

ANNUAL REPORT 2018-19

FOR TENANTS

Creating quality homes
where people enjoy living





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Foreword

A message from Thrive's Customer Experience Panel

Welcome to Thrive's Annual Report for Customers 2018-19. Created in partnership with the Customer Experience Panel (CEP), the purpose of this report is to set out Thrive's offer to customers, report on performance and invite feedback. The aim is to be open, transparent and accountable to customers. We are always seeking to improve the information we share and would appreciate your feedback for next year's report.

The CEP brings together a group of customers with representatives from Thrive's Board. Our role is to act as a critical friend and to make sure the voice of Thrive's customers is heard. It's been a productive 12 months, we have; assessed Thrive's performance against Consumer Standards, made changes to the way customer feedback is collected and developed the way feedback is used to improve services (read more on p.9). In addition, we have provided feedback on Government and Industry consultations around tenant engagement and building safety.

As we move into the next financial year, the CEP is closely involved in the roll out and assessment of the Thrive Deal and new Home Plan inspections - these are annual visits to your home where the condition and suitability of your home is discussed with you. We are also overseeing an Equality and Diversity Framework due to be published in Autumn 2019, ensuring that Thrive is collecting the right and relevant information from you to make sure services are fair and accessible to all.

As a business, Thrive continues to evolve and is continually exploring ways to improve the services it provides. Over the next 12 months you will start to hear more about the new myThrive Customer Hub and a Question Time event programme. We are always looking for more customers to get involved in shaping the services you receive. If you want to know more, I encourage you to read the information on 18 and get in touch.

Customer Experience Panel members



Andy Sage - Chair, Customer Experience Panel

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

Thrive owns and manages properties in 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.

At the heart of Thrive Homes is our 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.

	2017-18	No of lets	2018-19	No of lets
Social rent	3,204	119	3,231	115
Affordable rent	154	41	226	70
Intermediate rent	100	4	100	8
Housing for older people	571	27	571	31
Shared ownership	98	10	109	19
Market Rent	1	0	20	24
Leasehold	491	43	492	18
Total	4,619	244	4,749	285

Definitions

Social housing refers to all homes available through the Housing Register (both social and affordable rent).

Social rent is based on a government formula equating to approximately 50% of local market rent. At Thrive Homes, social rent is on average 40% of the market value.

Affordable rent is the usual rent for newly developed homes, set at up to 80% of the local market rent. Thrive Homes cap this at Local Housing Allowance rate which is less than 80%.

Intermediate rent comprises of homes for rent at a cost above social rent but below the market level.

Market rent is the average in an area (by property type) that someone would pay if renting a property from a private landlord.

