

Annual Report for Tenants

April 2020 – March 2021



Hello

A message from our Chair



The last year saw the completion of our transfer of engagement to Flagship Group which has meant that we have streamlined the way that we work. From a Board perspective, this has made it easier to manage as we are no longer a separate company.

But of course, that wasn't the only change we have seen during the past 12 months as Covid-19 has continued to cause disruption. It has been a difficult year for so many and my thoughts are with those who have been impacted during the pandemic.

Despite some of the adaptations we have had to make – such as repairs going to emergency only – we have managed to keep things going, and we certainly want to resume our services and deal with any backlog as the situation improves.

One area where we've had to adapt how we operate is around our engagement. Whilst we can't meet face to face, we have been innovative and found different ways of keeping in touch with tenants. I've been pleased with how our teams have communicated with people to make sure that they're supported, working to resolve issues as they have arisen.

We have also seen our communities come together, with people stepping in to lend a hand where it's needed; this is a positive that has definitely emerged from this time.

In the face of the challenges over the last year – which also included a cyberattack. I want to give all credit to our staff and the support that they've managed to give to our tenants.

Looking ahead to our future as Victory Homes, we will continue to focus on improving our services, especially as we emerge from the pandemic, and as we do so, we will seek to engage tenants even more.

M. A. Gates.

Mike Gates
Chair, Victory Housing

Looking ahead
we will continue to
focus on improving
our services



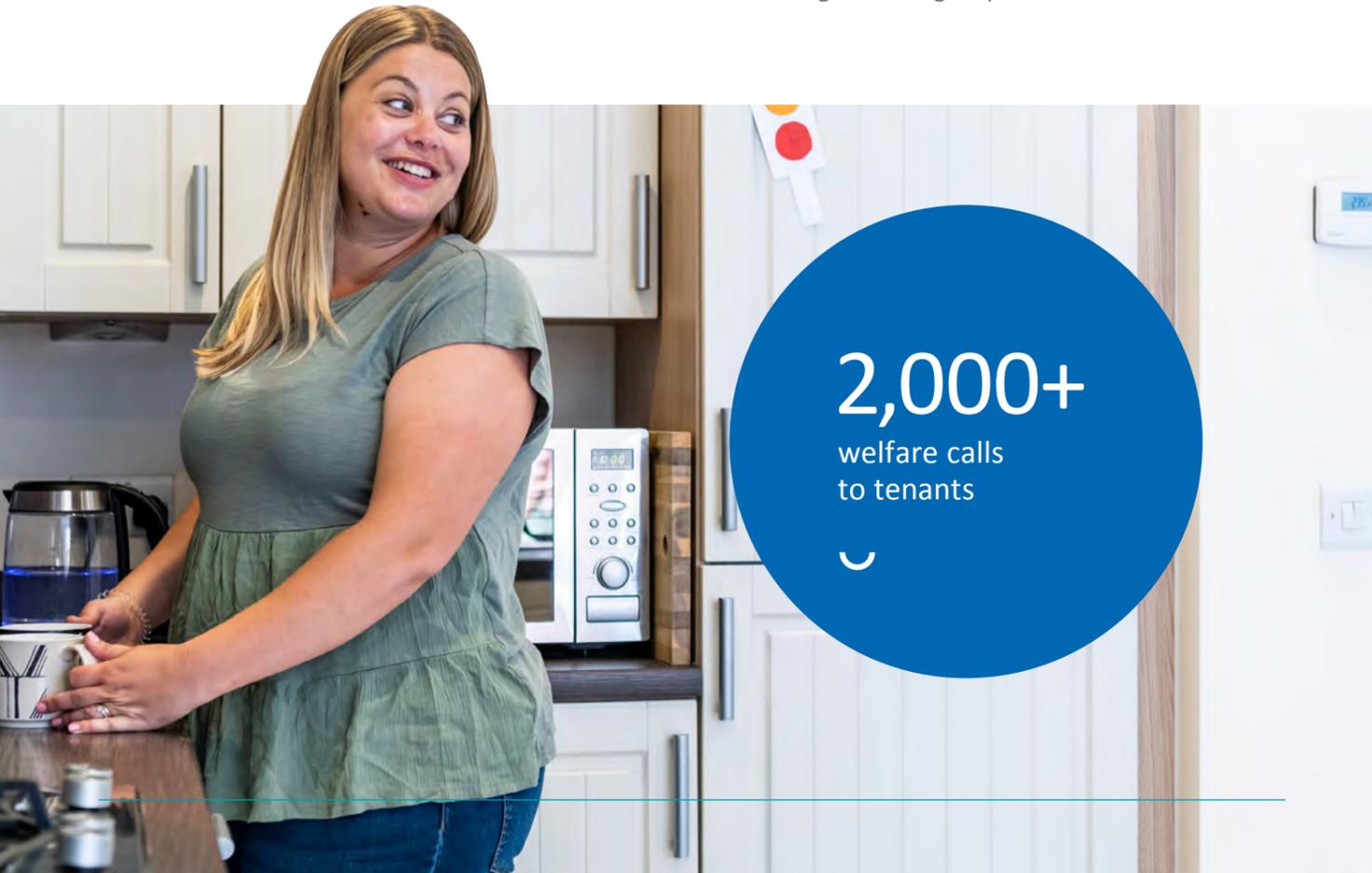
Housing is Human

Support during Covid

Throughout Covid-19, our Housing team has made over 2,000 welfare calls to tenants to offer additional support, discussing issues that matter to them and talking to them about their concerns.

