



Customer Annual Report

2024-25 | AFFORDABLE AND SOCIAL RENT CUSTOMERS

Welcome



2024 was a landmark year for Sage customers. After years of planning, we set up our own housing management team ready to serve you direct. Seven years in, and with 19,000 high quality, energy efficient, affordable homes under management, the time has come for us to deliver your services ourselves.

What does this mean for you? It means we're closer to you than ever, understanding your needs and giving you the service you deserve. Our people are passionate about using your feedback to improve the quality of your services.

And we're listening. Whether it's you talking to us when we visit, answering our surveys or joining our programme of Insight Groups, we hear every bit of your feedback. Our Customer Scrutiny Panel, made up of customers just like you, also helps direct us on our journey to become one of the country's best affordable housing providers.

This has led to major improvements. We've used your feedback to make changes and improvements to My Sage Home, your online customer account. Thousands of you are now using this service to sort out your issues at a time that suits you. We've improved lots more this year – which you can read about in this report, from making our website more accessible to dealing with nuisance more effectively.

But we're not stopping there. The service we deliver needs to match our behaviours: respectful, responsive and responsible. We want to continue talking to you, getting your opinion on what we can improve to make your life better. Watch out for more opportunities for face-to- face visits and virtual drop-in sessions, making sure you have every opportunity to share what life is like as a Sage customer. We can't wait to hear from you.

Cedi Frederick

Chair of the Customer Scrutiny Panel and Independent Non-Executive Director of Sage Homes Board



2024-25 Sage group highlights



Overall satisfaction with Sage services

★ 6,004

Customer surveys (Apr 24-Mar 25)



\$ 117

Customers involved in Sage-run community events



2,495

Homes let (that's 10 families every working day)



customer enquiries resolved by Sage this year (about one every 53 seconds)



Hours of customer scrutiny (CSP and Insights) sessions



Insight group sessions (discussing Community Safety, Complaints Handling, Empowering Communities and Damp, Mould and Condensation)



£430

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

Compared to the national average EPC D property. This is based on Ofgem average energy prices for Apr-Jun 2024 and annual average energy consumption figures from National Energy Efficiency Data-Framework (NEED).

BEING THERE FOR YOU

What you say about us

Your feedback makes us better – and we're listening. You've shared your experience of our services and what could improve them through completing regular surveys and meeting us face-to-face at our community events.

We've talked to more of you than ever before, getting your thoughts through our Insight groups. Run by real Sage customers from our Customer Scrutiny Panel, these groups let you share your experiences on topics from feeling safe in your community, to how well you think we communicate with you.



69%

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



85%

Treats customers with fairness and respect

"Sage Homes has always been understanding and supportive"

GeorgiaSage customer





Ready to respond

We're here to talk. Our Customer Care team pick up your enquiries and requests, making sure they get dealt with as fast and thoroughly as possible.

Following your feedback, we've improved our response times, achieving a 90% answer rate within 60 seconds by the end of 2024.

We've also rolled out training in several areas, including on rent and arrears, meaning our Customer Care team are able to help resolve more issues at the first point of contact. When issues are more specialised, they're able to get you speaking to the right person faster. This all leads to you finding your issues are sorted quicker and more thoroughly than ever.

Out and about in your neighbourhood

Our teams are out and about too, making sure you can talk to us face-to-face. We host community drop-in events and check in regularly. If you ever need to talk and we're not in your neighbourhood, our Customer Care team is there for you.



90%+

calls answered within 60 seconds



129,000

customer enquiries resolved by Sage this year

BEING THERE FOR YOU

Using technology to improve your experience

We're always working to improve your experience with us. We test and implement innovations and updates to keep our website and My Sage Home accessible and with all the information that customers need to manage their homes effectively.

A great online experience

Our website offers ReciteMe, letting you translate information into over 100 languages. It also offers a range of accessibility tools, letting you read the information aloud or change the colour, font, text size and more.