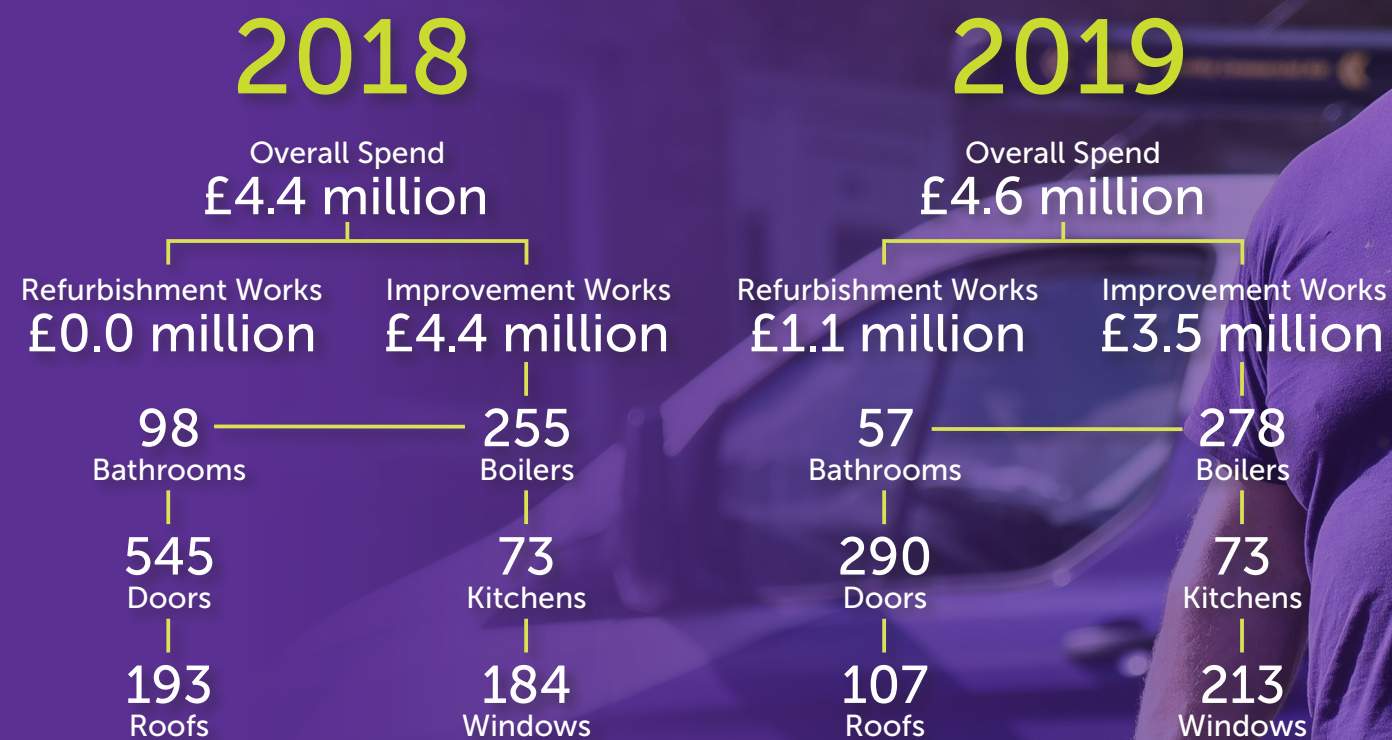
Shared ownership is where the occupier of the home buys a percentage of the property and pays rent on the rest (typically to a local authority or housing association). These homes are for those that meet the national qualifying criteria of income less than £80,000 per annum.

Investing in our homes

As a not-for-profit business, Thrive's surplus is re-invested back into our housing stock or, together with our cash from loans, is used to build or buy more affordable homes.

Improving our properties

Every year we spend millions of pounds improving our properties - based on the results from our Stock Conditions Surveys (see explanation on next page) - making sure they are safe and kept to a good standard. During 2018-19 we installed:



With 99% of the Thrive's homes now achieving compliance with the Government's Decent Homes Standard, we are now in a position to focus on the refurbishment of poorly performing properties as identified in our Stock Condition Surveys.

[See next page](#)

During 2018-19 investment identified as refurbishment works included:

- Conversion of butterfly bungalows into modern two-bedroom homes for tenure
- Refurbishment of existing properties that are deemed unsuitable for a mortgage by current standards. This group of properties require a specific system of remediation to bring them up to a habitable standard.



What is a Stock Condition Survey?

A Stock Condition Survey collects information relating to the **Government's Decent Home Standard** and about the property in general. The results are used to identify and programme future replacement works.

We aim to carry out the survey every five years and investigate; the condition of the property, an energy audit and a health and safety risk assessment.

Development

As well as owning and managing nearly 4,750 properties, Thrive Homes is also a developer of new housing for a range of tenures.

Maintaining affordability in the current housing market is a priority for Thrive. As house prices continue to rise, the reality is that fewer and fewer people will be able to buy a property. In the areas we operate, the average home is likely to cost more than £410,000 – requiring a household income of around £80,000 per year. As a result, demand for social housing - affordable rent and Shared Ownership products - continues to be strong. In Three Rivers District Council (TRDC) we receive an average of 44 bids for every home that becomes available through the Housing Register (social and affordable rent).

In response, we are building more homes with the aim to provide different rent levels and lower sales prices than available on the open market. In 2018/19 we delivered 104 new homes.

The addition of market rent homes is a new activity for Thrive Homes and allows us to offer good accommodation at different price levels, to those who need housing.

Thrive's development programme also includes some land opportunities, where we have acquired sites which could be built for open market sales. The profits from these sales would then be used to build more affordable housing.

Despite embarking on new activities, Thrive's focus is still very much on social housing which forms over 91% of our activity by turnover.