Those calls identified many different issues. Some tenants requested simple advice, and some struggled with food or their weekly shop. For many of our tenants, these calls were one of the few sources of human contact they received during the pandemic. In some cases, all that was needed was a friendly chat.

Across Victoria, our staff felt a huge sense of pride to be able to provide support to those who needed it and make a difference to tenants during these challenging times, proving that a little kindness goes a long way.



2,000+
welfare calls
to tenants



Case study

Mrs M said she was fine and that her family were supporting her by getting food and other supplies. We had a lovely chat, and she shared that one of her great passions was to read but that her eyesight was quite poor, and she could no longer see the pages of her books.

Mrs M said that she really missed being able to lose herself in a good book and sounded quite sad about it. I told her that I also loved to read and couldn't imagine not being able to and asked

her if she would allow me to buy her a magnifying glass. Mrs M said that she couldn't allow me to do that, but I explained it wouldn't cost a lot and would be my pleasure; I also joked and said I would only worry about her if she didn't let me get her one.

I ordered a magnifying glass and dropped it round the next day – she was delighted. Mrs M said she couldn't wait to get reading again. She also said that she was overwhelmed with how much kindness she'd been shown by people during the pandemic.



Delivering quality services



We provide a full range of housing management services and continue to invest in our teams to provide the best service possible.

Our teams are trained to support you, our tenants, with employment, income, and dealing with anti-social behaviour.

Employment Support Service (ESS)

We want people to be able to improve their skills and employment prospects, knowing we're here to support them. Our ESS team works directly with tenants to help them achieve their employment and learning goals, as well as rediscovering their confidence and aspirations. We work with each tenant on an individual basis, building on their strengths and interests.

- **19 tenants went back to employment taking up roles including quantity surveyor, secretary/office manager, driver, and care worker**
- **Eight tenants received in-work support such as mentoring, encouragement, guided reflection and problem solving, and maintained or improved their employment as a result**
- **Career guidance offered by the service has resulted in three tenants starting full-time education**
- **Assisted over 20 tenants to access training, delivered by us or partner agencies with 15 of these including accredited courses**
- **11 tenants have been given access the internet, through device lending, the Norfolk Assistance Scheme or technical support**
- **We also saw 13 residents start volunteering and six completed work placements**



Case study

Jenny worked with the team last year and was focused on moving on from the emotional impact of losing her cabin crew role. She has an eighteen-month-old baby and indentified a new career direction in nursing/midwifery and started an Access to Higher Education course.

Jenny made independent contact early this year, as she needed some help preparing for her upcoming university interviews. ESS also helped Jenny access emergency funding for childcare, along with replacement copies of her GCSE certificates to help with her university applications.

The ESS team supported Jenny with 1-2-1 interview preparation and training, helping to boost her self-belief and confidence. Additionally, we invited her to be part of a tenant interview panel as we were recruiting for a new Employment Support Officer.

This was a great opportunity for Jenny to experience being on the other side of the interview process ahead of her own university interviews. Jenny was offered places at both the universities she applied for on a BSc Midwifery course and is excited for her future.

“You don’t understand how fantastic this service is. I knew you were still there, supporting me and I can come back when I need to. You should be so proud!”

Jenny

This reflects our aim of offering long-term, consistent support to tenants, focused on their hopes and aspirations for the future. We believe this approach supports sustainable outcomes for tenants and enables them to move forward on their career journey.

Mental Health Support Pilot

In February 2021, we introduced a pilot where tenants could access a member of Catalyst Counselling Services. Reasons for referral included relationship breakdown, bereavement, debt/arrears, redundancy, low mood, financial abuse, domestic abuse, hoarding and maintaining the condition of a property. Out of 20 spaces available, five referrals have been made.

Tenancy Support team

Our Tenancy Support team exists to support our tenants through every stage of their tenancy. We can help you access services and benefits like Universal Credit, guide you through managing your budget and signpost you in the direction of additional support from other organisations.

The Tenancy Support team is always ready to help tenants with financial issues. This can include budgeting, debt problems, help claiming welfare benefits or manage rent arrears. In the last year, the team helped our tenants to receive over £450K of additional income.

We know the pandemic created serious financial issues for many of our tenants. We have seen some tenants furloughed and others lose their jobs, or have their working hours reduced. Throughout Covid-19, our Tenancy Support team has been on-hand to help those affected and so far, have supported 274 tenants.

The team also offers general support, helping tenants set up their home through organising utility accounts, finding furniture and white goods, or even finding a new home to meet their needs.



We have supported
274
tenants so far



Case study

John has Asperger's syndrome, lives alone, and struggles daily with meeting new people, changes to his routine, completing official paperwork and taking care of himself and his home.

