



SHARED OWNERSHIP

Customer Annual Report 2023-24



What do you say?

Here's what Sage Homes' shared ownership customers thought about our services*. You'll find a more detailed breakdown of our Tenant Satisfaction Measures (TSMs) on page 9-10 of this report.



Overall
Satisfaction
59%



Satisfaction that
your home is safe
85%



Satisfaction the
landlord makes a
positive contribution
to neighbourhoods
53%

Extra support and savings

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



Financial support

£1.6m

extra benefits and
support accessed by
customers with our help



Supported your communities

950

households attended
community-run events
supported by our funding



Saved you money

£376

a year saved by 98% of
our homes having EPC
ratings of A or B†

*Unless stated otherwise, the figures throughout this report are tenant perception measures, taken from customer satisfaction surveys carried out in October 2023. These figures show the combined survey results of all our shared ownership customers, across the two relevant landlords (also called Registered Providers, or RPs) in the Sage Homes Group: Sage Housing Limited and Sage Homes RP Limited. You can read more about landlords and RPs on page 9-10 of this report.

†Properties which are EPC-rated B are estimated to save approximately £376 a year compared to the EPC D national average. This is based on Ofgem's Energy Price Cap (Apr 2024) and annual average energy consumption figures from National Energy Efficiency Data-Framework (NEED): consumption data tables 2023.

Keeping you happy in your homes

2023 was the year that we transformed Sage Homes to be able to focus more on you, our customers. We've welcomed over 100 new colleagues into the business, building a number of new teams to make sure we can support our customers directly.

Sage Homes remained the largest provider of new homes in the country for the third year, but it's the focus on the quality of our homes and the development of our systems, teams and services for our customers, which have been the greatest change in the company.

We further improved the amount of our homes that are EPC A or B to 98%. This helps customers keep their energy bills down every day, saving £376 a year compared to average UK home.

We launched our new My Sage Home digital portal after extensive research and consultation with customers. We launched our new Customer Service Centre in Northampton, building a strong customer-centric culture to deliver our objective to provide customers excellent service levels.

The aspiration to deliver amongst the best service in the sector to our customers is ambitious given that Sage is such a new company and we have only just taken over our housing management. However, the Board and I are convinced that we've recruited the talent at Sage and are capable of achieving this. The Tenant Satisfaction Measures which show our performance against other Registered Providers, indicate that, while we have performed well in some areas, we still have a lot of work to do.

I'd like to thank my fellow Board members for the work that they've done to keep challenging Sage's management team. And I'd especially like to thank you, our customers, for the inspiring stories you share with us, for bearing with us while we build up our housing management teams and for taking part in the many sessions that we've run, to help us to continue to improve.

Alison Thain

Chair of the Board

Respectful and helpful engagement

69% Agreement that the landlord treats tenants fairly and with respect



63% Satisfaction that the landlord keeps tenants informed about things that matter to them



42% Satisfaction that the landlord listens to tenant views and acts upon them



This year Heart of Sage continued supporting projects, organisations and individuals to make a difference in your communities. Take a look at some of the things we helped achieve in 2023.

Supported community events run by you

We helped fund 52 community events in 2023, supporting customers celebrate the King's coronation, hold street parties and more. Almost 1,000 households attended our events, and we're planning more this year too.

Offered support on mental health and finances

We ran several webinars for you this year, partnering with MyndUp for an online session about mental health and finances. Another webinar showed how to get the most from our partnership with Barclays Digital Wings, where you can develop your CV, learn interview techniques, discover budgeting methods and find out how to avoid fraud.

Helped run multi-art workshops

We continued our partnership with Matipo Arts, giving families in Essex the chance to get creative with specially designed workshops. Children were able to explore their creativity with drama and craft sessions, developing teamwork skills and having fun.

Supported seasonal events

We gave large grants to two community events, sponsoring a winter community fair and a local Easter egg hunt, bringing neighbours together to build great relationships.

Fundraising for charity

Colleagues at Sage have been match-funded in their charitable fundraising. Over 50 colleagues came together to raise £22,000 for LandAid's SleepOut, supporting young people facing homelessness. We also raised £16,000 for charity through cake sales, sweepstakes and colleagues' personal fundraising efforts. Colleagues also volunteered with tree-planting projects and homeless charities.



