



Annual report for tenants

2019-20





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Would you like a printed copy of this report?

This report and further information provided in the links throughout is readily available to download or print at home by visiting: thrivehomes.org.uk/annualreport

Alternatively, you can request for us to send you a printed copy by emailing: enquiries@thrivehomes.org.uk

Foreword

A message from Thrive's Customer Experience Panel (CEP)

The CEP gives you a warm welcome to this year's edition of the Annual Report for Tenants. We work tirelessly to challenge and hold Thrive Homes to account to ensure all customers receive a fair deal and the Annual Report is just one of the many ways you can read up on Thrive's performance. The CEP has worked closely with Thrive to produce this year's edition, using your feedback and ensuring Thrive is open and transparent.

You don't have to read the Annual Report from cover to cover - you can dip in and out and click on the links throughout to focus on the things that interest you most. We invite you to question and comment on how well your landlord is performing and you can do so by [clicking here](#). Your feedback will be used to improve next year's Annual Report and the quality of the services you receive from Thrive.

Before you read on, we'd like to share some of our work from 2019/20 with you...

CEP goes from strength to strength. In 2019/20, we:

- Carried out a successful recruitment drive, appointing four new members
- Bolstered the [Service Shapers Group](#) by building strong working relationships with Thrive colleagues to review customer feedback and develop action plans
- Developed more ways for customers to get involved and have a say.

We continued to enable a strong voice for customers, by:

- Carrying out a robust assessment to see if Thrive Homes is meeting the Regulator's Consumer Standards – you can read more on page 10
- Holding Thrive's first ever Question Time Event in October 2019, giving you the chance to ask questions and get straight answers from an expert panel. Following its success, the next event is about Thrive's estate services and you can find out more by [clicking here](#).

Looking forward

COVID-19 has thrown unreal challenges at all of us this year, but during this time Thrive has responded positively and looks forward to:

- Gathering more Equality and Diversity data on customers through the new myThrive hub to help Thrive deliver services in a more flexible, responsive, and targeted way
- Improving how customer experience is captured and reported by undertaking mapping to identify services that are not receiving the right level of attention
- Developing informal and flexible ways for customers to get involved and have a say such as our next [Question Time](#) event and online customer sessions.

We hope you find this Annual Report engaging and informative and maybe even inspires you to [get involved](#).



Andy Sage
CEP Chair

Tell us what you think of this year's Annual Report, visit: thrivehomes.org.uk/annualreport



About Thrive

Thrive Homes is a professional landlord creating quality homes where people enjoy living.

Our growing property portfolio spans across Hertfordshire, Bedfordshire, Buckinghamshire and Oxfordshire. We are proud to offer quality, safe, affordable homes and tenancies at a range of prices from social rent through to shared ownership and market rent.

	2018-19	2019-2020
Social rent	3,231	3,183
Affordable rent	226	270
Intermediate rent	100	101
Housing for older people	571	547
Shared ownership	109	168
Market Rent	20	47
Leasehold	492	496
Total	4,749	4,847

At the heart of Thrive Homes is social housing, yet as the housing market and government policy continues to change, we must evolve in order to better meet the growing, diverse housing need in the communities we serve. Find out more from Thrive's Chief Executive – Elspeth Mackenzie – in her recent blog 'One hundred years after the Addison Act, we must offer homes in a variety of tenures' by [clicking here](#).

Want to learn more about our different tenure types? Visit our website to find out more, thrivehomes.org.uk/findahome



Property improvements

Bringing new life to our properties










We re-invest to do more. As a not-for-profit business, every penny we make goes back into maintaining our existing properties and towards developing more affordable homes.

Homes are to be lived in and we know certain components may deteriorate over time. This is why we spend millions of pounds every year maintaining our properties to meet the [Government's Decent Homes Standard](#) as a minimum.

We're proud to report that 99.86% of our properties meet the Government's Decent Homes standard¹


It doesn't stop there. Every five years, as part of your [Home Plan](#) visit, we carry out a Stock Condition Survey (SCS). This involves taking a detailed look at the condition of your home so we can programme in future replacement works such as new kitchens and bathrooms.