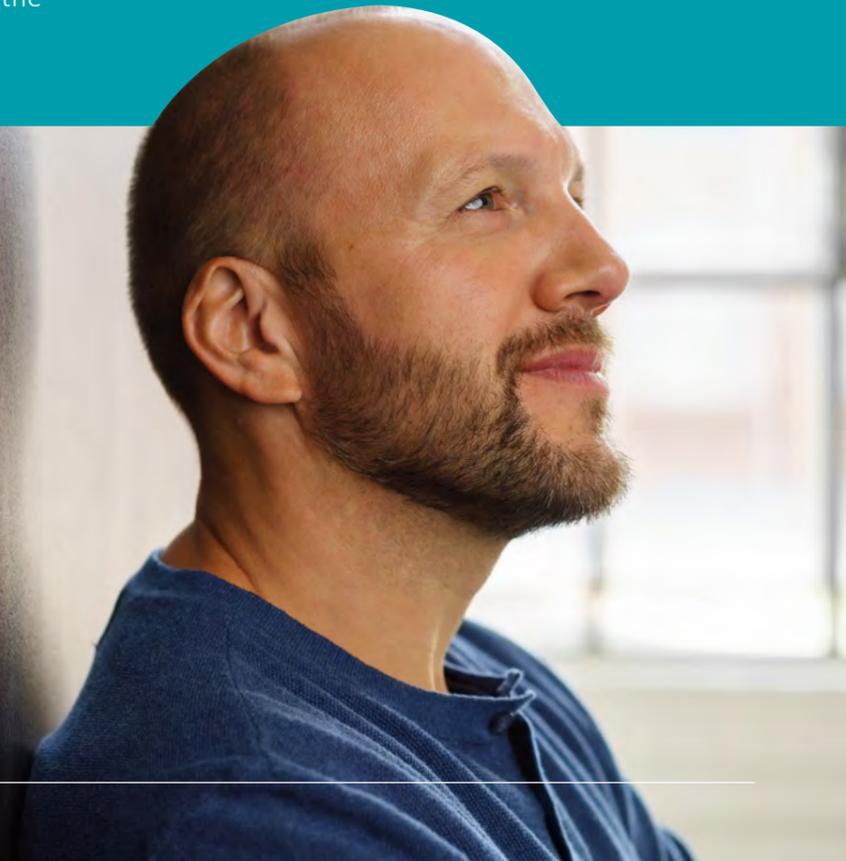
The Tenancy Support team started working with John two years ago following the death of his father. They helped him apply for a Personal Independence Payment (PIP) for his utility bills and arranged for microwave meals to be delivered to ensure that he was eating properly. The Tenancy Support Officer (TSO) gradually built up a relationship with John, to the point where he knew he could contact us if he needed help.

During lockdown the TSO became concerned about the condition of John's home and was worried that John's hygiene standards had slipped - a cleaner arranged by the TSO only lasted one week due to the overwhelming condition inside the home. To help John get back on track, the

TSO coordinated a complete deep clean. This was challenging for John, as it meant several people entering his property, but the TSO comforted him and told him it was for the best. Things had got so bad that during the clean, maggots were discovered in the mattress. The TSO helped John order a new bed, and John called up afterwards to say he was 'ecstatic' with his clean house and new bed.

John's home was now in a much better condition, and the TSO found a cleaner who'd come on a regular basis to help him stay on top of things. Still, John needed ongoing personal support, so the TSO connected him with a service called Support Me at Home.

John has been receiving support for a few months now. His home has remained clean and comfortable, and he has everything in place to be able to manage his life independently.



Covid-19 and rent arrears

As a responsible landlord, we have always offered tenants help to manage their rent and arrears. We've increased this support in response to the challenges our tenants have experienced because of Covid-19.



Case study

A referral for Tenancy Support was raised for our tenant Chris. Our Income Management team were having to consider going to court due to very high arrears and lack of consistent payments. Sadly, following an accident, Chris suffers from memory loss and struggles with his mental health and substance misuse. This results in him being made redundant frequently.

Due to his complex needs we felt it was appropriate to offer in-depth support to sustain his tenancy. Tenancy Support had worked with Chris several times before and had a good relationship with him. Still, there were large amounts of debt including rent and Council Tax.

Chris' employment was very sporadic and inconsistent; therefore, he was referred to Employment Support for some extra help in trying to gain a permanent job. The Tenancy

We managed to help Chris clear his council tax arrears of over

£700

Support Officer (TSO) helped Chris apply for a Discretionary Housing Payment (DHP) to help with his rent arrears.

As Chris is very independent, he was uncomfortable asking for help and often didn't respond to requests for information within the deadlines. This meant significant advocacy was required on several occasions to keep his application open with the Local Authority.

The DHP application was eventually successful and his rent arrears of just over £4500 were cleared in full. The TSO also managed to obtain Chris a hardship payment to clear his council tax arrears of over £700.

Chris' tenancy will be monitored in the future to ensure that a similar situation doesn't occur. He continues to work with Employment Support to improve his opportunities.



Creating sustainable communities



We care about our tenants and our communities. We work together with others to create safe and sustainable communities, where people feel safe and want to live.

With the lockdown restrictions over the last 12 months, we are still spending most of our time in our homes, close to our neighbours.