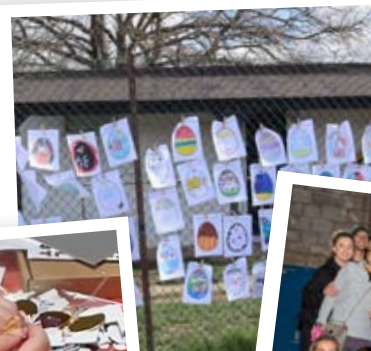
Halloween Community Events



MyndUp session



Matipo Arts



LandAid's Sleepout

A year of big change

2023 has seen a huge change in the experience we offer you, our customers. We've delivered new technology, with the introduction of the My Sage Home online service, introduced new teams across the organisation and found new ways to work for you. Our ability to support you is stronger than ever.

This year, the rising cost of living has put a greater strain on many of our customers, and their personal finances. We've worked hard to help customers where we can, voluntarily rebating annual rent increases for all shared ownership customers and providing more direct support for those who have been struggling through our Heart of Sage charitable community benefit society.

Our Customer Scrutiny Panel have been a huge support for me and the teams, stepping outside their usual remit for the first time, initiating larger customer-to-customer conversations and helping us to understand your lived experience. We know that we're not perfect, and your feedback has helped us learn where we need to improve things.

We know that how we manage your complaints, is a key area for us to improve. We're disappointed with the current 15% satisfaction with our process. We're working hard to improve this, with a new Complaints team who have cleared our backlog and are now meeting our response time targets. We're actively listening to your feedback to help stop issues turning into complaints and we've co-created new policies with customers, using their feedback to better support vulnerable customers and offer compensation effectively.

Another challenge we face is dealing with antisocial behaviour (38% satisfaction). We've already taken steps, introducing an ASB app to help customers log incidents and share evidence in real time.



Since launching My Sage Home, more than 90% of new shared ownership customers have signed up, managing their homes from their phones.

We're confident that this, coupled with our new Community Safety Team, will help us to respond more quickly and support victims more efficiently and helpfully.

Our customers' safety is our top priority. This is not just around community safety but also in meeting compliance requirements across gas, fire and electrical safety. You can read more about this on page 10.

Lucian Smithers

Chief Customer Officer



Lucian discusses successes in the neighbourhood with our Service Quality Manager and a local resident
Arundel, West Sussex



49%

Satisfaction that the landlord keeps communal areas clean and well maintained

Using our customer hub

Tools, tips and useful information

This year we've developed our [customer hub](#): your one-stop-online-shop for info, resources and tools to help manage your home. It offers you all the information you might need in one place, from how to keep your home safe, a toolkit for community safety and opportunities to improve your digital skills.

Here's just some of the things you can do on the customer hub:



Apply for community grants

We offer funding and grants all year round to help you run community events and projects. Whether it's a street party for the summer, a group litter-picking day out or running a clothes swap in your local hall, we'd like to help you get started.



Know how to stay safe

Our Community Safety toolkit was developed with customers to make sure it answers all the questions you might have. It's a quick way to work out your next steps, whatever the issue.



Keep learning

We've partnered with Barclays Digital Wings to offer you a selection of carefully curated online training, with topics such as avoiding online fraud, building your digital skills and making the most of your smartphone.



Stay on top of your finances

You can get lots of help with managing your finances, including using our budgeting tool, as well as seeing if you're eligible for any support with our Lightning Reach partnership and benefits calculator.

And that's not all.

There's lots more information - why not explore our Customer Hub today?

[Try it for yourself!](#)

www.sagehomes.co.uk/customer-hub/

Co-creating change with you

This year our Customer Scrutiny Panel (CSP) stepped into new territory, inviting a wider group of customers to engage with us in a programme of Insight Groups. These customer-to-customer conversations focused on a selection of topics and were chaired by CSP members, allowing our customers' voices to shine through.

In 2023, we held four sessions with between seven and eleven customers at each session. Topics included community safety, empowering communities, customer communications and customer experience. Each session resulted in actions assigned across Sage, making sure the sessions were impactful and drive real change.

Some of the changes that we've co-created with you as a result of the Insight groups include:

Community safety

- Launching a self-service community safety toolkit (developed with you) on our website and My Sage Home digital service
- Integrating the Community Safety app with My Sage Home
- Making it possible for you to disclose issues anonymously.

