teams can quickly understand who is responsible for what, helping issues get to the right organisation and resolved more quickly.

We have also strengthened our relationships with managing agents, helping us work more closely together and keep communication flowing when issues arise.

Repairs Action Plan

You told us we needed to improve how repairs were delivered, so we've taken a number of steps to strengthen our service. We:

- increased the capacity of our Direct Repairs service
- improved how we monitor contractor performance
- strengthened our reporting and oversight
- ensured continued compliance with Awaab's Law
- improved how our Aftercare and Repairs teams work together
- reduced the cost of repairs so we can deliver better value

This has led to clear improvements. Satisfaction with repairs has increased, routine repairs are now more often being completed within target timeframes, and we are close to achieving our targets for emergency repairs as well.

Diverse Needs Action Plan

You told us we needed to better understand and respond to your individual needs, including reasonable adjustments. We also found gaps in our customer information and wanted to hear more from customers with diverse needs.

In response, we:

- improved our systems by introducing Key Customer Information (KCI) markers, so we can clearly record and share any reasonable adjustments you need
- updated My Sage Home, so you can request a KCI to be added directly to your account

- improved our data quality, including contacting customers where information was missing or incomplete, and reaching out to those we hadn't heard from in over a year
- updated our policies to better reflect our approach to reasonable adjustments
- started speaking directly with customers with diverse needs to better understand how we can improve.

Over the next year, we will build on this by continuing to work with our customers with diverse needs, giving customers more opportunities to shape and improve our services.



A Sage customer enjoys her accessible home, in Hertfordshire

OUR FINANCES

Managing our money carefully

Delivering value for money

We make sure that every pound we spend is a pound spent getting value for money. This way of working is front of mind in everything we do. It means looking for ways to be more efficient in how we work while making sure that we continue to deliver the best possible customer service to you.

Another year of growth

This attitude becomes even more important as we continue to grow. We're the largest provider of new affordable homes in England for the fifth year in a row, and we've now delivered more than 20,000 homes.

We take our responsibilities very seriously and made lots of changes this year to make sure that this growth didn't compromise the service you receive.

Investing in the future

We continued to increase capacity at our Northampton office, which has grown to more than 100 employees, expanding beyond our Customer Care team and Asset Management, into Finance, IT and HR. We also grew our on-the-ground support to make sure any issues can be dealt with quickly.

Having now delivered more than 20,000 homes, we are operating at a scale that allows us to support the wider affordable housing sector. During the year, we transferred a small number of homes to housing associations where this was the right long-term solution for the homes and communities involved, and where customers would continue to receive the services and support they need.

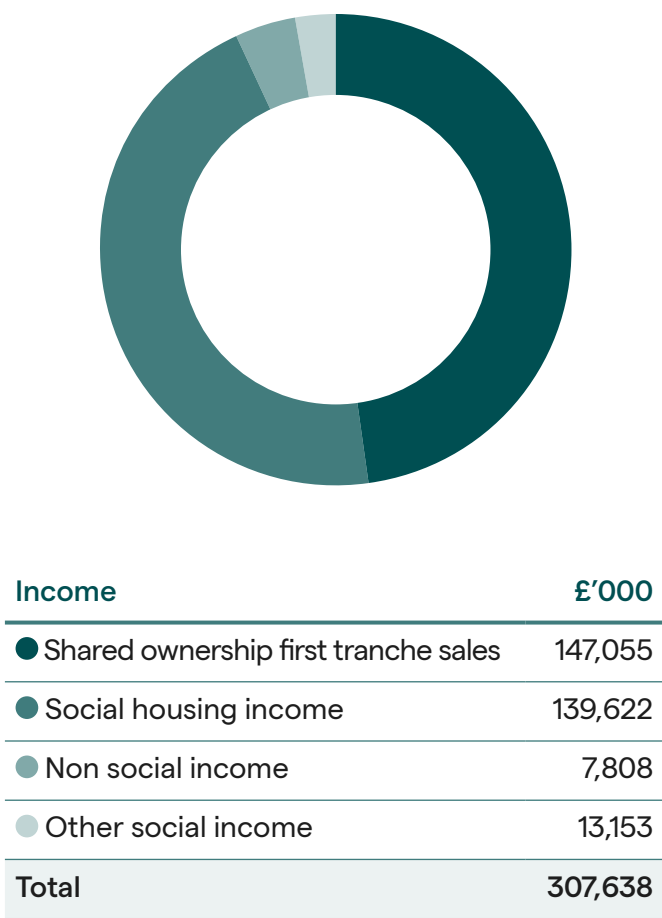
This helps ensure that homes are managed by organisations best placed to support those communities.

Looking ahead

Like other providers of affordable housing, we continue to face challenges from inflation and rising costs.

But we're in a good financial position and we're staying focused on our strategy of helping to tackle the country's housing challenge by delivering new high-quality, energy efficient affordable homes, backed by excellent customer support.

Where Sage Homes' income came from



The information and figures presented on pages 28 and 29 are for Sage Homes Group activity (not only affordable and social rental homes)



£307.6m

turnover
(and other income)



£287.5m

investment in new
affordable homes



£10.4m

spent on repairs and
maintenance

Where Sage Homes' income was spent



Expenditure	£'000
● Cost of properties sold	118,715
● Loan interest payments	156,548
● Social housing costs	73,136
● Depreciation and other costs	20,920
Total	369,319

How we use money from Sage Homes customers' rent



Expenditure*	%
● Interest we pay on loans	48%
● Housing management and administration	27%
● Repairs, maintenance, depreciation and other	22%
● Service charge costs	3%

For more detailed information and explanation of the financial performance of each Registered Provider (RP) in the Sage Homes group, please see our Annual Financial Report and Statements online at: sagehomes.co.uk/performance

* We don't spend any rent money on planned maintenance, major projects or unrecovered service charge expenses.





A Sage Homes neighbourhood in West Sussex

Making our services and communications work for you

If you need us to make reasonable adjustments so you can get the most from your home, our services or our communications, we want to help.

Please let us know what you need by:

- calling 020 8168 0500
- or requesting an adjustment using your My Sage Home online account

For example, we're happy to provide documents in alternative formats (like braille, large print, translations or audio) or adapt the way we do things for customers who need help to access our services physically, because of a learning difficulty, or a difficult situation at home.

Translating this pack, or accessing it in another format online

The information in this pack is available online in many languages, fonts and formats, including audio, using our ReciteMe tool.

Visit sagehomes.co.uk/customer-report-ar-2526 or scan the QR code on the right and click the Accessibility icon to get started.



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