A fair deal for customers

We want all our customers - irrespective of tenure to;



Be content that they have experienced what we set out to deliver and have been heard if they feel we have fallen short of this



Have a home that is safe, affordable and enables them to plan for their future



Find Thrive approachable as a landlord and property manager with systems and processes that are easy to use and accessible



Be clear about what Thrive Homes will deliver and what they need to do to continue to enjoy their home – creating a relationship based on mutual respect



Be treated with respect

Meeting Consumer Standards

As a registered provider, Thrive is regulated by the Regulator of Social Housing. The Regulatory Framework sets out the standards which Thrive need to meet.

There are four Consumer Standards; Tenant Involvement and Empowerment, Home, Tenancy and Neighbourhood and Community.

The Customer Experience Panel (CEP) analyse Thrive's self-assessment against the standards and held workshops to review the assessment, monitor performance and work with the Thrive team to produce action plans that continuously improve services and performance.

Key activities that have taken place this year include:

Tenant Involvement and Empowerment Standard

- Customer workshops to review and recommend improvements to the Thrive Deal
- Developing simpler methods for customers to submit complaints or comments through the website and app
- Improved reporting on new complaints and identifying trends

Home Standard

- Developing a satisfaction survey for customers who have experienced programmed works
- Quarterly review of customer satisfaction against repairs

Tenancy Standard

- Agreed and introduced digital tenancies
- Reviewed and amalgamated policies
- Agreed and implemented new quality assurance measures for tenancy management

Neighbourhood and Community Standard

- Reviewed the Neighbourhood Services Policy and Neighbourhood Improvements Policy and drafted a combined policy
- Reviewed the literature available on ASB and created the offer and ask
- Continued to build upon our relationships with partners within the areas in which we work



Help us to improve our services

The best way for Thrive to improve is to get input from you, our customers. Your help and feedback can make real difference to the way we deliver our services.

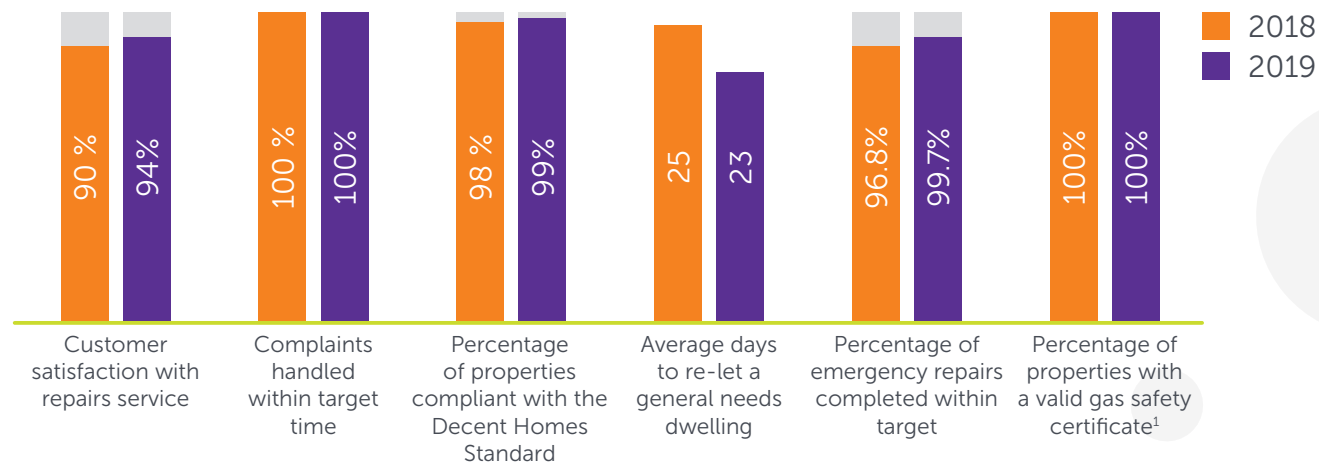
Opportunities for getting involved include:

- taking part in surveys online and over the phone
- attending one-off events on a topic of interest
- attending a workshop
- reviewing publications as a member of our editorial panel
- taking part in estate inspections
- getting active in community activities such as garden improvement projects.

