



Asset Management Strategy

for customers

2023-2028

We're Sage Homes



Our purpose

Why we come to work

The constant pursuit of homes people love

Our mission

What we do

**We strive to provide the best affordable homes
with the best customer support**

Our ethos and behaviours

How we work

A unique mix of ambition and empathy

At Sage, ambition drives us to aim high – to challenge the norms, to go the extra mile, to deliver our best. We balance this with empathy: truly listening to, and caring about, our customers and colleagues. Because when ambition and empathy come together, we are truly at our best.

Our people work to the 'Three Rs': Responsive, Responsible and Respectful. By using the three Rs, we provide our customers with first-class service, treating everyone with fairness and respect.



You can find out more about Sage Homes, our vision and mission, ethos and behaviours, aims, objectives and plans for the future in our Corporate Plan: www.sagehomes.co.uk/corporate-plan

Introduction

What Sage's approach means *for you*



Homes built to last, cared for over time

Most of our homes are new, so maintenance has been low. As they age, we're updating how we look after them and strengthening our in house teams.

Eight promises guide everything

Our eight commitments (featured in this document) focus on safe, good quality, well maintained homes—now and in the future. We're accountable to you first, and also to the Regulator of Social Housing, our Boards and investors.

Buy well and maintain

We choose well built homes and manage them carefully through their whole life. That means fewer repairs, a smoother experience and strong long term value.

Real action on climate and community

We're cutting carbon across our operations, partnering with suppliers and customers, and backing innovations that make a meaningful difference where you live.

Lower bills, less waste, more comfort

Our Asset Management Strategy supports our environmental, social and governance goals: improving energy efficiency to help reduce your energy costs, using durable materials to minimise waste, and creating safe, comfortable homes where sustainable tenancies and thriving communities can grow.



Our commitments to our customers

This strategy is made up of Asset Management Commitments which bring our purpose to life: we strive to provide the best affordable homes with the best customer support.

We make sure our homes are:

- High quality from day one
- Well-maintained and safe to live in
- Designed around your current and future needs
- Resilient to climate and social challenges
- Managed and invested in responsibly for long-term value.

More than bricks and mortar

Sage is a socially responsible 'for profit' housing provider, focused on delivering affordable, good-value homes that meet all required standards.

We grow by acquiring newly-built homes from national and regional housebuilders. With no legacy homes, we set high standards from the beginning – with best practice asset management and leading technology.

At Sage, we care for your homes, interact with you and make sure you're safe and happy. We help you build and be a part of positive, connected communities.

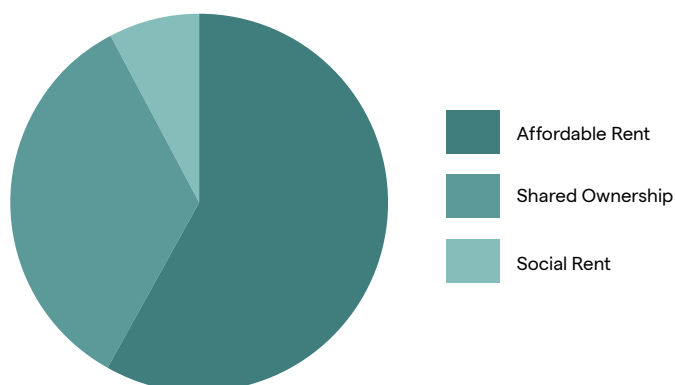
Our mission, purpose and ethos run through this work, making sure every single Sage colleague is focused on providing safe homes, and supporting you and your community.

Our homes

As of 31 August 2025, Sage operates and manages over 16,000 homes. All these homes have been built within the last eight years and there are a further 2,127 currently under development. Sage plans to operate 27,000 homes by 2030.

Tenure	Affordable Rent	Social Rent	Shared Ownership	Total
No. of homes	9,679	1,253	5,673	16,605

Tenure



66% of the homes are for Affordable or Social rents while 34% are for Shared Ownership

Bedrooms	One bed & Studio	Two bed	Three bed	Four bed +	Total
Flat	2,731	2,989	249	5	5,974
House	208	4,719	4,786	918	10,631
Total	2,939	7,708	5,035	923	16,605

Over two thirds of the homes (70%) are houses, whilst 30% are flats

Region	Total	Percentage
East Midlands	2,266	13.6%
East of England	2,116	12.7%
Home Counties	2,686	16.2%
London	1,095	6.6%
North	924	5.6%
South East	4,732	28.5%
South West	893	5.4%
West Midlands	1,893	11.4%
Total	16,605	100.0%

Our current turnover of customers is just over 5% per year

OUR ASSET MANAGEMENT COMMITMENTS

1. Safe, good quality homes

We make sure your home is good quality, safe and secure. We meet or exceed the Decent Homes Standard, and comply with all requirements set by the Regulator of Social Housing and the Housing Ombudsman.

