



Providing homes and creating sustainable communities

Annual Report for Tenants

April 2022 - March 2023





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Unless otherwise stated, the figures and statistics we quote in this report are from between April 2022 and March 2023, and accurate across all Flagship Group rather than Victory Homes only.

Hello

A message from our Chair



Welcome to our 2022-23 annual report.

I'm pleased to provide you with updates on our journey to provide homes and create sustainable communities.

Over the last year, we've been hard at work pouring our hearts into initiatives that make Victory Homes a thriving, connected community. And we want you to be part of it! If you see us around, don't be shy; come say hi, share your ideas and feedback, or just chat about life. Your voice matters, and we're here to listen.

Addressing damp and mould issues continues to be a priority. It's essential that you feel safe in your home, and we're here to work alongside you to make sure your living space is happy and healthy. To do this, we often need to visit your home to take a look at any issues you might be having - we understand that it might feel intrusive, but please remember, it's our responsibility as your landlord to ensure you're comfortable and safe.

Speaking of comfort, we're aware that the cost of living continues to present challenges. We're in this together, and we want you to know that we're here to support you in any way we can. If you're facing difficulties, don't hesitate to reach out.

Now, let's turn our attention to our three amazing new board members! It has been our objective, since I took on the role of chair, to enhance the diversity of our board. These three incredible individuals bring a wealth

of experience, passion, and fresh perspectives and insights. I'm excited to see the positive impact their contributions will make to Victory Homes.

On a more personal note, as I approach my nine-year milestone next February, I want to take a moment to express my deep gratitude for this incredible journey, from being a board member to taking on the role of chair. Now, as I near the end of my tenure as chair, my focus is on ensuring a seamless transition. I have complete confidence in our newly strengthened Board to take us forward.

So, all that's left for me to say is **thank you!** Thank you for your ongoing support and engagement with everyone at Victory Homes and Flagship Group. We're all here for you, so let's keep those lines of communication open, support one another, and create an inclusive, safe, and thriving community we can all be proud of.

Zoe Austin
Chair of Victory Homes

Helping you feel at home

We exist to give our tenants an affordable home and often a new beginning. It's what we're all about! It's what keeps us going, day in, day out. And it's no small task - lots of people across several departments all work together everyday to make our vision a reality.

Moving in

When a tenant leaves their home, it now takes **47.3** days on average for us to carry out any repairs and get the home ready for new tenants to move in. That's down from 64.6 days the year before! And when it comes to **mutual exchange**, we helped 452 households make the move.

Through our development company, **Flagship Homes**, we welcomed 206 households into affordable new-build Victory homes. And, in addition to that, Flagship Homes built or acquired 181 **shared ownership** homes for households who are ready to take the next step on the property ladder.

We're members of House Exchange, a platform for tenants looking to exchange

We welcomed **2,043** new households last year

Between April 2022 and March 2023, the Tenancy Support helped tenants claim **£1,165,437** in additional income

Doing everything we can to help

We're committed to supporting you in any way we can. From removing and preventing damp and mould, to the rising cost of living and escalating energy bills, we know many of our tenants have found themselves struggling to maintain their tenancies.

Having a healthy environment to come home to is essential to our wellbeing. That's why we've carried out visits to over 3,000 tenants, specifically focusing on identifying and dealing with damp and mould issues.

Through our Warmer Homes projects, we've helped 519 families with energy vouchers, totalling **£42,492**.

As always, our **Community Skills** team has been helping out.

In the last year, our Community Skills team has received 97 referrals for Victory Homes tenants.

These referrals have resulted in a wide range of support, including:

- **Advocacy with external agencies like DWP**
- **Career guidance**
- **Digital skills training**
- **Employment support**
- **Education and training**

Click here to get started with Community Skills, or give us a call on the usual number!

victory-homes.co.uk/support-and-wellbeing/community-skills

Tackling damp and mould together

Nobody should be living with damp and mould. It's not uncommon for any home to have small areas of damp, especially in the colder months. Most of the time, this is down to an increase in condensation – moisture can build up in the air around your windows as the weather gets chilly. But if it reaches a point where it keeps coming back or gets worse, that's where we can help.

We've installed new door and window seals, insulation and ventilation to minimise damp



Useful advice and practical help

Over winter 2022, we updated our information on damp and mould. We've created a new webpage where we host our latest guidance:

- [A video on how to reduce condensation](#)
- [Links to raise a repair](#)
- [A form to request financial support](#)
- [Our damp and mould self-assessment and commitment to our tenants.](#)

Plus, we sent out **5,000 postcards** and **294 texts** to a selection of Victory tenants to remind them how to report damp and mould in their home. We also had our online content reviewed by involved tenants in spring 2023, and we'll refresh our resources by autumn to make sure you have all the information and support you need if you're struggling. Our staff have been trained on how to spot different types of mould, and we've introduced new internal processes to make sure it's easier than ever for any member of staff to report it on your behalf.