In most cases that this has created a sense of community and given tenants the opportunity to get to know each other. We have seen an abundance of community spirit, with people offering to pick up shopping for their neighbours, having a quick catch up over the garden fence or clapping for carers out in the street on a Thursday night.

However, for others, the strain of being indoors for long periods was difficult, and some became more aware of their neighbours' habits and the noise they were making.





Anti-social behaviour

During the last year our Community Management team saw an increase in Anti-Social Behaviour (ASB) cases. There were **548** cases altogether, compared to 513 in 19/20, with the highest demand being for noise nuisance and harassment.

Case study

The Community Management Officer (CMO) received concerns about a tenant causing alcohol-related nuisance. This tenant had a history of non-engagement and social isolation and as a result, agencies such as Social Services had withdrawn support.

The CMO gradually built up a good rapport with the tenant, who eventually allowed regular access to their home, only to find they had no heating or electricity. The CMO helped rectify the situation and continued to work with the tenant every week after that.

Thanks to the tenant's positive engagement with the CMO, they opened up to the possibility of accepting more support. They're now allowing carers who offer support with self-care and daily tasks to visit several times a week. The tenant has also acknowledged their alcohol dependency and has already taken steps to reduce their drinking. This helps reduce the risk of alcohol related ASB complaints in the future

Domestic abuse

Everyone should feel safe at home. The Government's stay at home advice in response to the Covid-19 pandemic created new challenges for people experiencing domestic abuse. For people living in coercive or violent relationships, lockdown measures mean being trapped indoors with their abuser. Our Community Management team has managed **40** reports of domestic abuse (29 in 2019/20).



Our team has managed **40** reports of domestic abuse



Case study

Victory Housing staff had been working with Sarah, supporting her to turn her life around after she'd escaped horrific abuse.

Sarah had been engaging with services but needed to clear her debt so that she could move to a safe home with her daughter and start again. Our Income Management Officer had started to feel like she couldn't help anymore, after hitting so many dead ends as she tried to resolve Sarah's debt. Thanks to involvement from our Tenancy Support team, and the sheer determination and support of the Income Management Officer, this was solved.

Sarah was over the moon, this really meant everything to her, we believed in her when nobody else did and now she can finally have the fresh start that she richly deserves. The staff involved were so proud of this amazing outcome and getting this feedback from Sarah is job satisfaction at its best!

"I can't thank you enough. Yesterday I felt like giving up again, like this is just my life now. But finally, all this stress, fight and pain can come to an end. I can't tell you what it means to be able to have a safe home again. I couldn't have done it without you amazing ladies! I can finally rebuild my life again."

Estates Services



Our Estates service has operated throughout the pandemic to ensure our homes remain safe and pleasant places to live.

We carry out regular inspections of our estates, playgrounds, and communal facilities.

The team provide a range of services, which include:

- **Checking lights in shared areas**
- **Removing graffiti**
- **Removing rubbish and dangerous items**
- **Carrying out safety inspections in communities and communal areas**

Victory Community Fund

Our work with the Norfolk Community Foundation continues to make a positive difference to North Norfolk tenants.

In October 2020 a panel of tenants allocated **£37,558** across **eight** project groups:

- EP Youth
- Home-Start Norfolk
- Nelson's Journey
- Norfolk Community Law
- North Norfolk Community Transport
- Stalham Youth Community Club
- Wells Community Hospital
- Holt Youth Project

Case study

Working together the Community Management team, the Estates team can provide additional support to those who need it.

An elderly tenant was quite distressed about her very overgrown garden. She thought she would lose her tenancy because of it and was too embarrassed to ask anyone to help her.

Due to Covid-19, and her health issues, she had been isolating indoors. Furthermore, the condition of her garden meant she did not have any outside space to enjoy.

This tenant had limited income and a chronic health condition that meant she could not walk from her front door to her gate without running out of breath.

The Community Management Officer worked with our Estates team to arrange a two-day garden clearance to bring it back under control. This allowed the tenant to enjoy her garden again and meant she could hire a local gardener to keep in good condition.



Tackling Stigma - "It's not okay"

Stigma within social housing is a huge issue that affects lots of people. It can be fuelled by many things, such as the stigma attached to not owning your own home, or assumptions that all social housing tenants are unemployed and receive benefits.

We have been working with our involved tenants to understand how they feel about the issue, and Flagship Group is supporting the 'See the Person Campaign' and the Chartered Institute of Housing to be part of the solution not the problem.