Empowering communities

- Updating our Customer Engagement Policy to improve how we work internally to meet your needs
- Improving relationships with managing agents to make sure you're given up-to-date information
- Developing a Community Champions scheme to roll out in 2024
- Launching Heart of Sage's seasonal fund, empowering you to take the lead in your community.

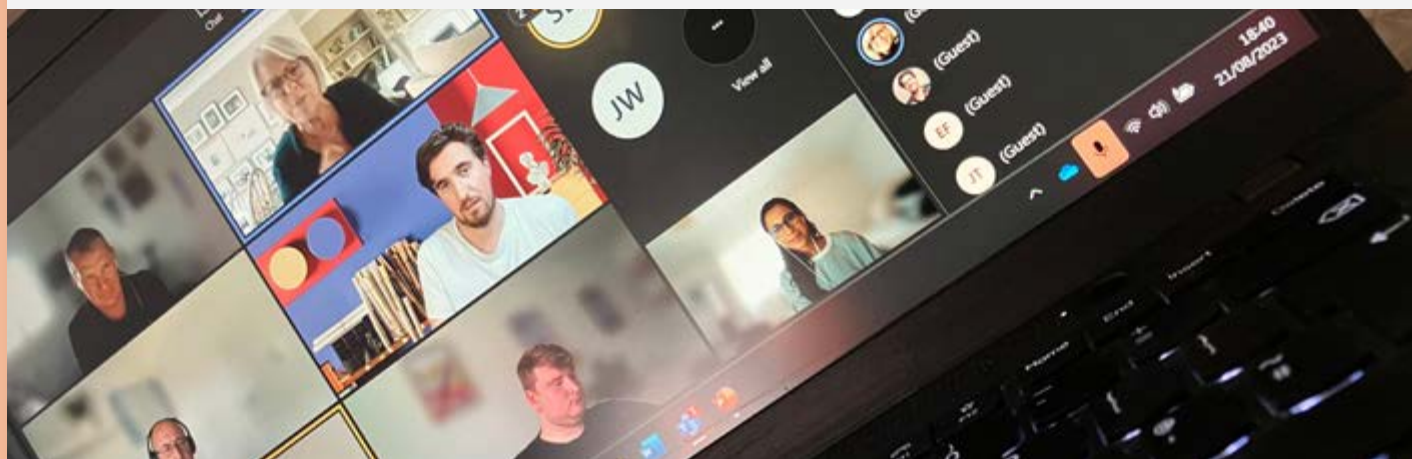
Customer communications

- Updating all communications to be clearer, more professional and friendly
- Using brand design to make communications more approachable
- Working with customer-facing teams to make communal noticeboards more effective.

Customer experience

- Creating clearer messaging for customers whose homes' management transferred to Sage Homes
- Improving functionality of our communications tools including the website chatbot
- Exploring how to best update our digital communication tools, improving the user experience.

We'll continue running these sessions through 2024, working alongside you to make changes that make a real difference.



Meet Stew:

Sage Homes are investing in community-building

Stewart is a shared ownership customer in West Sussex who went through hard times before finding his Sage home. After surgery for an acoustic neuroma, his marriage ended and he lost his home of 15 years.

Anxious over the control a private landlord had over his tenancy, he and his new partner discovered shared ownership and successfully offered on their new home.

"We were lucky to find Sage Homes and be able to go through the process and purchase somewhere which is now our forever home".

Stewart feels protected from the threat of unfair treatment in the private sector: "Sage Homes has done nothing but help all the way through," he says, adding that we are working hard to foster community spirit with events and barbecues.

"It's really positive to see how Sage Homes are investing in community-building."












Our performance

Tenant Satisfaction Measures (TSMs)

Throughout this report we've shared numbers that tell us what our shared ownership customers think about Sage Homes' services. The Regulator of Social Housing also requires us to share statistics called Tenant Satisfaction Measures (TSMs). These numbers, found on the following two pages, are broken down by Registered Provider (another name for landlord), and show how each RP in the Sage Homes group is performing. Some of these numbers (page 9) are the results of tenant perception surveys (what you think about our services), while others (page 10) are the landlord management information (facts and statistics about the number of homes, safety checks and types of cases we have per home).

You can find out which is your landlord on [My Sage Home](https://myaccount.sagehomes.co.uk) (myaccount.sagehomes.co.uk), in the "Manage my home" section.