We carried out a total of 946 individual upgrades in 2019-20. This equates to around 20% of our properties receiving a replacement as follows:²

	2019/20	2018/19
 Bathrooms	57	57
 Boilers	261	278
 Kitchens	64	57
 Roofs	93	107
 Windows	58	213
 Doors	231	290
 Electrical rewires	25	21
 Emergency Lighting	40	94
 Electrical testing remedials	117	0



During 2019-20 a total of 84 customers refused upgrades, amounting to £261,000. These works always remain in our system for future programmes.

How come spend has altered? [Click here](#) to find out more. 

¹Four properties are not in occupation and two are receiving ongoing works.
²Percentage calculated against 4101 rented properties. Some properties may have received more than one upgrade.

Home Plan

During 2019-20 we introduced [Home Plan](#) for existing customers – an annual visit for every tenant where we come and see how things are going with you and your family and take a look at the condition of the property.

Home Plan provides an opportunity to highlight any issues to be fixed. This allows Thrive to be proactive in carrying out repairs before they become bigger, more expensive issues to resolve.

To date, we have carried out 1048 Home Plan visits out of 4101 properties.³

Visit our website to learn more about Home Plan and what customers have to say about their visit: thrivehomes.org.uk/homeplan



Every home has a Home Plan, book your visit now!
Just email: enquiries@thrivehomes.org.uk

Keeping customers safe in their home

We put the safety of our customers first. We'd like to thank all of our customers for continuing to let us inside their home so we can make sure our properties remain safe for you.

99.91%
of properties a valid gas safety certificate⁴

99.5%
electrical safety checks carried out

100%
fire safety checks in communal areas

99.4%
of emergency repairs rectified within target time

³4,101 rented properties.
⁴Appropriate legal process has been initiated where access was denied.

Property development

We built
134
new homes
in 2019-20

Brick by brick, we are providing more homes

Everyone is entitled to a place they can call home and with housing shortages across the UK we know this is a real challenge for many people. This is why it is Thrive's priority to develop more new homes in the areas we operate.

Looking forward

In addition to the number of homes delivered, we secured around 600 plots for future homes.

Our shared ownership sales properties created £1.4m surplus in 2019-20, all of which will be reinvested into maintaining existing properties and developing more affordable homes. This could result in 7 additional homes or 100 properties fitted with a new kitchen, boiler and bathroom!⁵

We're ambitious to continue increasing the number of homes we have available and our portfolio is growing by about 2.5% each year.

Did you know?

We receive an average of 44 bids for every home we make available through the Housing Register. Demand like this - coupled with ever increasing house prices - means it's important now more than ever that we continue to offer affordable homes for rent and shared ownership.