£37,558

across eight project groups



Satisfaction with our services

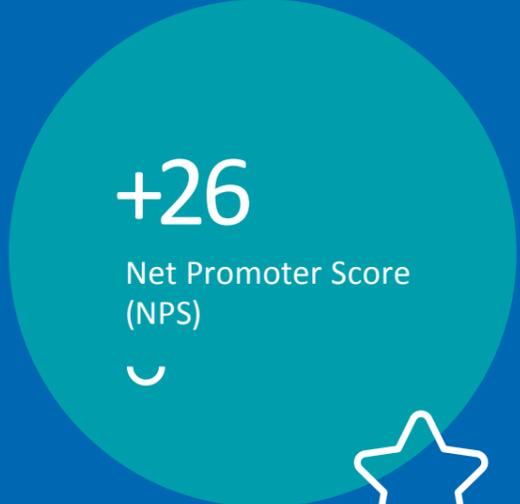
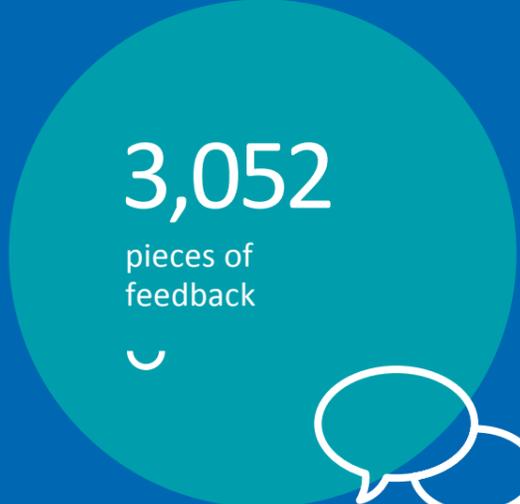
Flagship Group figures

As a Group, the satisfaction level among tenants gives us a good indication about how effective our services are, and where we need to make improvements.

We listen carefully to what tenants tell us through real time feedback. We received over **3,052** pieces of valuable feedback last year, with tenants praising our efficient and empathetic staff. But we also know that over **12%** of tenants who responded were dissatisfied with our service, with the main causes being repair wait times and time taken for staff to call them back.

During the year our feedback system was heavily impacted by the cyberattack. All planned and existing feedback measures across the Group were lost. We quickly built and deployed an interim solution for our contact centres, enabling callers to provide feedback about the overall outcome of their call by text from December 2020.

We continue to use Net Promoter Score (NPS) to better understand our overall relationship with our tenants. This year we achieved a reassuring Group score of **+26, with Victory achieving +32**, this is compared to +28 achieved in 2019 despite the challenges presented by Covid-19.



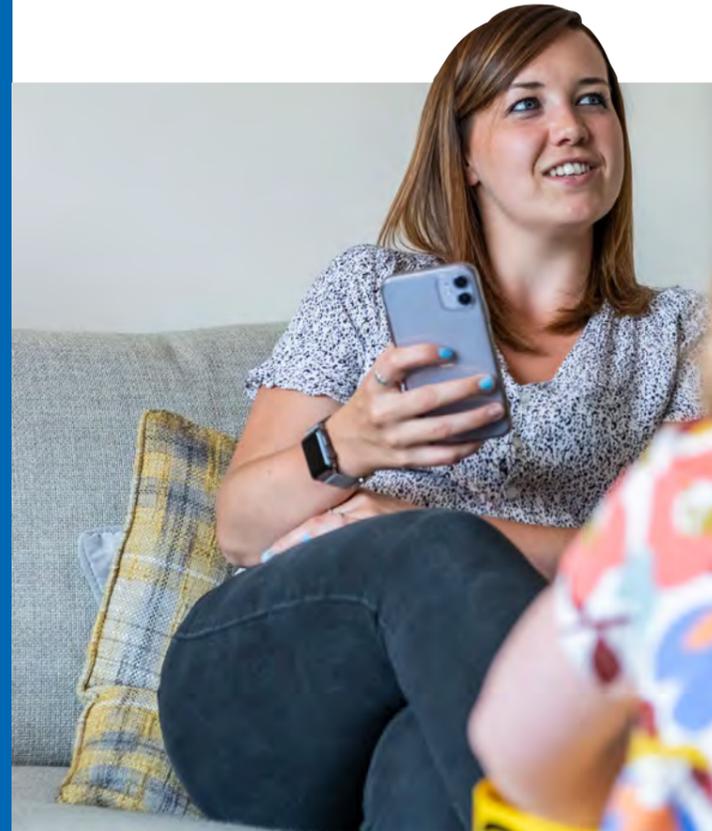
Many respondents were new to our NPS survey, with **71%** of respondents participating for the first time, and we look forward to repeating our survey next year.

During 2021/22 we will launch a new tenant feedback framework that measures key tenant experiences, including moving in, receiving a repair or upgrade, reporting ASB, engaging with us and moving out.

We will deliver this using our bespoke feedback platform which allows our tenants to provide feedback conveniently and quickly.



71%
of our NPS survey respondents were participating for the first time



Enhancing your digital experience

We're committed to giving our tenants the opportunity to do more online.

Flagship Group has introduced a new team dedicated to enhancing the digital services we offer to all our tenants. They will provide new solutions to paying rent and managing tenancies, making the whole experience easier and more convenient.

Our new website offers many new ways to self-serve, as well as setting up any day Direct Debits and helpful resources to help manage your home.

[Find out more here](#)

Dealing with complaints

We work hard to deliver a high-quality service to all our tenants. However, we accept that sometimes despite our best efforts, things don't go to plan. We have seen a reduction in complaints received for 2020/21, **156** altogether, compared to 197 complaints received for the previous year.

Victory Housing recorded a seven-day average time to resolve each complaint (reduced by two days from 2019/20).