How we check and maintain homes

- Trained in house inspectors spot and diagnose risks early
- We use inspection results alongside information such as customers who have vulnerabilities and when repairs were needed to target customer support needs
- We carry out regular inspections, statutory safety checks, feedback from our contractors and five-yearly surveys.

Zero tolerance for damp and mould

Damp and mould is a serious issue across the housing world. Our Damp and Mould policy and procedure make sure we're complying with Awaab's Law which came into effect in 2025. We:

- Take a zero tolerance approach to damp, mould and excessive condensation
- Track and manage hazards through our CRM, and act quickly to prevent and fix problems
- Focus on prompt, effective repairs and value for money across both responsive repairs and planned investment.



Find out more about our approach to damp and mould at www.sagehomes.co.uk/damp-and-mould.

Good homes, well managed

Our homes are modern with quality finishes and fixtures, and bathrooms and kitchens under 10 years old. We also give you your home's carpets at the start of your tenancy to make your home more comfortable as you settle in.

Buildings with flats can carry higher risks so in 2024 we updated our Block and Estate Management Policy for these homes, setting clear safety arrangements for every stage of the property journey, from when they were built to you moving in. They explain your tenure type and management arrangements, and how we'll use your home's data as well as the arrangements for your contractors, inspection regimes and customer engagement.

Health and safety

We're committed to the health, safety and wellbeing of our customers, colleagues and contractors. Our approach combines clear ownership and expert oversight, strong risk and compliance systems, active communication and training, practical action plans that learn from incidents, and continuous monitoring and audits, all driven by a positive safety culture.

Staying compliant

We continuously update our asset management approach to meet changes in the law, particularly focusing on Consumer Regulation and Safety and Quality standards.

For a full list of the legal and regulatory framework we operate in, please see our full [Asset Management Strategy](#).



OUR ASSET MANAGEMENT COMMITMENTS

2. Repairs and maintenance: *what you can expect*

Doing the basics, well

We know we're judged on how well we repair and maintain your home. As our homes are still newer than other housing providers', our focus is on excellent day to day repairs, strong compliance, and planning ahead for future component replacements. We also carry out cyclical maintenance every five years to make sure your home is always up to scratch.

Stronger, simpler service

In 2024 we brought housing management in house and set up new, better designed repair contracts, improving service quality and customer satisfaction.

Right fix, first time

We've redesigned how repairs are delivered. Now, by reporting your repairs with your online account, My Sage Home, you can help us identify if your issue is repair or a defect, and whether it's a routine issue or an emergency. This means you get the right team helping you, faster than ever.

Homes ready to move into

When a home is relet, we make sure it's in good order with serviceable carpets, reasonable décor, and replacements where needed. This reduces call outs after you move in and keeps standards fair between new builds and previously let homes. We've updated our Void Standard to balance quality, cost and customer benefit.

Safety and compliance

We run robust programmes for gas, electrical, fire, water and lifting equipment, and benchmark our performance against sector measures to stay fully compliant.

Always improving

We've acted on the Better Social Housing Review and Housing Ombudsman guidance—accelerating stock surveys in 2025 so we know our homes better and make smarter repair decisions. We track performance through KPIs and real time certification, learn from inspections, and use a plan-do-check-act cycle to keep getting better.

Beyond the front door

We work with developers and managing agents to keep your communal areas safe, clean and well managed so your community can flourish.





OUR ASSET MANAGEMENT COMMITMENTS

3. How we use our data to help look after your home

We take a smart, data led approach to repairs and maintenance. We keep all data up to date and in one place so we can plan repairs, prevent issues, and time future replacements with minimal disruption and better value for money. We're also implementing a new asset management system in 2026 to bring everything together.

What this means in practice

- **We know your home:** We track repair history, costs and trends, and keep a digital record and dashboards to evidence safety and compliance.
- **Regular surveys:** As homes age, we prioritise surveys of older properties. From 2025, every new home will be surveyed before its five year anniversary (and then every five years), resolving access issues no later than year six.
- **Planned replacements, not surprises:** We forecast when key components (like boilers, kitchens and bathrooms) will need replacing using industry based lifecycles, then adjust timings using real repair data, surveyor assessments and completed works. To find out these timings, take a look at the table below.
- **Customer voice built in:** Feedback from satisfaction surveys and customer panels helps us check how homes and services are performing and refine our plans.