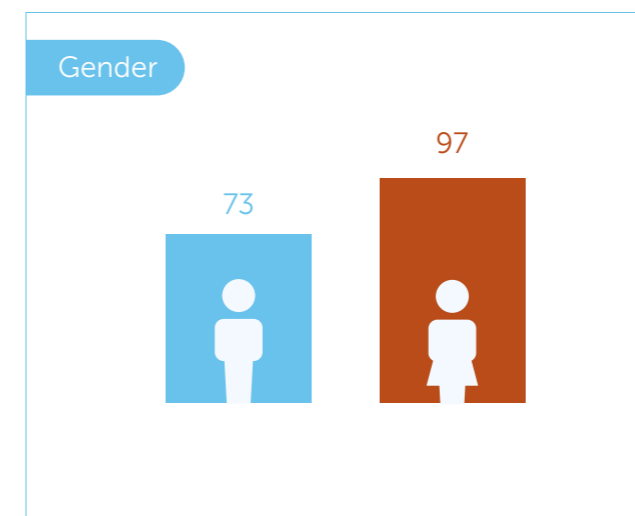
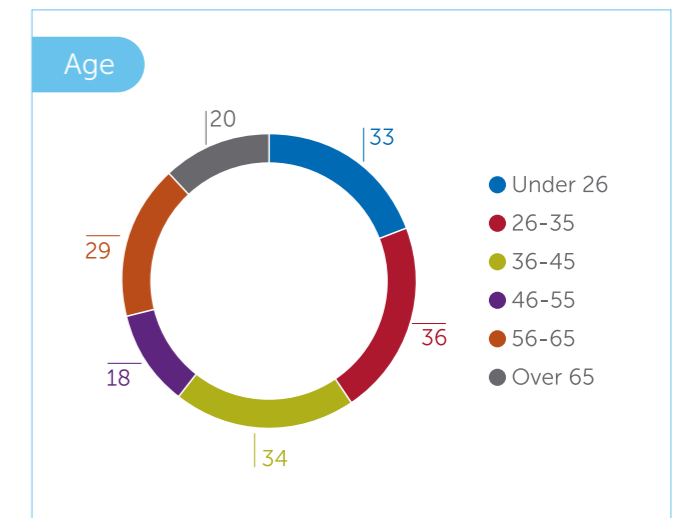
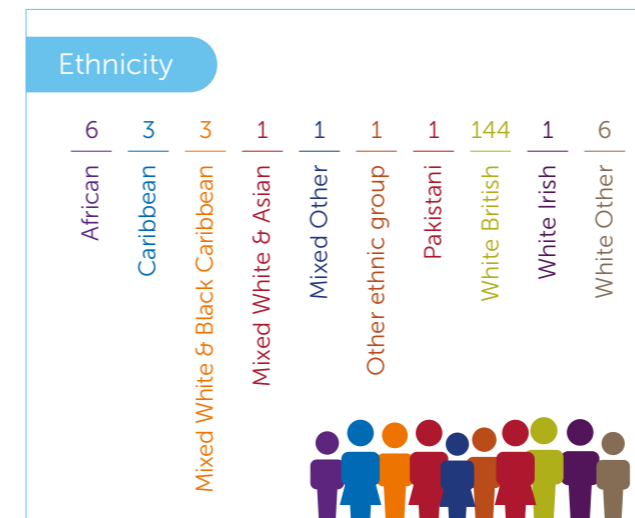
⁵Based on approx. £200,000 per plot.

Who were these new homes for?

Of all of the properties we developed in 2019-20, these were allocated to:



Thrive works closely with local authorities to ensure homes for social and affordable rent are let to a diverse range of customers. During 2019-20, our homes were let to:⁶



Nationality

UK national resident in UK	154
UK national returning from residence overseas	1
Lithuanian	1
Polish	1
Romanian	1
Other	8

Furthermore, we prioritised the majority of our shared ownership homes for essential workers.

⁶Data available where customer has opted to provide information



A fair deal for customers



Last year we launched the [Thrive Deal](#) which sets out our offer to customers and what we ask in return. It doesn't change any terms of existing tenancy agreements and instead clarifies responsibilities between Thrive and our customers.

The Thrive Deal forms foundations for us to build two-way relationships with you, our customers, ensuring that we deliver quality homes and services in addition to meeting the Consumer Standards.

Meeting the Consumer Standards

Each year Thrive's Customer Experience Panel undertake an exercise to check Thrive's compliance with the [Consumer Standards](#) and identify actions for improvement.

Key activities that have taken place this year include:

- ✓ Engaging customers through re-opening communication channels and targeting communications to reach the desired audience.
- ✓ Increasing the opportunities for customers to get involved and provide feedback, ranging from a Question Time event to a feedback button on the website.
- ✓ Continuous improvement of the customer surveys and satisfaction measures to accurately capture customer experience.

This is just a handful of achievements. You can read more about other activities and actions set for next year on our website: thrivehomes.org.uk/consumerstandards



Customer satisfaction

Homes are at the heart of our business. We pride ourselves on providing quality services so customers can enjoy where they live.