The three main complaint themes were:

 Repair waiting time

 Call backs

 Missed appointments



We received
156
complaints
in 2020/21

Across the Group's 31,000 homes we received in total:

- **994 complaints in 2020/2021**
- **722 complaints in 2019/2020**

Improving the process

This year, we've made changes to our complaints process. In July 2020, the Housing Ombudsman published a new Complaint Handling Code which sets out good practice and ensures we, alongside other landlords, respond to complaints effectively and fairly.

Since the introduction of this new code, our Learning and Resolution team has been working with involved tenants to create four new policies. These policies will enable us to continue delivering an outstanding service while ensuring we're compliant with the new regulations.

To view our new polices click on the links below.

- [Complaints Resolution policy](#)
- [Reasonable Adjustments Policy](#)
- [Unacceptable Behaviour Policy](#)
- [Discretionary Payment Policy](#)



You said, we did

We know that when something goes wrong, how we handle it can make a huge difference.

The most important thing about giving feedback, is knowing that you have been listened to. By letting us know how we're getting on, we're able to provide a service that is designed around you.

Here are some of the lessons we learnt from the complaints we received.



You said...

Resolve my enquiry when I contact you.

We did...

We've upskilled our Customer Service teams to be better equipped to deal with your enquiry when you call.



You said...

Clean our communal windows more often.

We did...

We've increased our cleaning schedule to every three months, because we want you to be proud of where you live.



You said...

Improve hedge maintenance.

We did...

We've introduced new 'hedge teams' to keep the hedges in our communities tidy and well-maintained.





You said...

Your main concern was our poor communication.

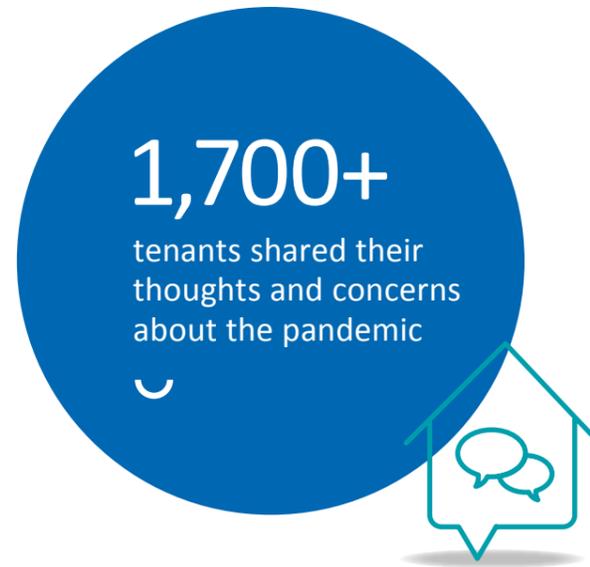
We did...

We have introduced a new way of working allowing for a better response to you, by creating a local service that enhances our presence in your community. We have worked closely with our Customer Service Team and provided additional training and information to help them answer your queries. If we're unable to give you the answer you need straight away, or if you need to discuss a more complex issue, your call will be passed onto the relevant team. If the team cannot deal with this straight away, we'll tell you who is dealing with your query, and they'll get back to you as soon as they can.



We have also updated and improved our approach to learning from complaints. This means we consistently review the steps that need to be taken to prevent similar complaints being raised again in the future and use the insight to improve services.

If you have feedback about our services, good or bad, we want to hear from you. You can [email](#), [phone](#) or [write to us](#), or [fill in a form on our website](#).



Involving you

Covid-19 has had a big impact here at Victory Housing. Not only on the services we provide, but how we provide them, including the ways we engage with our involved tenants.

As we had to stop all face-to-face engagement, our focus shifted to how we could support our tenants and understand the immediate challenges they faced during the pandemic.

During the first two weeks of lockdown (late March/early April 2020) we conducted a survey asking our tenants for their initial thoughts and concerns on the pandemic.

Following the government's updated advice in June, alongside the cautious easing of lockdown restrictions, we issued a second survey to help us understand if our tenants' needs had changed. We had over 1,700 tenants share their views with us and, most importantly, both surveys provided us with the opportunity to for tenants to tell us if they needed any additional support.