Find out more about how to beat damp and mould at victory-homes.co.uk/damp-and-mould

Let us know if you need help with damp and mould

Please don't hesitate to get in touch with us if you're struggling to keep on top of damp or mould. There are some simple changes to your daily routine that could have a big impact, but we know there'll be some instances where you really need additional support from Flagship Services – whether that's because you need help with the physical side of getting rid of mould, or if you think something more serious is going on (like a leak or broken roof tiles). **We're here to help**, so let us know if you need us.



What's on your mind?

We've always wanted to know what you think about our service. And now, it's easier than ever for you to get involved in a way that suits you.



Learn more and register your interest here: victory-homes.co.uk/your-feedback/get-involved/

Influencer Network

After speaking with our existing involved tenants we launched the INfluencer Network, merging existing groups like the Digital Experience Group and the Complaint Appeal Panel. This inclusive network covers a range of topics, giving you a platform to influence our latest ideas, changes and priorities.

In February, we held the first Group INfluencer get-together at our Norwich office, shining a spotlight on the repairs service and gathering feedback on our strategy. Looking ahead, we have a digital platform which will launch in summer 2023, which will give you the chance to take part in surveys, polls and much more, all from the comfort of your home!

Personal Influencer

Just by being a Victory Homes tenant, speaking to our staff and filling out the occasional feedback request, you're already influencing the way we shape our service.

Local INfluencer

You make your involvement local and want to have your say on behalf of your neighbourhood. Look out for local Victory Homes events when they pop up and take part in our surveys and feedback requests on local and community topics.

Group INfluencer

If you'd like to join us and your fellow INfluencers at exclusive Group INfluencer events, we'd love to hear from you! By joining this Group role, you'll be invited to take part in lots of opportunities like our quarterly INfluencer days, scrutiny groups, review panels and co-creation sessions.

Getting involved

Tenant Satisfaction Measures (TSMs)

In 2020 the government published the social housing white paper. It set out a series of improvements for people living in social housing, including a new Charter.

Following this paper, from April 2023 we'll start reporting on some Tenant Satisfaction Measures (TSMs), so the Regulator of Social Housing (RSH) can understand how well we're doing at providing good quality homes and services to you, our tenants.

TSMs run all year round, but not everyone will be contacted - only enough to make sure our data is reliable. If you are contacted, it'll be by a company called IFF Research who are carrying out calls and emails on our behalf.

P.S. If you haven't been contacted but would like to tell us what you think, we'd love to hear from you! Email us at info@victory-homes.co.uk.



Find out more about TSMs online at victory-homes.co.uk/TSM

*CSAT means Customer Satisfaction, and it's measured through transactional surveys following conversations and repairs.

Complaints

This year, we've received **1,396** complaints. This is an increase of 356 on last year, but reflects the integration of complaints made to Gasway. Plus, we've seen a reduction in the number of complaints escalated to level two, with the total for last year sitting at **119** (down 31).

Flagship Group has self-assessed against the Housing Ombudsman's Complaint Handling Code. We learned that resolutions to complaints took too long and we worked with our involved tenants to shape a new policy with just two stages, making it much quicker and easier to resolve your concerns. You can read Flagship's Groups full self-assessment, and find more detail about the code itself, at victory-homes.co.uk/make-a-complaint

We're committed to learning and improving by understanding the causes of complaints, our focus has been repairs where a number of changes including a new operating system and better tenant communication from 2023.

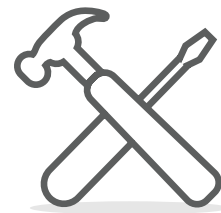
It's important to us that you let us know if we're not getting things right for you, so please don't hesitate to get in touch if our service hasn't been good enough.

If you're unhappy with how we've handled a complaint, you have the right to refer your complaint to the Housing Ombudsman. Of the Ombudsman's findings in the last year, we were found to be at fault in just four cases. Of course, we'd prefer this to be zero, but this is a maladministration rate of only **23%**, where the national rate for landlords is currently 55%. This means the Ombudsman thinks we've 'performed very well' when compared to similar landlords.

Where the heart is

One of the most vital parts of our job is to help you maintain the home you live in. Whether that's through kitchen and bathroom upgrades, responsive repairs or installing modern heating and hot water systems, keeping your home warm and well-maintained is hugely important to us.