Tenant perception survey results		Sage Housing Limited (SHL)
	Proportion of respondents who report that they are satisfied with the overall service from their landlord	57.9%
	Proportion of respondents who report that they are satisfied that their home is safe	84.5%
	Proportion of respondents who report that they are satisfied that their landlord listens to tenant views and acts upon them	41.4%
	Proportion of respondents who report that they are satisfied that their landlord keeps them informed about things that matter to them	62.7%
	Proportion of respondents who report that they agree their landlord treats them fairly and with respect	68.3%
	Proportion of respondents who report making a complaint in the last 12 months who are satisfied with their landlord's approach to complaints handling	15.3%
	Proportion of respondents with communal areas who report that they are satisfied that their landlord keeps communal areas clean and well maintained	48.8%
	Proportion of respondents who report that they are satisfied that their landlord makes a positive contribution to the neighbourhood	52.3%
	Proportion of respondents who report that they are satisfied with their landlord's approach to handling anti-social behaviour	37.8%

*The numbers in this table differ slightly from those quoted in the front part of this report. This is because:









- The numbers in the front part of this report show the picture across all of our shared ownership customers (Sage Housing Limited customers (SHL) and Sage Homes RP Limited (SHRPL) combined survey results)

- The numbers in this table only show the results of perception surveys completed by our Sage Housing Limited (SHL) customers

The Regulator of Social Housing requires us to report tenant satisfaction measures (TSMs) per registered provider (RP). However, at the time of the surveys being completed, Sage Homes RP Limited had fewer than 1,000 customers (the required threshold to publish its TSMs). With this in mind, we deemed it wasn't helpful to view Sage Homes RP Limited (SHRPL) figures in isolation in the table above, but they are useful when combined with the Sage Housing Limited (SHL) figures, to present a picture of our shared ownership customer base.

Some of our statistics around building safety checks (particularly for gas, legionella and lifts) are not as good as we'd like them to be. This is because we have a very small number of properties (apartment blocks) which require these checks. However, a significant proportion of these properties are managed by third parties, who have not always supplied paperwork on time, resulting in lower scores. We've received assurance that the properties are compliant and are working with third parties improve their reporting. In the table below we've shown the results for all our homes (including those at which third party managing agents are responsible for completing the safety checks), as well as just the homes where the safety checks are our responsibility.

Other areas for improvement are down to us and we take this very seriously. We're working to build better communication and accountability at Sage alongside consistently good record-keeping. In 2023, we invested in our teams to increase resources, update technology and drive significant improvements in our delivery of services. We believe this will result in stronger statistics, which you'll see in next year's Customer Annual Report.

Landlord management information		Sage Housing Limited (SHL)		Sage Homes RP Limited (SHRPL)	
	Number of stage one complaints received per 1,000 homes	33		23	
	Number of stage two complaints received per 1,000 homes	15		4	
	Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales	54.8%		68.1%	
	Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales	73.6%		92.3%	
	Number of anti-social behaviour cases, opened per 1,000 homes	35.5		53.8	
	Number of anti-social behaviour cases that involve hate incidents opened per 1,000 homes	0.0		0.5	
Building safety		For homes where Sage Homes is responsible for safety checks	For all homes, including those where another managing agent is responsible for safety checks**	For homes where Sage Homes is responsible for safety checks	For all homes, including those where another managing agent is responsible for safety checks**
	Proportion of homes for which all required gas safety checks have been carried out	100.0%	100% (74.0%)	100.0%	96.8% (96.7%)
	Proportion of homes for which all required fire risk assessments have been carried out	100.0%	95.2% (92.1%)	100.0%	100.0%
	Proportion of homes for which all required legionella risk assessments have been carried out	100.0%	84.6%	100.0%	98.9%
	Proportion of homes for which all required communal passenger lift safety checks have been carried out	100.0%	99.0% (83.9%)	100.0%	100%
	Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out.*	N/A	N/A	N/A	N/A

*None of our properties have asbestos.

**Where two figures are quoted, the figure in brackets was reported when we made our TSM submission to the regulator in July 2024. Since the reporting period, further retrospective investigation has shown improved results for some areas where managing agents are responsible for safety checks. The revised figures are the top numbers quoted in each instance.



Our purpose

Providing homes | Inspiring change | Improving lives

.....

Our mission

We make good homes affordable for people all over England

.....

Our values

Home for everyone | Powering positive impact | Enterprising to grow

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