We've worked with the Customer Scrutiny Panel to improve how you navigate our site, making it more user-friendly than ever.

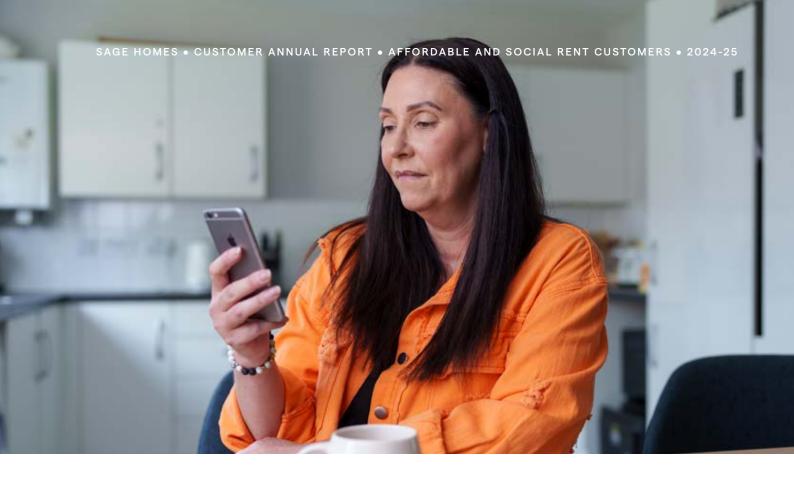
In addition, we've added (and continue to improve) useful tools, including your Community Safety toolkit which helps you understand how to report any issues with antisocial behaviour.

Managing your home from your phone

My Sage Home, your online account, is equally accessible and lets you manage all your requests from your phone. Thousands of Sage customers are now using this as your go-to route to get issues sorted quickly.

Support 24/7

Even when our Customer Care centre is closed, you can get help 24/7, 365 days a year with our livechat technology. This year alone, it resolved 82% of our online conversations, letting our teams focus on complex cases.



"The My Sage Home online platform has been really useful for us... It's far easier than digging through paperwork, to find what you need when it's all online."

James, Warwickshire





35,701

live chat conversations, of which 82% were resolved by automated technology



87%

of Sage Homes customers are registered for My Sage Home



100+

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

ENGAGING WITH YOU AND YOUR COMMUNITY

Our critical friends

We've got a team of superheroes supporting us all the way. They're the Customer Scrutiny Panel (CSP) – customers, just like you. They meet regularly to help shape our communications, processes and policies. In short, they guide how we work and meet your needs head-on.

Onsite in Northampton

This year the Customer Scrutiny Panel members joined our customer service teams in Northampton for an away-day.

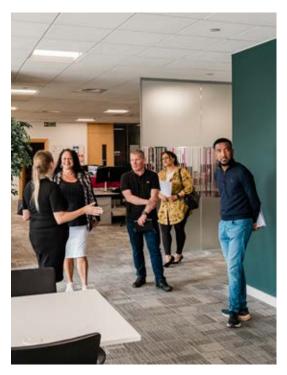
They got to work face-to-face with our Customer Care team, understanding the processes we use and feeding back on their experiences from the other end of the phone.

They also sat down with our digital teams to give their feedback on our existing technology and help us find new ways to improve these to give you the best service possible.

CSP in action

They've helped design our services and technologies, including My Sage Home, as well as telling us what's good and bad about the letters, emails, brochures and posters we send to you.

But that's not all. They chair our Customer Insight Groups, taking deep dives on specific topics. This year, they've chaired four groups where 27 of you joined us to talk about community safety, complaints, damp, mould and condensation, and how we can help empower communities.







"As a Customer Pauel member, you put ideas forward, and then you see the changes - it's incredible."