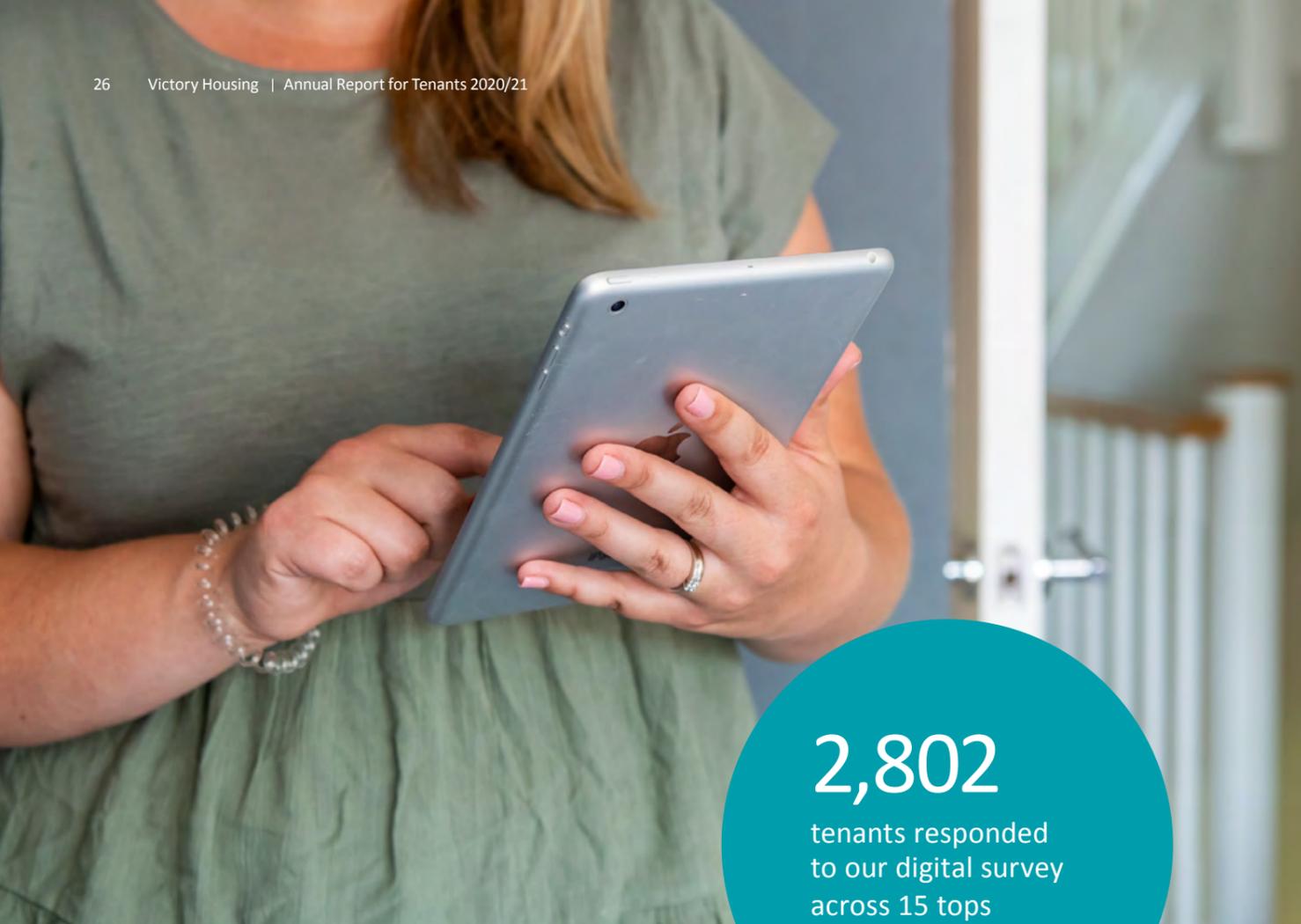
You said...

Improve the homes we let when tenants first move in

We did...

We reviewed the standard of our empty homes and streamlined our processes between receiving a notice to quit and handing keys over to new tenants. A new benchmark has implemented across our homes – we call this our New Home Standard. We also identified that some new tenants could not afford basic improvements such as decoration, a key factor in making a house a home. Taking this and other feedback into account, we have brought services such as clearances, redecoration, and cleaning in-house to provide homes we can be proud of.





2,802
tenants responded
to our digital survey
across 15 topics

As part of our tenant involvement, across the Group, we achieved the following:

- 2,802 tenants responded to our digital surveys across 15 different topics. Two of those surveys were specific to Victory and had 125 responses. We'll be able to reach far more tenant views in the future as we rebuild our tenant database.
- 11 complaints in total were escalated to our optional appeal stage and were considered by our Tenant Experience Group (TEG). TEG members have had training and receive group and local complaint performance information to support them in carrying out their role.
- Involved tenants have had their say on five key strategic projects:
 - **Our new Group strategy**
 - **Self-assessment against the Housing Ombudsman new code**
 - **NHF Code of Governance**
 - **Tackling stigma**
 - **White Paper action plan**



Involved tenants helped shape three key policies:

- *Complaints*
- *Unacceptable behaviour*
- *Unreasonable adjustment policy*



- Key communications are reviewed by our involved tenants before they are sent out to try to ensure they're as clear as possible.
- £37,558 of funding was allocated by involved tenants in the Community Fund group to eight different groups within the Victory Community
- We involved tenants in the recruitment of five new roles and plan to continue with this successful pilot.

We also supported the Victory Residents panel to use video conferencing so we could continue to meet virtually each month. Our local Board, which has four tenant members, has continued to meet virtually to steer our direction and make decisions.



105
tenants shared their
views on the Transfer of
Engagement Consultation

Building new Victory homes

Last year we built
193
 new Victory homes

134
 were rented

59
 were shared-ownership

Everything we do is to help solve the housing crisis in the East of England and we have ambitious plans to continue to build affordable, good quality homes.



Case study

New affordable homes transform derelict site in North Walsham.

A derelict site that had been empty for almost 15 years has been transformed with the introduction of 43 new homes. Our new development on Laundry Loke in North Walsham offers 32 homes available at affordable rent and 11 shared-ownership properties.