72.0% of customers surveyed were satisfied with their experience with Thrive during 2019-20

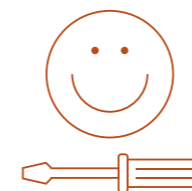
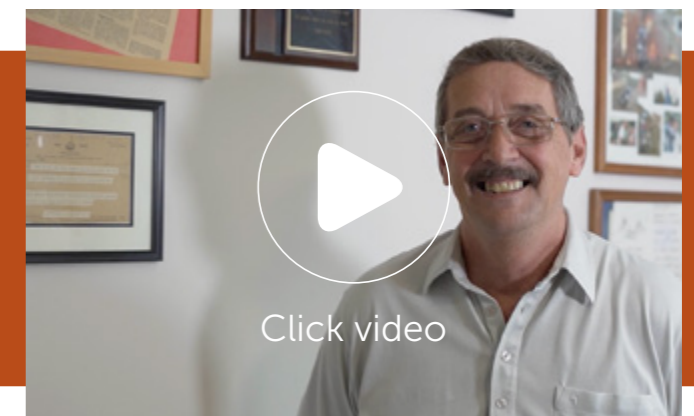
90.6% happy with the information they received when moving in*

93.8% satisfied with the overall lettings process*

84.8% thought their home was good value for money*

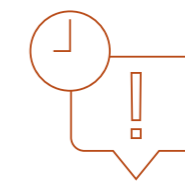


Hear from some of our customers and their experience living in a Thrive home in our video, visit thrivehomes.org.uk/annualreport



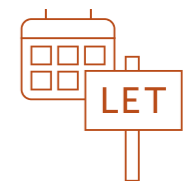
Customer satisfaction with the repairs service

2019	2020
94.0%	89.9%



Complaints acknowledged within target time

2019	2020
100%	100%



Average days to re-let a general needs dwelling

2019	2020
23	21

Changes to Thrive services as a result of the coronavirus (COVID-19) outbreak caused a slight dip in customer satisfaction towards the end of 2019-20. Feedback revealed dissatisfaction was due to delivering a reduced repairs service and delays in contacting customers to suspend repairs.

*Stats from Sept 2019 – March 2020 due to a change in survey questions

Doing what we say we will

Actioning feedback

Customer satisfaction feedback highlighted that being kept informed about appointments is important, so during 2019-20 we've been working hard to encourage colleagues to call ahead so you know when we're on our way.



As agreed with the CEP, we introduced Facebook as a way to get in touch in April 2019. Customers can now speak directly with an agent through Facebook messenger between 9am-5pm Monday to Friday – meaning you can now manage your enquiry on the go without waiting on the phone.

Looking forward:

Feedback has identified that whilst staff attitude is great, there is room for improvement in our day-to-day communications. As such, we hosted two online sessions with customers in May and June 2020 to understand where Thrive can do better.

Using the feedback, we are developing a new approach for colleagues to harness a consistent way of interacting with customers. You can read the top line findings from the sessions by [clicking here](#).



Complaints and compliments

Whether it's good or bad news, Thrive values all customer feedback.

We understand things don't always go so well, which is why we have in place a clear complaints process to resolve issues together with customers. In 2019-20, we received:



152 complaints, of which 14 of these escalated to the second stage of our complaints process. We're pleased to report that 0 complaints reached the Housing Ombudsman as a result of working together with customers to resolve issues.



In 2019-20 customers sang our praises by submitting 86 compliments.



Do you have any feedback to share?
Visit: thrivehomes.org.uk/givefeedback



Have your say

Thrive is always open to new ways we can engage with customers and do better. We want our approach to be authentic and make a real difference to the people living in our properties. We can't do this without you.

We understand it's not always easy to make time to get involved, so we've been working closely with the CEP to create flexible options for customers to have their say. Last year this included:



Drop-in sessions at Starbucks, Watford



Launching a [Facebook](#) page for you to stay up to date with useful information and get in touch



Holding a Customer Question Time Event on the Thrive's repair service combining a live event with a webinar open to all.