Natalie, CSP member



82

customers, actively participated in shaping Sage's services



5

areas of focus for CSP in 2024:

- Customer experience
- Communications
- Policies
- Sage operations
- Training

ENGAGING WITH YOU AND YOUR COMMUNITY

Keeping you up-to-date





You've told us you want to be more informed on the issues that matter most to you. That's why we send you regular e-newsletters, jam-packed with a mixture of news about your communities and activities as well as important information you need to know. We send you a longer, printed newsletter at the end of the summer, sharing positive news and our initiatives and future work.

This year we've talked to you about:

Tenancy and money matters

We shared key information in February about your rent increase ahead of it changing in April, making sure you understood what was happening and why. You told us you appreciated this and it helped you stay on top of the change.

We've also talked to you about our Financial Wellbeing team, sharing their work and how they can help you if you're struggling.

Health and safety

Our priority is keeping you safe and we've shared essential reminders about preventing condensation, damp and mould, the importance of fire safety and keeping communal areas clear.

Fun and games

We've run competitions, as well as sharing great ways to access funding from Sage to run your own community events. In 2024, this saw almost 150 Sage households take part in your own Olympic and Paralympic celebrations.





"I am very satisfied with the overall experience, [Sage] keeps me informed, which is very important"

Kateryna*, Chipping Norton

Your thoughts on your newsletter

We can see you're reading our newsletters which is great, but we want to keep improving them. Let us know if there's anything you think we should be sharing or talking about. If you aren't receiving them for any reason, and would like to, please let us know.

Get in touch at: communications@sagehomes.co.uk



40+

topics covered in one printed, and five email, newsletters keeping you informed



your 'click through' rate, to read stories from our email newsletters, is double the industry benchmark**

^{*} Customer's name has been changed for their anonymity

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

ENGAGING WITH YOU AND YOUR COMMUNITY

Heart of Sage

Heart of Sage is our charitable Community Benefit Society, supporting projects, organisations and individuals in your communities across England.

One project saw us providing grants for mental health counselling for children in need across 21 schools in Bishop's Stortford through our work with Aspects. We also helped to raise funds for flowerbeds in Warwickshire's Upper Lighthorne Allotment Association, making sure everyone can have fun gardening.

Bringing communities together for fun

A summer of celebration saw Sage neighbourhoods coming together to hold your own Olympic and Paralympic sports days, with sports equipment, games and vouchers provided by us. Alongside this, you've made use of our regular seasonal funds, organising events in your communities including halloween parties, picnics and litterpicks.

Partnering to empower

We're proud to be collaborating with Women's Aid through Heart of Sage, supporting anyone experiencing domestic abuse. This is a vital topic for us as 1 in 10 Sage customers report experiencing domestic abuse at some time in their life. With a refreshed domestic abuse policy and professional guidance for our colleagues, we can help survivors manage their situation.





YOU SAID, WE DID

We want more support understanding how to budget and manage money

We did: Offered bespoke webinars, attended by 58 customers (and colleagues), on budgeting and money skills, run by The Money Charity.

We want more community events where we meet the Sage team

We did: created an internal fund for colleagues to organise community events, with two events already run by December 2024.



"We have a real community feel where we live and lasting friendships have been made. If myself or my neighbours need support with something we always help each other out."

Michael, Folkestone, Kent



match-funded money raised for charities by our colleagues



communities hosted their own community events with our support, involving over 1,000 customers

MAINTAINING GREAT HOMES

Repairs and maintenance

2024 was a challenging year as we took over the responsibility of managing your home's services. We inherited low satisfaction scores and had to create new relationships with contractors but we've seen your satisfaction improve throughout the year. We've cleared a backlog of 2,000 repairs that we inherited, and carried out 15,663 repairs in this 12 month period alone.

How have we done this? By growing our teams and improving our systems. As a result, you can now report a repair in half the time.

Sorting defects out, faster

We've made it much faster for us to fix your defects (repairs within the defect liability period, for which your house builder is responsible). We've done this by changing our team structure, so we're physically closer to your developers. With stronger working relationships, we're seeing quicker repairs and higher customer satisfaction overall.