Maintaining your home



Support during Covid

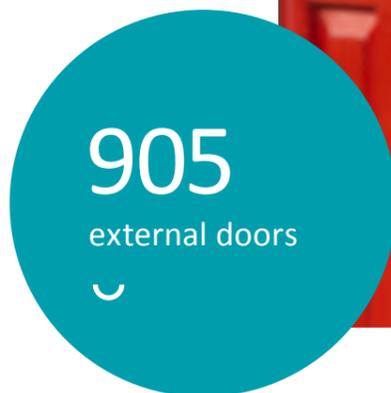
It's not just about providing new homes, it's also about improving our existing ones and making a difference to our tenants' daily lives.

Making sure our homes are safe, secure and well-maintained matters. We are passionate about providing quality, lasting repairs and we continue to invest in improving the quality of our homes.

We carry out regular maintenance to our homes and communal areas, focusing on safety, planned investment and repairs.

Across the Group, in 2020/21 we completed:

- 478 new kitchens
- 369 new bathrooms
- 265 windows
- 404 fire doors



Keeping you safe

We have all had to adjust one way or another to new safety measures during the pandemic, whether that has meant extra hand washing, social distancing or wearing a mask.

These restrictions made gaining access to some homes particularly difficult. We understood that some people would not feel comfortable having us in their homes. The safety of our tenants and staff were our top priorities, and we had to prioritise emergency and urgent work to make sure all our homes stayed safe and secure.



Despite these challenges, across the Group we:

- Completed 538 fire risk assessments
- Completed 2242 fire remedial actions
- Improved the specification of our smoke detectors and CO₂ alarms



Climate and sustainability



We don't just want to improve the future of the communities in which we operate, we want to improve the future of the planet too.

As part of Flagship Group's green initiative, we have found simple ways to make a big difference and are committed to reducing our environmental impact.

We found improving the energy efficiency of our homes is the best way to reduce our carbon emissions and save our tenants money. Since March 2020 we have installed a series of energy efficiency measures in our homes.

These include:

- **more than 2500 loft and cavity wall insulation measures**
- **43 external wall insulation measures**
- **38 underfloor insulation measures**
- **400 renewable heating systems**



Additionally, RFT, our repairs and maintenance specialists, has been working hard to offset Flagship Group's carbon emissions by improving the green spaces within local communities. A year-long rota put together by our Grounds Maintenance teams carefully balances the need to keep these spaces tidy while allowing local wildlife like bees, birds and butterflies to thrive.



Making a difference



In July 2020, Hopestead provided its first new home for people experiencing homelessness in Ipswich. The four-bedroom house is managed by Emmaus, another charity, as a 'community' – the name the organisation gives to its residential sites. RFT donated £18k worth of renovation to make the property somewhere to call home, including a new kitchen, a new bathroom and shower room, and full decoration throughout.

"I have already met and worked with some amazing and supportive people since joining Emmaus. I feel happy and positive about making a future for myself."

Aaron - the first tenant to live in the new home in Ipswich.

Hopestead, the Group's new charity, was launched in October 2020, with the goal to end homelessness in the East of England. They have a range of initiatives available from money saving schemes to free courses in budgeting and managing a tenancy.

In February 2021, Hopestead partnered with Your Own Place CIC, another not-for-profit helping to prevent homelessness, to provide our tenants with some fun, engaging and solution-focused support – it's called Tenancy & Independent Living Skills training and focuses on a range of topics such as budgeting, tenancy responsibilities, debt and managing bills.



Assuring you of value for money



Value for Money (VfM) 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 - to spend money wisely.



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

● Good ● Okay ● Requires improvement

	2021 Actual	2020 Actual	2020 Peer Group	2021 Actual	2020 Peer Group
Re-investment percentage	5.8%	5.9%	7.5%	●	●
New supply delivered (Social housing units) New social homes etc.	1.5%	1.9%	1.7%	●	●
New supply delivered (Non-social housing units)	0.06%	0.07%	0.3%	●	●
Headline social housing cost per unit	£2,817	£2,693	£3,757	●	●
Operating margin (overall)	30.0%	33.0%	22.8%	●	●
Operating margin (social housing lettings only)	35.4%	40.0%	28.3%	●	●

Re-investment percentage highlights how much money we are investing in our homes. We have invested more in 2020 than we did in 2019 and our investment is broadly comparable with other housing associations similar to ourselves.

New supply delivered percentage highlights how many new homes we are building compared to the number of existing homes we own. We built more homes in 2020 than we did in 2019 and are building more homes than other housing associations similar to ourselves, helping us solve the housing crisis in the East of England.

Headline social housing cost per unit is an indication of the cost to manage, maintain and improve your home. The increase in 2020 against 2019 is primarily driven by an increase in improvement works to our properties. Compared to housing associations similar to us our cost per unit is considerably lower despite our re-investment being broadly the same and we are delivering value for money in the services we offer.

Operating margin measures how efficiently we are delivering our services. Our operating margin remains broadly consistent in 2020 compared to 2019 and is significantly higher than housing associations similar to us indicating that we are delivering our services in an efficient manner.

Part of the



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All photos were taken following appropriate guidelines at the time.