Find out more at customers.thrivehomes.org.uk/getinvolved

Customer Satisfaction

Customer feedback across the range of services provided by Thrive Homes is generally positive with overall satisfaction increasing from 63% to 73%. Here's an overview of our operational performance in 2018 and 2019:



In April 2018, we began meeting with involved customers each quarter to review the themes coming out of complaints and satisfaction surveys. The Group has created an action plan to make changes as a result of the findings. Improvements made in 2018/19 included:

- ☒ creating a customer group to review satisfaction and complaints trends
- ☒ introducing a thumbs up and thumbs down on the website to capture customer comments
- ☒ streamlined the complaints process
- ☒ carried out refresher training with staff on the complaints process
- ☒ appointed customer champions to ensure that customers views get heard

We also worked together with our Customer Experience Panel and an independent company to review the questions and results of our satisfaction surveys. We know that what matters most to customers is that Thrive:

- provides an effective and efficient service
- treats residents fairly
- offers a quality repairs and maintenance
- listens to customers views and acts upon them

¹ Appropriate legal process has been initiated where access was denied.

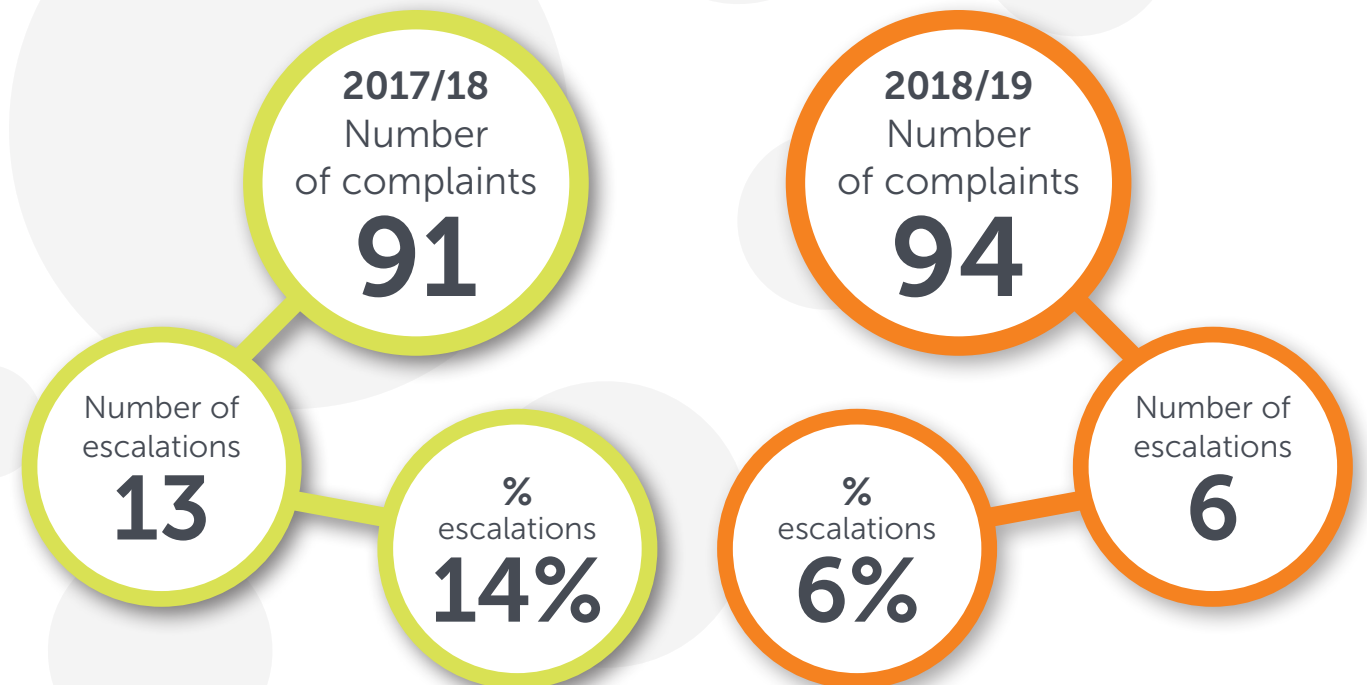


To make sure that we are doing what matters to you, we changed the questions that we ask. We also introduced a new questionnaire, which is sent by text message to a selection of customers after you have telephoned our contact centre to check how the service was for you. We hope that this will provide us with better insight into the things that are important so we can make changes if we aren't doing as well as we would like to in a particular area.