In August, we made it possible to report any faults with your home by using your My Sage Home online account. This means that everything you need to manage your home from your phone, is now in the same convenient place.



Satisfaction with repairs



68%

Satisfaction with time taken to complete most recent repair



83%

Satisfaction that the home is well maintained

YOU SAID, WE DID

You're not sorting our defects fast enough

We did: restructured our teams into regional patches, creating closer relationships with developers and getting a higher closure rate, faster.

Clixifix wasn't easy to report defects on

We did: Replaced Clixifix with our inhouse system, using My Sage Home, resulting in a better customer experience and only having to use one system.



From the beginning of reporting my issue, I've been kept up to date with each and every process of getting it done and dusted."

Julie*, Maidstone, Kent



100%

Homes that meet the Decent Homes Standard



76%

Non-emergency repairs completed within target timescale



93%

Emergency repairs completed within target timescale

We know we need to do more to improve our performance in this area and we've been making real changes in how we manage your repairs. We've restructured how our team works and brought in a new director to oversee the work. In 2025 we're now seeing real change which was made possible by the work done across 2024.

^{*} Customer's name has been changed for their anonymity

^{**} 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: 68%

[•] Emergency repairs completed within timescale: 88%

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

MAINTAINING GREAT HOMES

Providing safe and efficient homes

We're proud to provide safe and efficient homes. Our homes are all newly built, meaning they meet the most current regulations and are more efficient to run. This means customers save £430 a year in energy bills (compared to the national average EPC D home).

Keeping your homes safe

We carry out regular gas and electricity checks, with 100% of homes directly managed by Sage (without a managing agent) meeting all requirements. We work with you to make sure your homes are as safe as possible, including checking fire safety regularly and making sure you know the requirements such as keeping communal areas clear. If our building safety and compliance numbers seem low, this is owing to third party managing agents not filing paperwork in time. We're working closely with them in these instances to make sure the numbers reflect the real situation.

Innovating to tackle condensation, damp and mould

We want your homes to be damp and mould free. Our colleagues are well-informed on spotting the warning signs of damp and mould in your home, and carry out checks in any homes where issues are reported. We regularly share information on preventing damp and mould alongside reminders to air out your homes.

We introduced Switchee into our homes in 2024. Switchee devices measure property temperature and humidity so we can proactively warn customers that condensation may be building up and to air their home.

YOU SAID, WE DID

We want guidance on how to deal with damp and mould

We did: We updated our webpages on damp and mould to offer clearer guidance as well as sharing updates in our newsletters and introducing Switchee to provide expert guidance.





86%
Satisfaction that the home is safe







O%*
Asbestos





The figures for Gas, Fire, Water and Lift safety are for all Sage Homes, where we're responsible for safety (and all the paperwork). 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

* None of our homes have asbestos

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.



1,211
customers supported by our Financial Wellbeing team in 2024, across 523 households



£20,000
the social value of being a
Sage customer, measured
by State of Life, a social
impact consultancy

PROVIDING YOU WITH QUALITY SERVICES

Doing our bit in your neighbourhood

Our Service Quality Management team have been out and about in your neighbourhoods this year. There are more Sage colleagues than ever visiting regularly to check everything's okay.

Coming together in your communities

This year the Service Quality Managers have run community events where you told us they were needed. Bringing together our teams and partners (including the police, charities, local authorities and drugs and alcohol support), we've met you face to face. You've shown up and shared your experiences of Sage with us, helping us to improve how we work for you. From summer 2025, we're also running online drop-in sessions, where you can chat about your community and ask any questions. Let us know if you'd be interested in an online event, or you'd like us to bring local agencies together in your community at communications@sagehomes.co.uk.

Closer than ever

We've started visiting you in your homes to understand your experiences and requirements better. After taking over the management of your services, this has been our first chance to meet you and start building great relationships.

Our teams are also making sure our contractors give you the services you need. With your satisfaction for communal area cleanliness staying steady, we're now focusing on making sure contractors do what they say they will. Following your feedback, we're also making it clear what services you should be getting and how often.