We use data from Switchee devices (smart thermostats) to identify homes at risk of condensation, damp or mould. Switchees can also bring our attention to tenants who are finding it difficult to keep their house warm, allowing us to proactively reach out and offer financial support where needed.



Repairs

Flagship Services are hard at work all year-round to help keep your home in good condition. And, while we know there's still a way to go, the time it takes for your repairs to be completed is reducing. The wildfires in summer 2022 and the spiralling cost of energy that followed resulted in a surge in demand, but Flagship Services continue to do their very best to make sure your home is safe and well-maintained. In fact, they completed over **64,014 repairs** last year!

Plus, we've made some changes to how you report a repair online. It's now much easier for you to tell us which room is impacted, exactly what the problem is and the chance to upload a photo. And now you can even let us know the best time for us to visit you, right down to the day of the week and time of day!

We've installed

2105

Switchee devices between April 2022 and March 2023



Report a repair online at victory-homes.co.uk/repairs



We installed:

886
bathrooms
1,134
kitchens



104

grant-funded
home adaptations



Improving how you report repairs

Our Digital team has worked closely with engaged tenants throughout the year to help improve the Repairs flow.

We've made it easier to understand what's covered as a tenant responsibility vs a landlord responsibility, and broken down the repairs categories so that the right tradesperson is assigned.

Plus, our engaged tenants are also helping us identify areas of the website which need improving for accessibility reasons.

Community spirit

The shared spaces outside your home, and the neighbours you share them with, all come together to create your community. Feeling welcome, safe and happy in your neighbourhood helps to create a real sense of community spirit, and that's something we feel passionate about.

Anti-social behaviour

Everyone should be free to express themselves and live their lives in a way that makes them happy, and sometimes this might be different to those around them. We ask all our tenants to be tolerant and kind to each other.

We want you to be able to enjoy your home and community free from anti-social behaviour (ASB) or crime. We aim to provide and uphold communities which feel safe and where people enjoy living. However, from time to time the actions of others can have a negative impact on those who live around them and we are here to help should this happen. Our Community Management team has closed **271** cases of anti-social behaviour across our communities. The average time it took us to work through these cases has reduced from 121 days down to 64 - that's **47% quicker!**

Confidentially report ASB in your neighbourhood at victory-homes.co.uk/tenant-hub/your-community/safe-communities/report-anti-social-behaviour

Domestic abuse

As part of Flagship Group, we're actively working towards an accreditation with the Domestic Abuse Housing Alliance (DAHA). To help us achieve this, we've introduced specialist Domestic Abuse Officers within Victory Homes to help you access the support and services you need, should you ever find yourself in a position where you need them.

We've refreshed our website content to help you discreetly access the information in your own time too. There, you'll find lists of useful contacts, a safety planning guide and our contact details in case there's anything you'd like to talk to us about.

Reach out to us confidentially and learn more about how we can help if you need us online at: victory-homes.co.uk/domesticabuse

We've developed a partnership agreement with Lofty Heights to support any tenants who are struggling with hoarding.



Loving where you live

Our living environment has an impact on how we view, and interact with, the world around us. Our dedicated Neighbourhoods team is full of people who understand this and, alongside the Grounds Maintenance, Cleaning, and Arborist teams from Flagship Services put their all into keeping your neighbourhood looking like somewhere you're proud to come home to.

Have you seen our Neighbourhood Officers in your community?

They provide a key presence in our communities, completing regular neighbourhood and playground inspections, bulk rubbish clearances, graffiti removal, dealing with abandoned vehicles, and fly-tipping.

Keep clear and safe

Don't forget – if you live in a home with communal spaces, it's important to do your part to keep yourself and your neighbours safe in case of an emergency. Making sure all communal areas are clear of personal belongings helps to keep your family and those around you safe.

The most common queries handled by our Community Management and Neighbourhood teams last year related to:

- Gardens
- Communal areas
- Vehicles



Click here to report an issue in your neighbourhood victory-homes.co.uk/tenant-hub/your-community/report-a-neighbourhood-issue

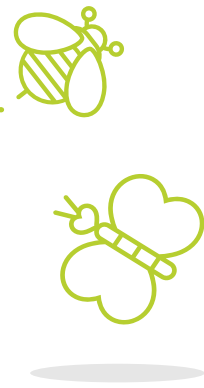
Enjoy the great outdoors right on your doorstep!

As part of Flagship Group, we take our commitment to the local environment very seriously. That's why we've appointed a Biodiversity and Land Manager to review how we manage our green spaces to tackle climate change and encourage nature to thrive!