Component	Years
Roofs	60
Windows and doors	30
Bathroom	30
Kitchen	20
Boiler	15
Heating (system)	30
Door entry systems	15
Wiring	30
Smoke/heat/CO ₂	10
Rainwater goods	30
Paved areas	30
Fencing	2



OUR ASSET MANAGEMENT COMMITMENTS

4. Investing in quality

We choose durable, high quality components from build through to replacement so homes age well and need fewer repairs.

- **Component specification:** We set clear standards for the parts used in your home, guided by data and your input, to boost sustainability and energy efficiency and reduce defects
- **Procurement:** We buy goods and services transparently and ethically, focusing on value for money, strong supplier relationships and Sage's purpose, with tiered checks for higher risk spend and regular policy reviews.
- **Technology:** Our systems keep your home's data secure and we're exploring tools like AI to spot issues earlier and plan smarter maintenance.
- **Quality control and assurance:** We work closely with developers and consultants, apply consistent build quality checks, and focus on good locations and sustainable design to minimise defects and deliver a better move in experience.
- **Warranties:** We use new home warranties and detailed defect tracking to fix issues faster and target issues that can give you the most disruption, supported by five year stock surveys to plan future investment.



OUR ASSET MANAGEMENT COMMITMENTS

5. Focusing on you

We want to deliver the best home and service we can for you. That's why we involve you in everything we do, and listen to your voice before making any decisions. Here's how we place you, the customer, at the heart of everything we do:

Repairs and maintenance services

- We make repairs easy to book and done at times that suit you, using digital tools to give you clear updates from start to finish.
- Because many homes were let new, we prioritise fast, reliable defects and repairs care.
- We tailor services where needed, including home adaptations and disabled facilities, so you can live more independently and safely.
- We regularly ask for feedback and involve you in decisions about future works in your home.

Safe, good-quality homes

- Your lived experience helps us improve what matters, like communal spaces, kitchens, bathrooms, heating and ventilation. We take your feedback on board, making changes so that your home is high quality and easy to use.
- We also make sure all customers get up-to-date fire safety information, available in your My Sage Home online account, and can provide this in accessible and off-line formats as needed.



Customer focus & involvement

- We run surveys with you and use the results to improve services
- We co design and monitor the repairs service with customers from across Sage, in line with the Better Social Housing Review recommendations
- We gather views during stock condition surveys, keep our Welcome to Your New Home guide up to date and learn from complaints to prevent repeat issues
- We keep My Sage Home, your online account, easy to use and test any new in home technology with customer focus groups
- Our Customer & Assets Committee, Scrutiny Panels and Insight Groups provide ongoing governance and service improvement, making sure every voice is heard, including customers who haven't previously engaged.



OUR ASSET MANAGEMENT COMMITMENTS

6. Tackling climate and social issues

We're always working to cut carbon, support communities and run our business responsibly. With most homes already energy rated EPC A–B, we're building on strong foundations to keep bills low and decarbonise. We're doing this through better new build specs, targeted retro-fits, reducing homes' void times, and working with suppliers to reduce emissions. Socially, we operate zero tolerance on damp and mould and always try help you sustain your tenancy, as well as making sure your homes are comfortable with new carpets on move-in and good quality living conditions. Strong governance underpins this: meeting the Decent Homes Standard, strengthening safety and climate risk assessments, progressing an Environmental Management System (towards ISO14001), and maintaining clear data on low carbon tech.

7. Securing the right skills and resources

We're building a skilled, customer focused team, and have brought our housing management in-house, with our operational hub in Northampton. We also partner with trusted contractors, and are growing our small in house repairs team which lets us provide fast, agile support. A new asset management system and ongoing home surveys power a 30 year, data led investment plan focused on key components (heating, kitchens, bathrooms, windows). We're planning for net zero, balancing the need for new technology and equipment with not disrupting your home and lives, and we continue to update our forecasts annually as our homes age.

8. Delivering on our promises

Our Board and Customer & Asset Committee oversee progress, risks and KPIs, while clear policies guide day to day delivery. We drive value for money through smart procurement, robust quality control, up-to-date customer information and warranties that hold developers to account, alongside ESG, social value and customer involvement in decisions. By working closely with our partners and conducting quality checks, we keep homes safe, well managed and great to live in.



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