YOU SAID, WE DID

We don't know what services we should expect

We did: Sent you a clear guide on what services you're entitled to

You don't know us well enough

We did: Increased visits to you in your homes

Your contractors aren't visiting as often as we needed

Sage isn't visible enough when onsite

We did: Influenced management changes with our contractors, leading to more frequent visits

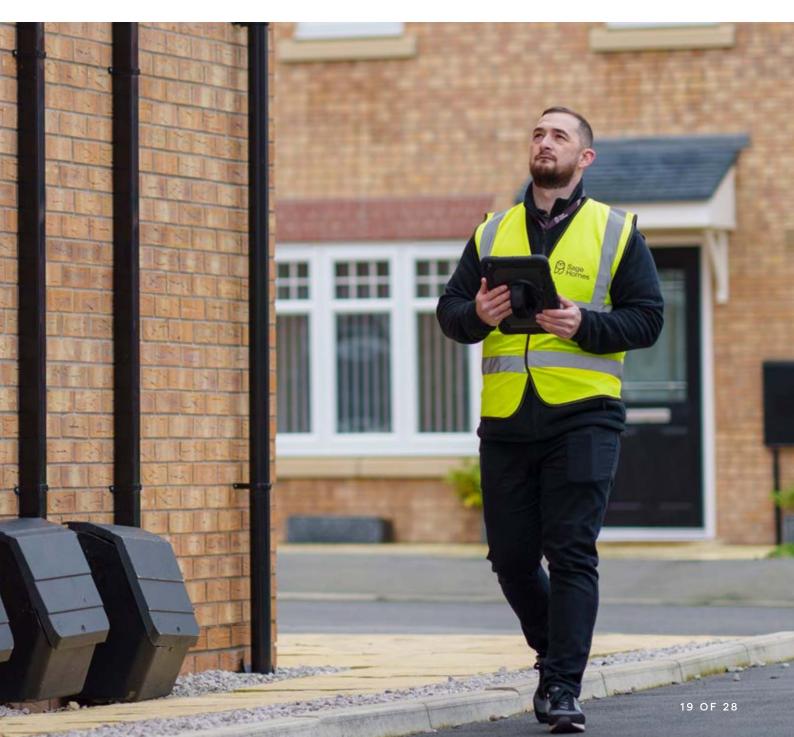
We did: Started community events and rolled out branded Sage uniforms for visibility in your neighbourhood



73%
Satisfaction that the landlord keeps communal areas clean, safe and well maintained



79%
Satisfaction that the landlord makes a positive contribution to neighbourhoods



PROVIDING YOU WITH QUALITY SERVICES

Improving happiness and safety in your communities

Your safety is our biggest concern. It's why we've changed our community safety approach, bringing colleagues closer to you so they know your local services and communities inside out. We've grown the community safety team by 300% and have updated our Community Safety toolkit, devised by customers to help you understand what counts as antisocial behaviour. We're already seeing results, with you reporting a 14% point increase in satisfaction with how we handle antisocial behaviour.

Keeping all our customers safe

We're making sure everyone has the right support before they even set foot in a Sage home, working with our partners to meet varied needs straight away. We know new neighbourhoods can be unsettling at first so we're working hard to build strong relationships with our customers and communities. We have safeguarding expertise in the team to help vulnerable customers manage challenges in their lives. We're improving our technology constantly. You can now record antisocial behaviour incidents live through a dedicated antisocial behaviour app, giving us instant access to

YOU SAID, WE DID

You need to let us know what is happening with our raised cases

We did: Made clear what you can expect from us, and when. For example, we'll acknowledge receipt of your enquiry within 24 hours, and inform you of the next steps.*

We want immediate answers to our community safety concerns

We did: Created the Community Safety toolkit, providing quick answers to different issues

Recording numbers carefully

Unlike other organisations, we record each case by the person who raises it, rather than by the perpetrator involved. This means that several cases could be all about one perpetrator. While this means our number for cases per 1,000 homes is high, we think this shows a more realistic view. We're dedicated to investigating any cases you raise and responding to you promptly.

vour evidence.