Our new meadows contain double the number of flowers, bees and butterflies than areas of shorter grass

What is biodiversity?

It's all the different species living together in one area, like the variety of animals, plants and fungi that make up the world around us.



We've created enough meadow to fill three football fields!



With the help of our Grounds Maintenance team, we're making changes to how we manage our communal green spaces. This involves leaving some areas of grass to grow up into meadows over spring and summer, as well as planting more bulbs, shrubs and trees. All of this provides food and shelter to animals, bugs and plants, and brings nature into our communities.

In Norwich, we've teamed up with Norfolk Wildlife Trust to create a pollinator patch on Gresham Road. In spring 2022 we planted some wildflowers, then allowed the patch to grow up over spring and summer, providing nectar to bees and butterflies, and shelter to other wildlife. We cut back the long grass at the end of summer and, with the help of local tenants, spread some wildflower seed for the seasons to come.

HOPESTEAD



Hopestead can provide the household essentials needed to make a house a home

Hopestead is Flagship Group's charity, and we aim to prevent people from becoming homeless.

HOPE AT CHRISTMAS

Running from November 2022 to early January 2023, we asked for donations to help us spread a little hope this Christmas and support those at risk of, or experiencing, homelessness across East Anglia during the festive period.

With the help of volunteers, we held eight street cash collections on the streets of Cambridge, Norwich, and Bury St Edmunds, as well as collections at the Norwich Riverside branch of Morrisons. Thanks to the generosity of our supporters, we raised almost £2,000 and received almost 50 parcels so we could provide home essentials like kitchen appliances, crockery and cutlery, bedding and more to our service users.

LOCAL PARTNERSHIPS

Hope Funds is, at its heart, all about making a difference and a greater impact together. We partner with organisations that share our vision, providing hands-on support and celebrating their results.

Here's just a handful of the organisations we've supported in the last year:

Access Community Trust – We contributed £6,950 towards the 'Renting Ready' tenancy sustainment training, upskilling four staff members to reach a predicted 100 service users annually

St Martins Housing – We donated £9,785 for a tenancy training programme to give 25 attendees accreditations in basic life skills to sustain their tenancy

New Meaning foundation – We donated £10,000 to pilot a six-month refurbishment, repair, decorating & small works project to provide training & employment to those experiencing homelessness

King's Lynn Night Shelter – We contributed £10,000 to provide ongoing emergency accommodation and sleeping bags, phone access, advice, and food to over 200 people in need

You can learn more about what we do on our website hopestead.org

Click here to learn more about Hopestead: hopestead.org

Hopestead supported over **13,000** people in the last year

Value for money



Value for money is an important part of our culture. It sets the tone for doing the best for our tenants and is one of our fundamental values – spending money wisely.

We use a colour coding system to highlight our VFM performance:

● Good ● OK ● Requires improvement

Absolute and Comparative Costs	2023 Actual	2022 Actual	2022 Peer Group	2023-2022 Actual	2023 Actual v Peer Group	2022 Actual v Peer Group
Staff engagement score	8.1	7.9	N/A	●		
New affordable homes delivered	633	564	501	●	●	●
Void loss (£m)	1.9	1.9	2.3	●	●	●
Current tenant arrears %	3.7%	3.8%	4.6%	●	●	●
Total operating surplus (£m)	79.6	83.3	54.9	●	●	●
Surplus for the year (£m)	49.2	59.2	43.3	●	●	●
Surplus per Home (£)	1,515	1,864	1,455	●	●	●
% of homes at EPC-C	58.9%	56.6%	N/A	●		
Reinvestment percentage	8.6%	7.1%	6.7%	●	●	●
New supply delivered (Social housing units)	2.0%	1.8%	1.7%	●	●	●
New supply delivered (Non-social housing units)	0.3%	0.3%	0.2%	●	●	●
Gearing	44.7%	45.7%	45.3%	●	●	●
EBITDA MRI (interest cover)	132%	180%	143%	●	●	●
Headline social housing cost per unit (£)	4,207	3,637	4,123	●	●	●
Operating margin (overall)	24.7%	28.4%	20.1%	●	●	●
Operating margin (social housing lettings only)	28.4%	33.3%	25.6%	●	●	●
Return on capital employed (ROCE)	3.7%	4.0%	3.0%	●	●	●

Part of



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victory-homes.co.uk

Get in touch

Our Customer Services team received 89,321 calls last year!

You can get in touch with them on weekdays 7am – 7pm, excluding bank holidays.

 0330 123 1860

 info@victory-homes.co.uk

 victory-homes.co.uk

 [@MyVictoryHome](https://twitter.com/MyVictoryHome)