The main issue highlighted by customer feedback is communication around repairs and outstanding repairs. In response, we have changed the way we handle issues raised and are starting to see an improvement in customer feedback.

Complaints

In 2018/19 we received three more complaints than in the previous year. Only 6% of complaints were taken to the second stage of the complaints process which is an 8% improvement on the previous year.



The top three reasons for complaints were poor communication, quality of work and service failure. We use complaints to help us improve our services and we give feedback to our Customer Experience Panel about what improvements we have made as a result of complaints received. An example of an improvement is that now all surveyors are following up visits with an email or letter within 48 hours to confirm to the Customer everything that has been agreed.

Tenant rewards

We are proud of the quality services we offer and run an annual reward scheme to recognise and celebrate our tenants who keep to the terms of their Tenancy Agreement.

To celebrate healthy customer relationships, we hold two prize draws (Tenant Reward and Digital Engagement) with a combined total of £2,000 in prizes. All tenants who meet the criteria, laid out in the Terms and Conditions on our website, are automatically entered.

For more information, visit:
customers.thrivehomes.org.uk/prizedraws

// I'm very pleased and shocked to have won...I've lived in my home for nearly 20 years and have always received great service. Being a Thrive customer is a breeze, using the myThrive app is simple and makes managing my account easy! //

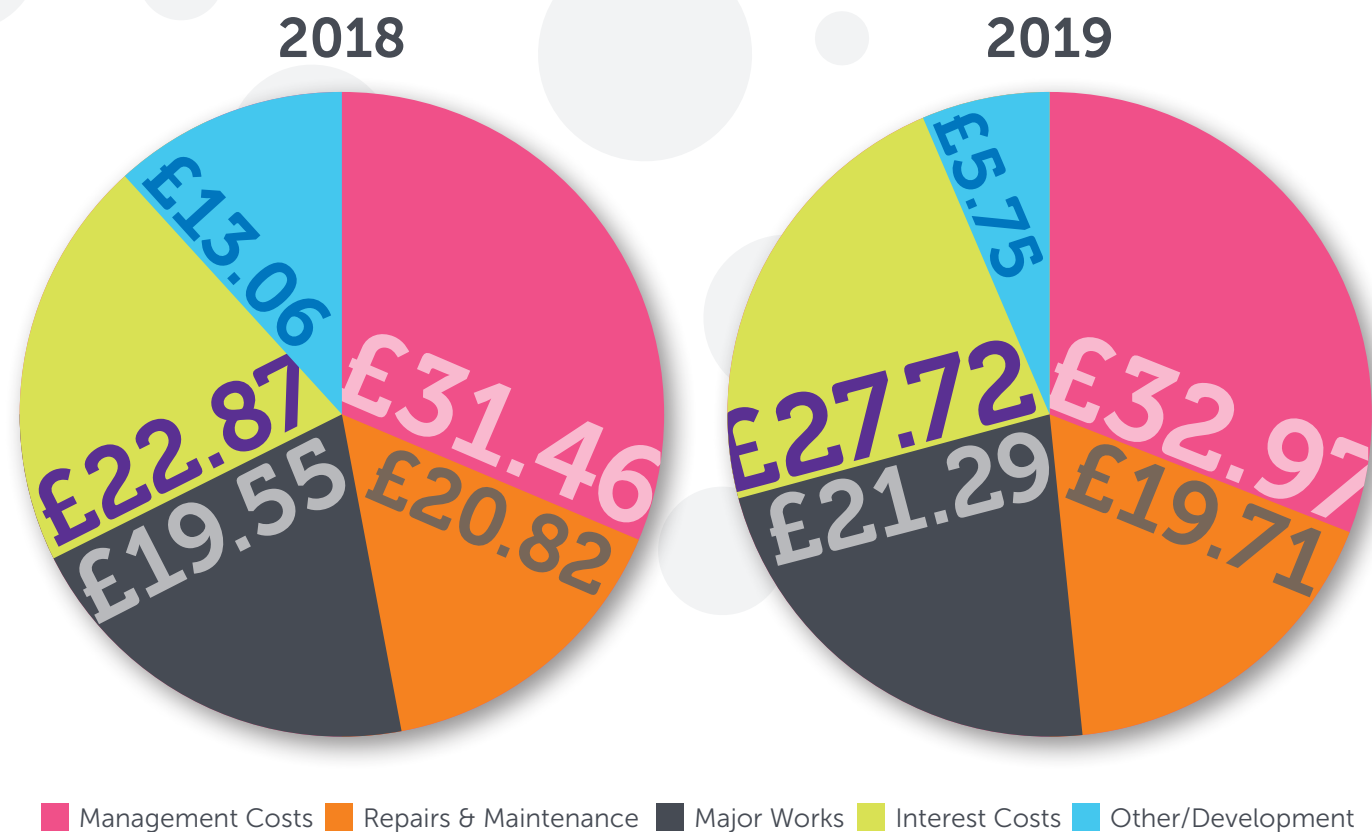
Ms Piper

Winners of Thrive's Tenant Rewards are picked at random in early April each year

Top Prize Tenant Reward Winner 2018/19

Value for money

The average rent for a Thrive property is £107 per week, compared with an average private rent of £183 in the East of England². The graph below indicates how that income was spent in 2019 and 2018.



In both years £41 per week went towards maintaining customer properties in good condition. In 2018-19 nearly £28 (£23 in 2018) each week went towards paying the interest costs of Thrive for borrowings which are directly invested in building or acquiring more homes to meet the demand in the areas we serve.

Management costs have seen a slight increase, due to the relocation of our head office in October 2018. Excluding this move, management costs per unit have reduced by 4%. This reduction is due, in part, to savings derived from managing an increased number of properties with the same staffing levels; i.e. an increase operating efficiency.

² www.gov.uk/government/statistics/private-rental-market-summary-statistics-april-2018-to-march-2019

Creating
quality homes
where people
enjoy living



Giving back

Thrive Homes is keen to support projects that are making a real difference to our residents and the wider community.