^{*} You can find out more about our commitments to you, and the service we strive to provide, in our Customer Charter at: sagehomes.co.uk/customer-hub/customer-charter



"Our service is driven by what you, our customers, want and need. We use your feedback to make changes in how we work with you."

Becky, Community Safety Manager



69%

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



94.3

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



0.9

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: 189.6

[•] Number of anti-social behaviour cases that involve hate incidents, opened per 1000 homes: 2.5

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

PROVIDING YOU WITH QUALITY SERVICES

Learning from complaints

You wanted complaint responses to be easier to understand, so we've changed our process and made our responses shorter. We also know you want quicker resolution which is why we improved how you report complaints on My Sage Home.

We've started working more closely with the Housing Ombudsman to make sure our responses are reflecting your complaints accurately. Following your feedback, we now call anyone who's complained, before they receive their official response, making sure they understand our decision.

We know there's more to do

We're disappointed in your satisfaction ratings with our complaints process, although it is above the sector average score. We're dedicated to improving this and, having cleared the backlog inherited from our former service delivery partner, we're now able to focus solely on current issues.



37%

Satisfaction with the landlord's approach to handling of complaints



21.5

Stage 1 complaints relative to the size of the landlord

YOU SAID, WE DID

Your complaint responses are difficult to understand

We did: Restructured all our complaints, introducing a summary at the start laying out all the information you need

Our issues aren't being resolved quickly enough

We did: Introduced a system where the team who look after the issue raised, call you directly to discuss what actions need to be taken "We only get involved when things haven't gone as planned, but we've always pleased to be able to make things right for you.

We make sure that lessons are learnt and you've listened to."

Sheldon, Complaints Investigator



"The person assigned the complaint was very professional and took great time listening to all the information I gave about the request."

Adrian*, Northampton, Northamptonshire



3.2

Stage 2 complaints relative to the size of the landlord



83%

Stage 1 complaints responded to within Complaint Handling Code timescales



92%

Stage 2 complaints responded to within Complaint Handling Code timescales

- Stage 1 complaints relative to the size of the landlord: 26.7
- Stage 2 complaints relative to the size of the landlord: 7.5
- Stage 1 complaints responded to within Complaint Handling Code timescales: 79%
- Stage 2 complaints responded to within Complaint Handling Code timescales: 82%

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

^{*} Customer's name has been changed for their anonymity

^{**} 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:

OFFERING YOU SUPPORT IF YOU NEED IT

Here to help with your financial wellbeing

We make a life changing impact for our customers most in need, helping with food, energy bills, school uniforms and white goods. We advocate for customers in court and help you find the benefits you're entitled to.

So far, our Financial Wellbeing Team (FWT) have helped you find over £2m of unclaimed benefits, alongside finding £53,000 in charitable funding. We've helped 523 households with food and energy vouchers, white goods and useful advice.

We continue to partner with The Money Charity, offering you the chance to get budgeting and money skills. 58 customers have attended webinars, learning more about managing money and avoiding debt.



YOU SAID, WE DID

We want easier ways to speak to the financial wellbeing team

We did: Created a customer self-referral tool on My Sage Home, getting you finance support quicker

We are sometimes struggling to pay our rent

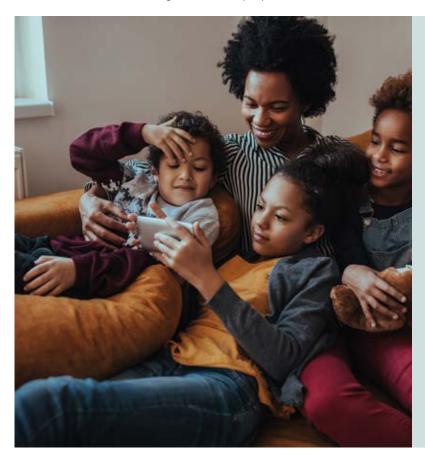
We did: Secured grant funding to support customers who falls behind on payments

We're struggling to cover our household costs

We did: Supported customers on lowincomes to apply for reduced tariffs on amenities such as council tax, water, broadband and mobile phones "[Sage] made me feel welcome, kept me updated on the process and is also helping me out with claiming housing benefit."