Thrive also held a prize draw to understand what you'd like to hear about in this report, so we hope you are enjoying reading this year's edition!

Learn more about the ways you can get involved by visiting: thrivehomes.org.uk/getinvolved/

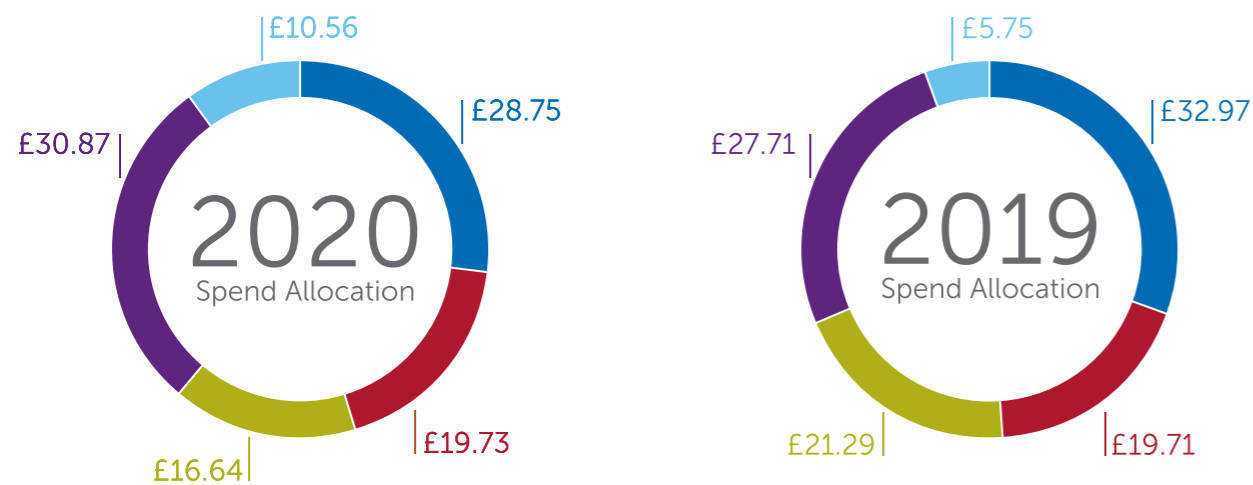


Value for Money

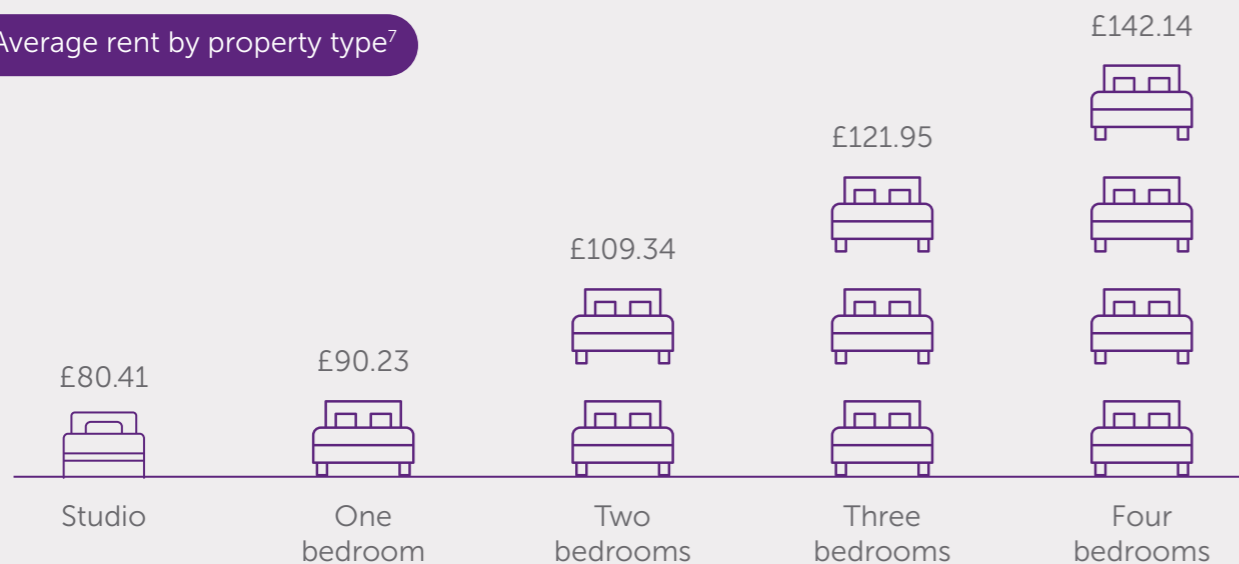
How rental income is spent

The current average rent for a Thrive property is around £106 per week, which is about 40% of the average cost of a private rented property in the areas we work. The graph below indicates how that income was spent in 2020 and 2019.

- Management Costs
- Repairs & Maintenance
- Major Works
- Interest Costs
- Other/Development