 **YouTube**

**Search 'Thrive Give Achievements'
to view our YouTube video**

Our Community Grants back local schemes and organisations that have the resources, experience or ideas to make a positive difference and uphold our values of being open, respectful, reliable and professional.

We fund projects that have a direct impact on:

- Training, employment and enterprise.
- Social inclusion – helping improve the way individuals or groups take part in society.
- Health and wellbeing – a focus on a person's physical, emotional and mental health.
- Financial inclusion and support – making financial services³ and advice accessible at affordable costs to all individuals and businesses.

In 2018-19 Thrive awarded £40,000 in grants, gave 430 hours of volunteering and supported 4,283 people in our local community.

³ Example of financial services are accounts like current and savings accounts, investment opportunities as well as credit and loans for homes, cars personal and business needs.

The Community Grants programme is part of Thrive's wider social value 'GIVE' programme:



GIVE time

our staff volunteering programme where we offer our time and expertise to projects and charities that benefit the communities where we work.



GIVE grants

our community grants programme.



GIVE support

delivering social value via our commercial partners.



GIVE a voice

ensuring our customers play a key role in the way we design services.

Get involved

We are always looking for more customers to help shape our services.

Getting involved is a great way to influence the things that are really important to customers ranging from the quality of the workmanship of repairs to how quickly the phones are answered. Along the way you also get to meet other people and learn new skills that could help you to find a job or progress your career. You can be involved as much or as little as you like. If meetings are not your thing, there's lots of ways you can provide input from the comfort of your own home - see how you can find out more below and like @ThriveHomesUK on Facebook for the latest opportunities.

Want to know more?

It's as simple as **1, 2, 3...**

1

Email
getinvolved@thrivehomes.org.uk
or call 0800 917 6077

2

Tell us what you're
interested in and how
much time you have

3

We'll work with you
and match your
interest to a
suitable activity.

Contact us

General Enquiries

enquiries@thrivehomes.org.uk
0800 917 6077



facebook.com/ThriveHomesUK

Thrive Homes
Westside
London Road
Hemel Hempstead
HP3 9TD

Report a repair

customers.thrivehomes.org.uk/repairs
enquiries@thrivehomes.org.uk
Download the myThrive app

Emergency repairs

0800 917 6077

September 2019

Thrive Homes is registered society under the Co-operative and Community Benefit Societies Act 2014, No. 30398R. Registered by the Regulator for Social Housing, No. L4520.