Aimee*, Northamptonshire

* Customer's name has been changed for their anonymity





(since inception)

£2,000,000 unclaimed benefits our FWT have helped customers claim



£53,000

of additional support, from external charitable funding, sourced by our FWT in 2024

OUR FINANCES

Managing our money carefully

We spend our money carefully, getting value for every financial decision we make. As we took over the management of your services ourselves, we've spent more than usual. We've invested thoughtfully too; building teams to better meet your needs today, and into the future.

Our focus on this is more important than ever, as we follow the Value for Money standards set out by the Regulator of Social Housing. We're making sure we invest in areas that improve your lives, whether it's growing the teams that provide your services or improving the Sage technology you use.

Innovating to keep providing

We're the largest provider of newly built affordable homes in England for the fourth year running and continue to spend money on bringing new, efficient homes into the affordable rental sector. Our investors are working with us to bring new sources of money into this area that needs it, making sure there are more homes for people just like you.

Building on 2024

The Sage Group is well placed to build on the foundations laid in 2024, with increased scale, a strengthened operating model and a stable funding platform. We'll continue our focus on enhancing service delivery and maintaining financial stability.



Where Sage Homes' income came from



Income	£′000
Shared ownership first tranche sales	268,011
Social housing income	103,330
Non social income	2,137
Other social income	678
Total	374,156

The information and figures presented on pages 26 and 27 are for Sage Homes Group activity (not only affordable and social rental homes)



£374.2m

turnover (and other income)



£346.5m

investment in new affordable homes



£13.8m

Spent on repairs and maintenance

Where Sage Homes' income was spent

How we use money from Sage Homes customers' rent



Expenditure	£′000
Cost of properties sold	227,773
Loan interest payments	128,672
Social housing costs	59,607
Depreciation and other costs	22,473
Total	438,525

Expenditure*	%
● Interest we pay on loans	43%
Repairs, maintenance, depreciation and other	30%
Housing management and administration	25%
Service charge costs	2%

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.

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 emailing communications@sagehomes.co.uk.

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 in many languages, fonts and formats, including audio, online using our ReciteMe tool. Click the Accessibility icon to get started.

Visit www.sagehomes.co.uk/customer-report-ar or scan the QR code on the right to access it there.



Русский: Эта информация доступна на нашем веб-сайте на разных языках, шрифтах и форматах, включая аудио. Чтобы начать, нажмите на иконку (**) «Accessibility».

Українська: Ця інформація доступна на нашому веб-сайті вашому багатьма мовами, шрифтами та форматами, включаючи аудіо. Щоб почати, натисніть кнопку (**) «Accessibility».

Polski: Informacje te możesz znaleźć na naszej stronie internetowej. Dostępne są w wielu językach, formatach oraz w wersji audio. Naciśnij Accessibility" aby zacząć.

Română: Aceste informații sunt disponibile pe site-ul nostru web în multe limbi, fonturi și formate, inclusiv audio. Faceți clic pe (**) 'Accessibility' pentru a începe.

Português: Esta informação está disponível em nosso site em muitos idiomas, fontes e formatos, incluindo áudio. Clique no botão (**) 'Accessibility' para começar

Shqip: Ky informacion është i disponueshëm në faqen tonë të internetit në shumë gjuhë, fonte dhe formate, duke përfshirë edhe audion. Kliko butonin (**) 'Accessibility' për të filluar.



sagehomes.co.uk

020 8168 0500

Orion House, 5 Upper St. Martin's Lane London, WC2H 9EA