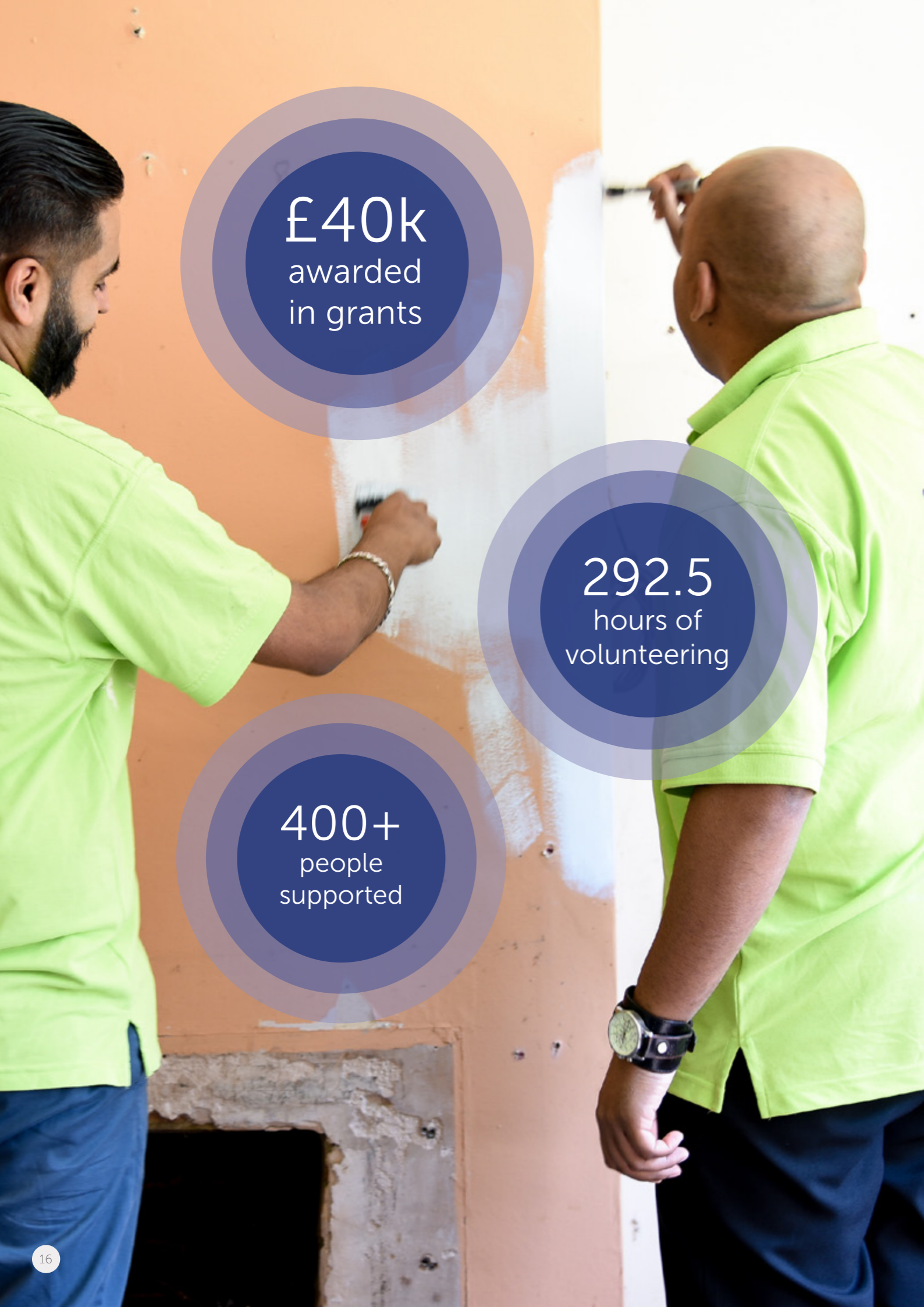
Average rent by property type⁷



Key insights:

- Interest costs have increased by 50% as we have made a big purchase to make way for 600 future homes across our operating areas
- Major works decreased in 2020 due to the impact of the Coronavirus (COVID-19) outbreak and contractors suspending works. These costs will be reflected in next year's Annual Report for Tenants

⁷Average rents by property size are across all types of rent (e.g. social and affordable rent). As such, individual rents could be higher or lower than these figures.



£40k
awarded
in grants

292.5
hours of
volunteering

400+
people
supported

Giving back

Volunteering and grants in the local community

It's not just about bricks and mortar for Thrive. We want to make a real difference to our customers and the wider community, so every year we give back in several ways.

During 2019-20, Thrive awarded £40,000 in grants, gave 292.5 hours⁸ of volunteering and supported over 400 people in and around the communities where we work.

Organisation	Amount awarded	What was funded	Customers benefited
Three Rivers District Council & Partners	£18,556	Domestic Abuse and Community Support Workers	61 / 80 individuals who benefited were customers
Citizens Advice Bureau	£12,500	Fast track for financial support	100

Thrive also supported other organisations and causes in and around the areas where our homes are located. [Click here](#) to find out more.

Find out more about how we give back to the community, visit: thrivehomes.org.uk/givingback



Giving green

Thrive's contribution to the environment

We're doing our bit to minimise our impact on the environment. In 2019 Thrive became the first housing association to achieve certification from the [Planet Mark](#) by showing good practice in sustainability. This included:

- Measuring our carbon emissions so we can try to make reductions each year
- Engaging with colleagues and our contractors to drive further improvements

Read more about our achievement by [clicking here](#).



We also want to help customers minimise their impact on the environment too, so we've been exploring innovative technology in our new homes.

At Golden Mede in Waddeson we installed Mechanical Ventilation Heat Recovery systems in our new properties. This directly saves residents money on their heating bills as extractor fans in the kitchen and bathroom take the heat generated by cooking or having a shower and recirculate it to the rest of the home.

It doesn't stop there...

Our green commitment includes upgrading the energy efficiency of our older properties too, contributing to saving customers money on energy bills. In 2019-20 we installed:

- 57 A rated windows
- 193 new condensing boilers
- 12 new Eco rated storage heater systems.

We also assessed around 10% of our rented properties for loft and cavity wall insulation upgrades, carrying out and planning works where required.⁹

Contact us



Save time and do it online!

We are replacing our mobile app with the NEW **myThrive hub** where you can:

- View your account balance
- Make a payment
- Choose and book repair appointments
- Access self-repair guidance
- Update your household details

Accessible online, from any device, any time. Visit: thrivehomes.org.uk/mythrivehub

For all other general enquiries



Speak to a customer agent on Facebook messenger: facebook.com/ThriveHomesUK



Email enquiries@thrivehomes.org.uk

September 2020

Thrive Homes is a registered society under the Co-operative and Community Benefit Societies Act 2014, No. 30398R.

Registered by the Regulator for Social Housing, No. L4520.

